From: MARY WAGNER <mary_wagner@bellsouth.net>

Sent: Monday, January 25, 2010 2:19 PM

To: secretary secretary@CFTC.gov

Subject: Regulation od Retail Forex

ID # - RIN 3038-AC61

Over the past couple of years I have been in and out of the learning process with Forex. I am an average American with average skills; now I have found an invest process I enjoy. I learn a little, then practice, and so on. I am close to retiring and was looking forward to trading Forex. Trading will help me in retirement; especially the way the laws are at present. If you change them, it will leave me out of the running as far as trading Forex. How can you do this to the US public when these laws will not effect other countries? Do you want to cut out middle America when it comes to investing in Forex? Do you think the President would allow this to happen? I don't think so. He's for the people that keep this country running; the people that are having a hard time right now; the people that are not able to invest in stocks or futures and really don't trust anyone involved with WALLSTREET.. The more I write the angrier I get. HOW DARE YOU CUT OUT MIDDLE AMERICA TO THIS TRADING PROCESS? HOW DARE YOU?

I'll keep writing.