From: Jac Garrett <jac.tahoe@gmail.com>
Sent: Thursday, February 25, 2010 3:27 PM
secretary <secretary@CFTC.gov>

Subject: Regulation of Retail Forex

In regards to RIN 3038-AC61 I disagree with limiting the leverage to 10/1. Education will prevent losses and we all need to be responsible to educate ourselves.

Vicki Garrett