

From: John Bowen <jbowen9@columbus.rr.com>
Sent: Thursday, January 21, 2010 11:09 AM
To: secretary <secretary@CFTC.gov>
Subject: Forex trading

Please leave my margin requirements alone. The current requirements serve me well and have never resulted in an uncontrolled or unacceptable draw down on my account when the market has moved contra to my position. All retail customers that I am aware of are well equipped with stop loss orders and other account management techniques. Your increasing margin requirements will seriously erode my opportunity and the achievement of my investment objectives.

For those traders who are foolish in their trades with the current margin requirements will also be foolish in their trades with any new margin requirements. Responsible traders need the current margin requirements to remain constant. Therefore you will not accomplish anything positive with increased margin requirements.

John J. Bowen