From: thecoles86@comcast.net

Sent: Tuesday, January 19, 2010 12:42 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of retail Forex

Mr. Secretary...

I am a 72 year old married woman. Both my husband and I are on Social Security with limited savings.

I have tried and failed at trading equities and options. I lost a great deal of my trading account with the latter.

I am able to trade an average of 5 mini lots in the Forex market and make 10 + pips (or lose 10 pips) without risking huge amounts of money....only because of the 1-100 leverage that we have. I urge you not to change this.

Even though my 85 year old husband is still trying to work in sales, my Forex trading is the only way I see of supplementing our income in these economic times. I do not need to be "protected" by reducing the leverage...I use sensible stops on trades and risk small amounts of money.

I trade under EMBA House, Ilc, which I established originally to publish a book I had written.

Please hear me. Thank you.

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