

**From:** Doug Heath <dheath49@shaw.ca>  
**Sent:** Wednesday, January 20, 2010 9:36 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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I am wishing to express my disapproval of your proposed changes to the proposed changes to the present margin requirements ( RIN 3038) and feel it is heavy handed and unnessasary.  
Doug Heath