From: Mark & Karen Renfro <mkrenfro@gotsky.com>

Sent: Tuesday, January 26, 2010 12:58 AM

To: secretary@CFTC.gov>

**Subject:** Regulations of Retail Forex

In your proposed regulation, leverage in retail forex customer accounts being subject to a 10-to-1 limitation. The regulation is unnecessary, this action would make it very difficult for individual investors to take part in this market. As someone who is trading this market as an individual, if these limitations were in place when I started three years ago I would have been unable to participate. Please reconsider this proposal and leave the leverage requirements at current 100-to-1.

Thank You Mark Renfro mkrenfro@gotsky.com