

From: Jodi Kubacki <sapphire_financial@live.com>
Sent: Tuesday, January 19, 2010 5:43 PM
To: secretary <secretary@CFTC.gov>
Subject: Leverage 10:1 Regulation of Retail Forex

I am going to make this short and sweet. Please do not enforce the 10:1 maximum leverage regulation. I am an owner of an investment company and I would like to voice my opinion on the new leverage regulation being talked about. 10:1 leverage will put people like me out of business and cause the economy to crash even more than it already is. The FIFO rule and Hedging rule has already made things difficult and am struggling. Please do not enact this regulation. Retail traders make a living at this and this will cause more people to be out of work. Please believe in us and believe that we can be responsible people and perform our own money management. Thank you for listening!

~Sapphire Financial

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