

From: Cesar Ramirez <cramirez@floribbeanproducts.com>
Sent: Thursday, January 21, 2010 4:16 PM
To: secretary <secretary@CFTC.gov>
Subject: Lowering FOREX leverage on retail trade.

Dear CFTC Regulators:

I am semi-retired US citizen and I own a small trading account with FOREX which allows me to somehow supplement my fixed income. I take great advantage of the 1:1000 leverage currently in use, however with this new regulation leveraging down to 1:100 my trading opportunities will be greatly diminished in the same proportion.

Please do not downgrade the actual leverage ratio which will take away one of the few leveraging opportunities we have to get by with this harsh economic conditions which have negatively affected our American living standard.

Yours truly,

Cesar Ramirez
Miami Interculinary Center, Inc
FLORIBBEAN
6800 SW 40 St.
Ste#411
Miami, FL 33155
800-282-8459
Direct:305-442-3351
www.floribbeanproducts.com