

From: johnheintzman@comcast.net
Sent: Friday, January 22, 2010 1:12 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation in Forex

Hi,

Please consider the average American when deciding about the margin requirements for Forex. I hope that you will leave the margin at 100:1, or pretty soon, the only ones trading will be hedge funds and banks. This is the last bastion for the small traders to be involved in. I applaud the move from 400:1 to 100:1 margin limitation, but I firmly believe that a move from 100:1 up to 10:1 is unnecessary, and will ultimately hurt the Forex market. Currency traders that I have talked to believe the same as I do. The CFTC is a very respected ruling body, and I hope you make the correct decision, by keeping the margin requirements at the current levels. Thank you.

Sincerely,

John Heintzman

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