From: Mike Schwartz <michael.t.schwartz@gmail.com>

Sent: Saturday, January 23, 2010 3:54 PM

To: secretary < secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex

## RIN 3038-AC61

Please no enforced 10:1 leverage in retail forex. It is not the government's job to protect people from themselves, especially at the expense of those who know what they're doing.

Thank you, Mike Schwartz