From: Paul Regan <pauljregan@hotmail.com>

Sent: Monday, January 18, 2010 2:09 AM

To: secretary < secretary @ CFTC.gov >

Subject: Regulation of Retail Forex

Re: RIN 3038-AC61

100:1 is my recommendation 10:1 is absurd, currencies move in .0001 of pennies! I would take my business elsewhere, we don't need to kill any more industries in this country!

-P.R.

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