From: Christine Frasca < cfrasca@att.net>

Sent: Wednesday, January 27, 2010 11:30 AM

**To:** secretary < secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

Dear Sir/Madam,

I am 56 years old with a job that pays \$9.29 an hour. It does not cover my monthly expenses. My elderly parents float me the rest of what I need from what I will inherit from them.

When this method of investing came to my attention, I screamed with excitement. I have just now gathered enough funds to make an initial deposit andw ithin the moth will be trading live.

If these new regulations go into effect, you will have banished me from the rest of my income earning life.

I realize that you are attempting to protect the general public however, this regulation is not how to do it. A better wat would be to make sure that when the government lends money to the banking institutions, that they make that the money they lend goes directly to the comsumer thru loans. Make the baning/savings institutions provide proof to you that the funds are actually going there.

DO NO turn the little guy away from a level of investing that he/she is ACTUALLY capable of meeting.

Please do not let this regulation pass into the system.

I have no where else to go.

Thank you.

Sincerely, Christine Frasca