From: Ann Y <mayoakum@mccutchenfintech.com>

Sent: Tuesday, January 26, 2010 10:34 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

The proposed changes in the law effectively shut down the retail forex industry in the United States, and more traders will be driven to offshore brokers. Why would you consider legislation that effectively ends the way thousands make their living, especially during times like these?