

**From:** Christopher Geoghegan <chrisg50@yahoo.com>  
**Sent:** Friday, January 22, 2010 3:00 PM  
**To:** secretary <secretary@CFTC.gov>  
**Cc:** chris <cgeoghegan@cox.net>  
**Subject:** Regulation of Retail Forex

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Dear Secretary,

Lowering the margin requirements for forex trading to 10:1 will put the retail trader out of business and affect the forex market.

If you believe the margin requirements should be changed, it would be better to transfer standard retail forex accts to mini or max-mini accts which general are better for lower margin forex traders related to **RIN 3038-AC61**.

thx  
Chris geoghegan  
forex mini trader

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