

From: Linda Ledger <lindaledger@yahoo.com>
Sent: Monday, March 8, 2010 1:25 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail forex

Re: RIN 3038-AC61

I am writing this email to express my concern and "DEFINITE" disagreement with the proposed leverage change of 10:1 in retail forex accounts. I have been trading successfully for about 3 yrs. I am almost 60yrs of age and am using this avenue to supplement my retirement. The typical retirement programs here in the US are very slow growing and along with Social Security still does not offer me enough income to survive after age 65. I have found Forex to be my only successful option.

If the leverage is increased it will make it almost impossible for me and others in my position to continue to trade and make any kind of a decent income stream to provide for our future retirement without having thousands of dollars at our disposal to safely trade without a lot of risk . Again it will be an opportunity only for the wealthy and the BANKS to profit. Please do not make this change! I think it will be a doomsday situation for those of us who are not "wealthy" but can make a decent income from trading forex.

**Linda Ledger...Georgia
A Concerned Trader**