

From: Paula Culbreth <pculbreth@bellsouth.net>
Sent: Thursday, January 21, 2010 7:33 PM
To: secretary <secretary@CFTC.gov>
Subject: Comment on proposed forex margin requirement change

Greetings,

I am not sure whom you are trying to target with your proposed forex margin requirements that will reduce leverage from 100:1 to 10:1. I am just an individual trader who trades the spot currency market to supplement my retirement. This plan will devastate my current income.

Please consider other alternatives or exclude individual traders from this restriction. I am sure there must be another way to target the audience you are looking to control.

Regards,
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