

**From:** Mike Joy <lmjoy@alaska.net>  
**Sent:** Thursday, January 21, 2010 10:13 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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Greetings Secretary

As a retail forex customer, I am against lowering the leverage from 100 to 10.  
I am a small investor and a move like that would prevent me from participating.

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