

From: Apache Server <colorblind@bww.com> on behalf of
Mark Estep <colorblind@bww.com>
Sent: Tuesday, January 19, 2010 3:51 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Regarding **RIN 3038-AC61**,

I understand a change is being proposed regarding retail forex and the leverage amount allowable.

I wanted to express my deep concern with the issue. I am happy with the system and leverage amount as it currently stands. You will greatly impair my ability to earn an income. I understand the risks and how the system works. Do not hinder my ability to judge for myself.

I believe this will hinder smaller investors, like myself, particularly. I cannot imagine why you would want to hinder anyone's ability to make a living. We are all adults, we read the fine print and understand the risk.

I would like to thank you for at least allowing a comment period. It seems, nowadays that most regulatory agencies just do what they want to without consulting those affected the most.

Please feel free to contact me regarding this issue.

Thank you.

Mrs. Kelly Estep
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