

From: Debra Guiffre, M.D. <dyguiffre@gmail.com>
Sent: Thursday, January 21, 2010 1:57 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

To whom it may concern,

I would like to express my concern regarding the proposed change which would reduce the leverage that retail FOREX traders will be able to use in the United States with regulated FOREX brokers. For the past 12 years I have been a conservative and careful investor/trader of stocks, commodities, and FOREX. The power of "the leverage" is a vital element of trading the FOREX. Reducing this leverage will effectively eliminate FOREX from my trading portfolio. I have spent a lot of time over the past 5 years learning currencies. There must be a more effective way to accomplish your goals than to "punish" those of us who are responsible and capable traders.

Please reconsider your decision as the impact on millions of individual traders will be significant. Six years ago a leg injury resulted in my early retirement (at age 52) from my 25 year career in Emergency Medicine. My experience in trading offered me a way to supplement my income and grow my pension to compensate for the loss of my physician income. Without this "stay at home" option, my future would be in significant jeopardy.

Thank you for your time.

Regards,
D. Y. Guiffre, M.D.

5610 Lake Vista Dr.
Bonsall, CA 92003

760-758-6295