From: Fred Heintzman < fheintzman@verizon.net>

Sent: Sunday, January 24, 2010 5:49 PM

To: secretary < secretary@CFTC.gov>

Subject: Regulating Retail Forex

Dear Sir, I strongly disagree with the further reduction of the leverage used in the Retail Forex. This would only hurt the small investor, who has already been hurt on all fronts and are trying to recover. They are the strength of this economy please do not limit they're ability to compete on the world stage. The changes made in 2009 are working just fine. Concerned Trader Fred Heintzman