From: Karis Reeves <kbis.susi@bluetie.com>
Sent: Tuesday, January 19, 2010 8:46 PM
To: secretary <secretary@CFTC.gov>

**Subject:** regulation of retail forex

Identification number RIN 3038-AC61. I strongly disagree with changing the leverage restriction again. Lowering it to 100:1 has not helped and lowering it further will not help either. Leave the free market system alone. You cannot legislate utopia into existence nor can you legislate evil to not exist. Laws do not make things go away or even change things for better or worse, education does. What makes you think you know what I need better than I do? Because you are superior to me, or have more morals, or are more god like? I do not need a parent, I had two very good ones. I do not need an officer, I am not a soldier to die at your whim. I do not need a government flunky to tell me what he thinks is right or wrong. If you truly want to do something for me, educate me. Teach me what you know that I do not and I will do the same for you and we will both be better for it. The government cannot run its own business, how can it tell me how to run mine? The people should take away the governments right to borrow money. Make it live within its means. if and when it can do that we will a government that I would listen to.