From: Carmen Wilcox <cwilcox06@yahoo.com>

Sent: Thursday, January 21, 2010 1:40 PM **To:** secretary <secretary @CFTC.gov>

Subject: Regulation of Retail Forex

To Whom This May Concern,

I am a FOREX trader from my own home. While it is at times slow going I feel that this has given me the opportunity to find a way to make money as an entreprenuer. My concern of course is the lowering of the leverage that is being proposed.

I am a small time trader and very conservative. This would make it almost impossible for me to continue trading small but good trades when the leverage amounts change as radically as proposed.

I ask that due consideration be placed on the small traders who are trying to achieve the American dream by being disciplined and conservative. You would be hurting many traders who are doing nothing wrong except making the on going attempt to make a good living through the FOREX market.

Thank you for your consideration and time.

Carmen Wilcox

Carmen

We strive each day to succeed in this world of change. Yet success is measured by many yardsticks. The **important success** is the ability given to us by the creator to rise and try again to be the best person we can be.

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