From: Josh Ford <jcford@nc.rr.com>

Sent: Thursday, January 14, 2010 4:38 PM **To:** secretary <secretary@CFTC.gov>

Subject: Regulation of Retail Forex

This is an absolute travesty, if I wanted to trade with little to no leverage I could have chosen to trade equities. The government has no business determining how much risk an individual investor should or should not take.