

From: Mike Nelson <harbinger53@gmail.com>
Sent: Tuesday, January 19, 2010 5:16 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Regarding RIN 3038-AC61,

I have contacted Congressman Walter B. Jones and asked him to prevent the implementation of the proposed changes to Retail Forex.

The government cannot protect incompetent people from themselves, and it is those people who lose money in forex or any investment vehicle. The changes will harm small traders who need time to build their accounts.

A review of account records will show that it is the same individuals who lose money consistently in commodities, forex, or any other risk class of investments. Those who understand how to use rules, discipline, and intelligence do not lose.

I hope Congressman Jones will be contacting the CFTC on this proposal.

**Kind Regards,
Michael Nelson**