From: Jay Lodge <forex@jaylodge.com>

Sent: Thursday, February 4, 2010 2:01 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Re: RIN 3038-AC61

I urge you to reconsider the proposed reduction to the maximum leverage amount in retail forex trading. Such a drastic change will effectively isolate and discriminate against middle class traders like myself, who leverage the forex market for income and retirement purposes.

Jay S. Lodge Jr. 13458 Maple Lawn Drive Shelby Township, MI 48315