From: Kathryn <katemorst@comcast.net>
Sent: Thursday, January 21, 2010 8:07 PM
To: secretary <secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex - RIN 3038-AC61

RE: Regulation of Retail Forex - RIN 3038-AC61

Please note my overwhelming disapproval of the proposed regulation limiting Retail Forex Leverage. This is a decision that should be made by the investor and his/her forex broker. The forex industry does a superior job in letting retail traders know the risks involved and we are given superior education, information, and support opportunities.....much better than I received from equities brokers.

On a personal note, this regulation would instantly wipe out my small business or I would be forced to open an account offshore.

Please abandon this regulation immediately.

Kathryn Morstad