From: joycebyrne131@aol.co.uk

Sent: Friday, January 22, 2010 10:19 AM

To: secretary «Secretary @CFTC.gov»

Subject: "Regulation of Retail Forex"

RIN 3038-AC61

How is a 10:1 leverage suppose to help us? Aren't you suppose to provide a safe environment to trade in not kick us out of the game!?!?

This 10:1 cap is abusive and ridiculous. Why not let people decide what leverage to use?

Joyce.