Sent: Tuesday, January 19, 2010 12:37 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

To who it may concern,

As a small Forex investor I believe the leverage should stay at 100:1. I know and understand the risks involved in forex trading. You are effectively eleminating my choice to make my own decisions on how I trade.

Best Regards, Donny Pharr