

From: ligirl333 ligirl333 <dgfun4all33@hotmail.com>
Sent: Sunday, January 31, 2010 2:45 PM
To: secretary <secretary@CFTC.gov>
Subject:

This letter is in regards to ID# RIN 3038-AC61

Hello,

We are a small Forex investor. We have been learning to trade Forex with a demo account for the last few months. We will be opening a live account in the next month or so. If this change in leverage takes effect, there is no way we will be able to open an account. We will not have enough money in the account to place any orders if this change takes effect.

We have been doing well in the demo account and feel we will be able to subsidize our income with the live account. With the economy the way it is we are trying very hard to keep our heads above water like everyone else. If this change goes through we will have to find another way and we have already invested a lot of time into this.

Please keep the small investors in mind when you are deciding on this change. I am sure there are many, many people who will lose if this happens. Please take us into account when you reconsider your changes.

Thank you,

Debbie Ruggiero

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