

**From:** Lynn Hill <mrlfhill@yahoo.com>  
**Sent:** Friday, January 22, 2010 6:05 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex - 10:1 Rule

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Greetings,

I believe that lowering the maximum Forex leverage to 10:1 is no doubt well intended, but counter productive. It will drive U.S. based Forex Retail customers off shore to countries with less regulatory oversight. This will ultimately harm more U.S. based Forex customers and give NFA less influence over the industry.

It is far better to provide appropriate regulation in an environment that encourages U.S. based customers to keep their money (and their taxable income) in the U.S.

Best Regards,

Lynn Hill

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