

From: Norman Underwood <maxnellie@verizon.net>
Sent: Thursday, January 21, 2010 5:50 PM
To: secretary <secretary@CFTC.gov>
Subject: REGULATION OF RETAIL FOREX

Dear Secretary,

Many of the proposed changes concerning retail foreign currency transactions would implement important consumer protection regulations. But PLEASE DO NOT CHANGE THE CURRENT MARGIN REQUIREMENTS. Clearly this would disadvantage firms in the United States, which would in turn disadvantage us the clients.

Thank you for this important consideration.

Mrs.Carolynn Underwood
Goshen, Indiana