

**From:** Mike Garcia <mgarcia@rfshouston.com>  
**Sent:** Friday, January 22, 2010 8:26 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Forex Regulations

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To whom it may concern,

I think you should not change the leverage. Everyone that signs up for Forex knows what they are getting in to when they deposit the their OWN money. Decreasing Leverage doesnt allow the smaller guy to have a chance to trade and you will decrease liquidity.

I vote you do not lower leverage!