From: Ann Garman <ann@denverlegalphoto.com>
Sent: Tuesday, March 16, 2010 12:35 PM
To: secretary <secretary@CFTC.gov>
Subject: RIN 3038-AC61 --Regulation of Retail Forex

Changing leverage requirements does not "protect" retail forex traders, it drives them into accounts in other countries. How is changing the leverage requirements for retail traders logical in any way? Why would you want to drive more jobs and money out of the US? The US government has done enough of that already, with tax incentives that encourage other industries to outsource jobs to other countries and buy products overseas.

If you want to know why more people are trying trading, including forex, just look at job loss figures. No one has any job security anymore. Re-training probably wouldn't help, because any job you re-train for may also be outsourced. If you want to "protect" traders, bring all those outsourced jobs & industries back to the US!!!!!!!—then they have an alternative.

Then look at mutual funds—the middle class retirement—yeah, right. The so-called professional fund managers don't seem to be able to get investing right, either, but I would bet that the CEOs of all the companies that my mutual funds lost money on still got their bonuses.

My solution: mandate that CEO bonuses are contingent upon <u>net percentage US job gains</u> (numbers and salary) in their company, especially in companies that have accepted bailouts! Or perhaps give tax incentives to companies that have <u>net percentage US job gains</u> (numbers and salary) in their company.

Changing leverage requirements does not fix the problem, improving the economy and job situation does.

Ann Garman
Littleton, CO 80127