From: Jack Ritchie <jritchiejr@sbcglobal.net>

Sent: Tuesday, January 19, 2010 10:14 AM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Changing the leverage in the Forex would make it a rich man's only club. That is totally unfair and unnecessary.

Jack G. Ritchie, Jr. Houston, Tx