

From: LMAC <lmac108@yahoo.com>
Sent: Wednesday, January 20, 2010 9:29 PM
To: secretary <secretary@CFTC.gov>
Subject: 'Regulation of Retail Forex'

RIN 3038-AC61

I agree wholeheartedly with your thoughts to reduce leverage to 10 to 1. Too many inexperienced people are being hurt by this industry.

Thank you
Lynn Macfarlane, Tampa FL

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