

**From:** flood1@netzero.net <"flood1@netzero.net">  
**Sent:** Sunday, January 24, 2010 10:01 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Margin requirments

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Dear sir,

I realize that you are trying to protect my interests by raising the margin requirements for trading in the forex market, but, this move could force me to stop trading all together. My trading accounts are very small and I have been trying to trade successfully for about two years. I've invested money in trading indicators and software such as "auto trading". If I can not afford to trade anymore I will lose all of the money and time that I have invested.

Please don't force me out of trading. Trading is one of the only things I have left to provide a little hope for securing my financial future. Working 40 hours at a company without a union or a retirement plan paints a grim picture of the future. I am 57 years old and I really do not have anything to look forward to in the future, social security will not cover my expenses.

When you make your decision, please consider what it will do to the little guy who's just trying to pay his bills and his taxes.

Thank you, Michael Koegel

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