From: Michele Mackin mackin@getshape.net

Sent: Sunday, January 31, 2010 12:37 PM

To: secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

Regulation of Retail Forex" in the subject line. Also, include "RIN 3038-AC61"

Dear Sir or Madam:

I am writing to voice my opinion of the new proposed rules in the world of foreign currency trading. I agree with the proposed regulations concerning forex brokers. I think that any agency who is responsible for handling my money should be registered and deemed "worthy" by a regulatory agency willing to back it up. However, I do not agree with regulation limiting the amount of money I want to invest (the 10:1 maximum proposed leverage) in a forex trade. I haven't heard of the stock market limiting the amount of stock you can buy, and I don't believe that I have ever heard of a limit on the amount of money a private owned business can make, so why limit me in my own private forex investments? Education is the key to informing investors about their investments, so requiring a disclaimer by each broker concerning leverage amounts I believe is the more sensible solution. Thank you for your time and consideration.

Regards, Michele Mackin, private investor in the forex markets 609-788-4330