From: drays4x@aol.com

**Sent:** Thursday, January 21, 2010 4:51 PM **To:** secretary <secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

As a FOREX Trader, I am Opposed to the new proposal regulating and concerning retail foreign currency transactions because it will have a "HIGH COST and NEGATIVE IMPACT" for FOREX Investors. The U.S. Commodity Futures Trading Commission is an effective agency, BUT it needs additional resources more than it needs additional powers. This proposal, especially during these rough economic times is NOT helpful for the American Investors.

Thank you,

Todd Luckner 1195 San Remo Dr, Largo FI 33770 727.458.4357