From: Ray Deckert <rdeckert@tampabay.rr.com>
Sent: Wednesday, January 20, 2010 9:35 AM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail FOREX

To Whom It May Concern - I understand that the US Government is considering requiring USA brokers to reduce leverage in the Spot FOREX from 100:1 to 10:1. I am writing you urging you to not do this. I am a day trader in the FOREX with a small account(\$1400). The FOREX represents an opportunity to make some money to supplement my retirement with a small amount of funds which is my situation . If the government reduces the leverage, it will really hamper my ability to make the money I need to pay the bills. Thank you for listening. Raymond R Deckert,1435 Peachfield Dr,Valrico,Florida,33596: Ph #: 813-684-4827; email is rdeckert@tampabay.rr.com. Thanks again.