From: Spahn Jeff <jspahn@mac.com>

Sent: Thursday, January 21, 2010 5:53 PM

To: secretary@CFTC.gov>

Subject: Regulation of Retail Forex

Sirs

RIN 3038-AC61 cannot be allowed to pass. It will kill the retail forex market.

Jeffrey Spahn Dubuque, IA 52003