From: rch21414@aol.com

Sent: Thursday, January 21, 2010 3:10 PMTo: secretary < secretary @CFTC.gov >Subject: REGULATION OF RETAIL FOREX

I am writing to you in order to express my very strong objections to the proposed changes in leverage allowed by brokerage firms for individual forex trading accounts. Most forex traders are involved in forex trading because of the ability to trade in a meaningful way without massive trading accounts. If these changes were to be adopted, it would unfairly eliminate the ability to participate for many people who are financially dependent upon their ability to trade the forex market.

I have found that trading the forex market is far superior to trading options or equities and, for many people, the availability of the forex market has allowed them to recover monies lost in trading equities and options.

I would implore you to not put these proposed regulations into effect. There are much better ways to protect individuals who are inappropriately trading the forex market without the necessary training or understanding and who, as a result, are in danger of losing a good amount of money.

Approving these regulations would, in essence, be a matter of trying to kill a fly on the window by using a hammer. Please reconsider and find better alternatives.

Respectfully submitted,

Ronald C. Harshman Fort Myers, FL