From: Ray Deckert <rdeckert@tampabay.rr.com>

Sent: Wednesday, January 20, 2010 9:45 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 US brokers to reduce the leverage in the Spot FOREX from 100:1 to 10:1. Please do not change the current leverage. I trade the Spot FOREX and depend on it to supplement my retirement pensions. The FOREX represents an opportunity for small investors like myself (\$1400 account) to make some additional income. Reducing the leverage will greatly impede making any additional income for someone like myself. Thank you for listening. Raymond R Deckert,1435 Peachfield Dr,Valrico,FI,33596, Ph # -813-684-4827;email is rdeckert@tampabay.rr.com. Thanks again.