From: rjourn@comcast.net

Sent: Wednesday, January 20, 2010 11:44 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Sir,

I have been trading with the forex for a few years. Before I went into the market I look at how I can lose money and at the same time how I can make money, with the ratio is 100 to 1. Being a person who do not have a lot of money to get into the market, this is a open door. The way it is right now I can get in with little money, doing my homework can make big money, and if you change the rules the way I hear it will cost much more. So I ask you do not change the rules to the point where it becomes a rich mans game like the stocks. With the proper education a person can do just fine.

Richard P. Journagin Jr rjourn@comcast.net