

**From:** Gerard Chin <mgchin@rogers.com>  
**Sent:** Friday, January 22, 2010 9:10 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:**

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To Whom it may Concern .

The unintended consequences of your proposal to reduce margin to 10:1 will not benefit those of us whom you are trying to protect but rather prevent us from any participation. The baseline account size will have to go up hence the Big Money will just get bigger.

My coaches at FX Bootcamp hammer home every session the inherent risks involved and stress proper RISK Management- a critical requirement along with a mechanism to protect me from my broker taking the counter trade to my trade.

Regards  
Gerard Chin