

**From:** RAY HUFFAKER <wrayhuffaker@yahoo.com>  
**Sent:** Sunday, January 24, 2010 10:59 AM  
**To:** secretary <secretary@CFTC.gov>  
**Cc:** Ray Huffaker <wrayhuffaker@yahoo.com>  
**Subject:** Regulation of Retail Forex

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TO WHOM IT MAY CONCERN,

Please do not change the ration of 100:1 in retail forex trading, as this would discourage most retail traders from any further reason to trade forex. A ratio of 10:1 is not worth the risk of trading after considering all other factors, including the cost for each trade.

Sincerely,

W.Ray Huffaker