From: Sandra McDaniel <smcdaniel798@gmail.com>

Sent: Monday, March 15, 2010 11:32 PM **To:** secretary secretary@CFTC.gov

Subject: Regulation of Retail Forex

To Whom it may concern:

I'm an investor in foreign currency through a U.S. dealer. I am very concerned about the proposed rules from the CFTC. The CFTC's recent ruleproposal, which would limit customer trading leverage to 10 to 1, would be a crippling blow to the U.S. forex industry. This unsustainable rule would drive U.S. forex dealers, which brings tens of millions of dollars into the U.S. banking industry each day, offshore into the hands of foreign competitors. It would encourage fraud both at home and abroad as customers seeking to trade retail forex would have no other legitimate domestic alternative. As an investor, I would be forced to take my business outside of the United States which would be a shame since the United States is the greatest country on the planet.

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