From: ama.ross3@gmail.com

Sent: Wednesday, January 20, 2010 10:45 PM

To: secretary < secretary @CFTC.gov>

Subject: 'Regulation of Retail Forex'

Please leave the margin for traders alone and do not reduce it any further. It has already been decreased and people are able to assess and apply risk on their own, without any regulation or intervention needed, as we are all adults and responsible individuals.

Ref# RIN 3038-AC61 Thank you