From: no-reply@erulemaking.net

Sent: Saturday, January 23, 2010 1:59 PM

To: secretary «secretary @CFTC.gov > Subject: Public Submission for 2010-00456

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Public Comments on Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries:======

Title: Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries

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I respectfully request that the proposed rule not be passed. I am a real estate broker and financial consultant in my late sixties. During the past year both of my regular sources of income have dried up to virtually nothing. To supplement my Social Security income I have been trading a retail foreign exchange account. I use a disciplined risk management approach, and have been able to provide significant additional income to my family with little risk. The proposed rule, if passed, will reduce my supplemental income by 90%, and will put our family into the poverty income class. Instead of providing protection against loss, it would guarantee a huge reduction in income in my case. Thank you for your consideration.