

From: Bill Villanueva <newvillage@embarqmail.com>
Sent: Thursday, February 18, 2010 11:04 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

I would like to voice my opposition to the new regulations being considered concerning reducing leverage limits when it comes to trading Forex.

I am relatively new to the market but have enjoyed learning the nuances of the field and what you are considering will kill any incentive for smaller investors to be involved. It will deny us a chance to increase our livelihoods through part-time trading and the ability to better ourselves and our families. There are risks in any investment out there and from listening to the majority of the people involved, we all are trying to do our due diligence to understand the risks involved and take appropriate precautions.

Please do not screw up yet another opportunity for the little man to profit when they apply themselves to learning new skills to better their economic state.

Sincerely,

Bill Villanueva