From: ronald ray <ray72ranger@yahoo.com>
Sent: Thursday, January 28, 2010 9:46 PM
To: secretary@CFTC.gov>

**Subject:** "Regulation of Retail Forex"

I am against the new leverage change. I think the way an individual trades is up to them. I do not have alot of spare capital but because of the current leverage I have been able to make some money. It would be very hard if the change happened. Leave it alone, please.

Respectfully, Chad Ray