

**From:** Mike Nelson <harbinger@suddenlink.net>  
**Sent:** Tuesday, January 19, 2010 5:01 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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**This concerns RIN 3038-AC61, the proposed changes to retail forex margin/leverage requirements.**

**Please do not change the margin/leverage requirements for retail forex traders any further. Most who lose money in retail forex are inept or inexperienced. They do not understand risk management. This change will hurt those who do know what they are doing, and must slowly build their accounts up from small beginning balances. Some retail traders actually do understand risk, and I am one of them. I know of many others who do not lose their account balances because they also understand how to manage their risk and make the proper trades.**

**Kind Regards,  
Michael Nelson**