From: Nancy Goodman <n14624@yahoo.com>

Sent: Monday, January 25, 2010 7:58 PM

To: secretary < secretary@CFTC.gov>

Subject: Regulation of Forex Retail

NO, No, No!!!

I DO NOT agree with changing the leverage to 10-1.

I have just started trading forex and doing OK, I am doing my best to help my family with extra income. It is so very hard to find a good paying job but investing in forex I don't have to work 10 hours a day for minimum wage, just to make ends meet.

Please think of the small investors out here!