From: Jeff Spilman < spilmanjc@gmail.com>

Sent: Wednesday, January 20, 2010 10:21 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

To whom it concerns:

I am very much opposed to any further reduction in leverage in the proposal in identification number **RIN 3038-AC61**. I believe investors are well aware of the risk they are taking. I was opposed to the reduction from 400 to 1 leverage. Don't take away my freedom to choose for myself.

Jeff Spilman 4703 W. Leaona St. Tampa, Florida