From: Ronald Harrow < r. harrow@comcast.net>

Sent: Monday, February 8, 2010 2:33 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

Sir,

Once again heavy handed government regulation pushes the small guy out of business. With the change in margin requirements to 10:1 from the current 100:1, only the big boys will be able to trade the Forex. Let me remind you that it wasn't the little guy, but the big boys that got this country into the financial mess that we find ourselves. The current 100:1 margin hasn't caused any problems and, as they say, if it isn't broken, don't fix it.

I'm also going to be letting my congressman know of my opposition to this proposed change. Let me repeat, we don't need it and it is a blatant attempt to shut out the little guy.

Ron Harrow