From: hprada@globallendersgroup.com

Sent: Tuesday, January 19, 2010 7:29 PM

To: secretary < secretary @CFTC.gov>

Subject: RE: Regulation of Retail Forex 1:10

I have an account of \$5,000 and i get \$1000.00 dollars a month. With this money I can pay my car and the food for my family. I have my job but the salary is not enough to cover my monthly expenses.

I definitely would be in financial trouble and many people that are doing the same.

I do not think it's a good decision