From: lowerndll@aol.com

**Sent:** Saturday, January 16, 2010 3:29 PM **To:** secretary <secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

This is outrageous!A 10:1 leverage limitation would destroy the small investor.I quit my job 3 years ago to learn the forex market, and now this will destroy all the hard work, time and a large part of my savings i have put into training and software. I understand that rules and regulations are necessary to protect us from sleazy and corrupt brokers, (mainly offshore), account managers and Brokerages that look to be legitimate but remain unregistered and not properly funded. This will cost jobs which we cannot afford. The really good rules closing registration loopholes won't matter so much if there aren't any US forex businesses left to register. Please consider the consequences this will have on the unemployed who rely on retail investing for their livelihood. Thank you for your time.

Respectfully yours, Randall Lowe