From: josh kinard < joshkinard@yahoo.com>

Sent: Tuesday, January 19, 2010 12:15 PM

To: secretary < secretary @CFTC.gov > Subject: Regulation of Retail Forex

RIN 3038-AC61

This directly affects me and ten of thousands of other retail forex traders who trade forex to provide income for our families!

DO NOT lower the leverage to 10:1. I express my opinion strongly against the Regulation of Retail Forex Rin 3038-AC61

Thank you,

Josh