From: Sandra Stewart <sbstewart41@hotmail.com>

Sent: Sunday, January 24, 2010 6:16 PM **To:** secretary <secretary@CFTC.gov>

Subject: Regulation of Retail Forex

Gentlemen:

RIN 3038-AC61

I have traded on the Forex for several years. I am a small trader, and when I was informed of your plans to change the minimum leverage on Forex trading I was really dismayed, since I enjoy this activity immensely. It is a shame government finds it necessary to curtain every avenue to wealth open to the ordinary Citizen and cut off everyone's "Free Choice to Pursue Happiness" as one sees inclined.

Please refrain from taking this step, and allow the individual to determine their exposure to risk.

Sandra B Stewart RIN 3038-AC61