From: leryder9@aol.com

Sent: Monday, February 1, 2010 3:43 PM **To:** secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Dear Secretary,

I trade foreign currency markets as an individual trader. If the leverage is changed to a ratio of 1:10 here in the USA it would :

- 1. Mean that I would have to risk more capital to get the reward I now get.
- 2. Likely cause me to trade offshore, maybe Bermuda.
- 3. Possibly decrease jobs in the investment arena.

Please reconsider this drastic change in the Forex market. This change would not be good for me or my family.

Laura Ryder Cape Coral,FL