From:Ann Garman <ann@denverlegalphoto.com>Sent:Tuesday, January 19, 2010 12:00 PMTo:secretary <secretary@CFTC.gov>Subject:Regulation of Retail Forex

Sent: Tuesday, January 19, 2010 9:45 AM To: 'secretary@cftc.gov' Subject: Leverage changes RE- RIN 3038-AC61

I would much rather keep Forex trading accounts in the US, but increasing leverage requirements will probably require that I move those accounts outside the country. I am still learning and trading on a micro account, but increasing the leverage requirements just drives traders out of the country.

Ann Garman Littleton, CO 80127