From: DON PECARD < DPECARD@WI.RR.COM>

Sent: Saturday, January 23, 2010 1:26 PM

To: secretary @CFTC.gov>

**Subject:** NO CHANGES TO "Regulation of Retail Forex"

NO CHANGES TO "Regulation of Retail Forex",, DO NOT ALTER THE LEVERAGE AVAILABLE TO TRADERS, THIS IS TOTALLY CONTROLLABLE BY THE TRADER MAKING THE TRADE, IF THEY FEEL THEY NEED LESS LEVERAGE IT IS EASILY ACCOMPLISHED WITH POSITION SIZE, ALL BROKERAGE ACCOUNTS ARE SETUP WITH ADULTS ONLY, THERE ARE NO CHILDREN HERE, THIS IS THE REAL WORLD WHERE THERE IS NO ONE TO BLAME BUT YOURSELF, FOR YOUR MISTAKES, I AM STILL TRYING TO BECOME A SUCCESSFUL TRADER, BUT I AM NOT GOING TO CRY ABOUT PAST LOSSES, IF I LOSE MY WHOLE ACCOUNT I DID IT MYSELF, HOWEVER THIS HAS NEVER HAPPEND TO ME AS I HAVE CONTROLLED THE LEVEL OF RISK TAKEN ON ANY TRADE, INCOMPETENT PEOPLE SHOULD SEEK OUT TRAINING, NOT HURT OTHERS OPPORTUNITIES,, DON P.