

From: mimagee13 Vz <mimagee13@verizon.net>
Sent: Thursday, January 21, 2010 7:13 PM
To: secretary <secretary@CFTC.gov>
Subject: 'Regulation of Retail Forex'

Proposed CFTC Leverage Change Comment

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We are all grownups who take on our own personal responsibility. We know the risk. If we want lower leverage, we can *choose* this option ourselves as an alternative. Governance by the people and by market forces is far superior to government being forced upon the people. Even the people of Massachusettes have sent you that message.

This is my free speech public comment, respectively submitted.

Thank you.