

From: Thelma Saulsberry <saulstexas@yahoo.com>
Sent: Saturday, January 30, 2010 2:08 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Dear Mr. Stawick,

I am a relatively new trader in the Forex market. I am learning and profiting. I am also a home maker and home school teacher of 18 years. I am 50 years old and I have a college degree. My husband, a brilliant marketing executive, is currently unemployed. His unemployment is a cycle that has occurred every two years for the past 6 years. Every time we get ahead, circumstances, whether it's health bills, college tuition or unemployment knock the financially fit rug out from under us. So I decided to take up investments, especially Forex, as a means to propel us out of debt, makes ends meet, and build for retirement. We have had to dig into my husband's 401K to pay for the taxes on our home every year for 5 years. I know this may sound like a "tugging on the heart strings" kind of story, but it is all verifiable. My oldest son is no longer in college because we can't pay the tuition and my husband makes too much for my son to receive any substantial financial aid. He decided to leave school instead of reap the incredible debt that was looming over his head before he could even graduate.

My question to you is, how could you even think of changing the leverage requirements in the retail Forex market? How much more do those with too much need? You are trying to take what little hope I have of building wealth for my family and possibly changing my family tree. My husband has worked for telecommunication companies and energy companies where the profits were in the billions (you know who they are), he was responsible for over 50 million dollars in accounts one year and he didn't even get a commission. Then he was laid off by that company which received bail out money. I am constantly shocked and saddened by people who sit around and look for ways to make the middle class miserable. This must stop. I am asking you to leave the leverage as is and give me a chance to make a difference in my family's future. If you lower the leverage, I will no longer be able to afford to trade. Is that your goal? Please, reconsider. I am thankful, GFT, my Forex broker, made me aware of this recent development.

Sincerely,
Thelma Saulsberry
RIN 3038-AC61

*"The News isn't that fruits and vegetables are good for you,
it's that they are so good for you they could save your life."*

TIME magazine Oct. 2003
Juice Plus - 17 Fruits, vegetables and grains in a convenient capsule, or chewies! Backed by 16 years of gold standard research by major universities.
Children ages 4 - College are eligible for free Juice Plus under the Childrens Health Study. Call me to enroll. 214-862-1049
<http://www.thelmajuiceplus.com>