From: LanneyH@aol.com

Sent: Tuesday, February 16, 2010 3:29 PM

**To:** secretary <secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex

I am not opposed to regulation nor regulatory agencies. But that regulation needs to be **fair, transparent, and open to public input**. Otherwise it becomes corrupt and self-serving. Sure high leverage can get you into trouble if used thoughtlessly. Sure hedging when not done properly turns one loss into two. But I believe the cure is **EDUCATION**, not restricting what people can and cannot do with their investment decisions. Guide, don't dominate - government was intended to protect people and their property, not to limit their potential.

Thank you Lanney Hulse Marion, Ohio

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