From: Katy Osborne katyosborne@comcast.net

Sent: Thursday, January 21, 2010 7:25 PM

To: secretary < secretary@CFTC.gov>

Subject: Regulation of Retail Forex

It is my opinion that you should not change the leverage available to traders in RIN 3038-AC61. It is my responsibility to decided what risk I am willing and able to make. And it is my responsibility to deal with any loss I may suffer. It is not for the government to protect me from myself. Regulation should only deal with making sure traders are protected from unlawful or deceptive practices of brokers, lenders, dealers, etc.

Thank you for your consideration of this matter. Katy Osborne