From: Josef Higgins <josefhiggins@yahoo.com>
Sent: Sunday, February 28, 2010 1:14 PM
To: secretary @CFTC.gov>

Subject: Regulation of Retail Forex

David Stawick, Secretary, Commodity Futures Trading Commission, 1155 21st Street, N.W., Washington, DC 20581.

RE: RIN 3038-AC61

Dear Mr. Stawick,

"I oppose any lowering of leverage from 100:1. I am against 10:1 leverage rule. "