From: linda lombardi <lombardi 1717@yahoo.com>

Sent: Sunday, January 31, 2010 5:03 AM

To: secretary @CFTC.gov>

**Subject:** regulation of retail forex

Sirs, My wife and I are starting a business,..teaching people how to trade forex. We try to get our students to open U.S. based trading accounts. How could we possibly do this if you change their trading margin to 10-1? They would be handicapped to trade against every other non-US based trader. We teach the value of margin and how to respect it. Only the UBER RICH could trade against other traders out of the country with what you are trying to impose. We wonder yet hope this is not your intention. Ourselves and anyone we help would be foolish to stay US. funded with such a tilted level of trading. Leave the margin alone and lets help keep the US. equal with other countries in this respect. If you impose 10-1 we and all we influence will be going to move our capital out of country in a blink of an eye. This will be done not to spite you but rather as a survival move to compete with other smart traders. L J TRADE