

**From:** Neil Toman II <neiltoman@hotmail.com>  
**Sent:** Wednesday, January 20, 2010 10:08 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Retail Forex Margins

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I feel that you have already done enough damage by removing 400:1 margin. Please do not take away the 100:1 margin. If possible I would like to see 400:1 margin again in the retail forex market very soon. I understand the risk and I feel that if you don't understand the risk of 400:1 margin than you should not be in the market. Quit regulating where regulation is not needed. Thank you for your time.

Neil Toman II

Business Owner/Forex trader