From: Cheng. Z. Xu <potacharles@gmail.com>

**Sent:** Friday, January 22, 2010 9:29 PM **To:** secretary «Secretary @CFTC.gov»

**Subject:** Regulation of Retail Forex

## RIN 3038-AC61

this is Charles Hsu, a daily trader of forex.

as a member of thousands of trader in U.S. ,I do not agree a proposal from CFTC which is about changing the ratio of margin money from 1:100 to 1:10 for forex.

that will highly hurt the daily trader's benefit and never protect any one's money's security.

I hope CFTC would think about my advise seriously.

Regards

**Charles Hsu**