From: Monogram Embroidery <schero@world-net.net>

Sent: Tuesday, March 16, 2010 1:07 PM **To:** secretary «Secretary @CFTC.gov»

Subject: Regulation of retail forex

RIN 3038-AC61

I think the reduction of leverage to 10 to 1 would make the the USA uncompetitive with other countries and you would see a lot of traders taking there money out of the country to trade. bob Schero