

From: Keith Hart <kylek@mobile-county.net>
Sent: Thursday, February 4, 2010 8:38 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Would you kindly explain why you want to reduce the leverage to 10:1. This will only drive my account overseas. If the reason is to protect the investor, then your reasoning is flawed. We do not need you to protect us from ourselves. We need you to protect us from you.