

**From:** albert chen <albert26c@gmail.com>  
**Sent:** Thursday, January 21, 2010 7:49 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** 'Regulation of Retail Forex'

---

Dear Secretary,

This big change shall lead to other big changes. We will wait and see. **RIN 3038-AC61**

Best wishes!

Albert