From: Thomas Grant <tgrant47@yahoo.com>
Sent: Friday, January 22, 2010 3:55 PM

To: secretary <secretary@CFTC.gov>

Subject: regulation of retail forex

Dear Sir/Madam, I'm writing to express my very strong opposition to your changing the leverage/margin requirements from 100:1 to 10:1 for retail investors. It will be devastating to almost all forex investors and many(including myself) will be forced to close all of our brokerage accounts.

While, I agree the CFTC needs to continue monitoring the regulations, I don't believe this part of your proposed changes will serve the best interest on individual investors.

I urge you to maintain the current leverage/margin limits as they are today, and not make any changes to those limits. To do so will certainly force me and other individual investors out of the forex market and to close our brokerage accounts. Please take this into serious consideration before making any such changes that effects leverage/margin requirements.

Thank you,

Respectfully submitted Thomas G. Highfield