From: vegashardings@aol.com

**Sent:** Monday, February 22, 2010 5:55 PM **To:** secretary <secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex

Hello,

I am writing today to voice my concern over the proposed change in leverage for Forex accounts. As a small investor, I will be unable to trade with the proposed limits. PLEASE, do not let this become a new regulation. Any one can learn to trade this market and with patience and discipline, can become successful over time. If this becomes law, small investors will not be able to enter this market. Please reconsider.

Sincerely,

William Harding