

From: Tom <stmorris51@aol.com>
Sent: Thursday, January 21, 2010 5:39 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

To whom it may concern,

I, as a small Forex trader, recognize the importance of regulation that strengthens industry oversight. However, one of the proposed changes would radically lower Forex leverage from 100:1 to 10:1 for all NFA and CFTC regulated Forex firms.

I difinitely don't agree with such policies that will clearly disadvantage traders such as myself, along with Forex firms in the United States.

Thank you for your consideration in this regard.

Dr. Tom Morris
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