

**From:** Shashi Joshi <smpprj@sbcglobal.net>  
**Sent:** Wednesday, January 20, 2010 7:36 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation Of Retail Forex

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Hello. This is Shashi Joshi. Please do not change the margin requirements from 100:1 to 10:1, because in these times of layoffs and business closures the 100:1 margin is needed more than ever to pay the bills. The company I worked for first did a 40% layoff and then a couple of months later closed totally. So, PLEASE take these company closures and layoffs into account when making your decision, because RETAIL FOREX trading has helped a lot of people SURVIVE after the layoffs. Thank you and GOD BLESS.....Shashi J