From: International Custom Enterprises Inc. <intcust@yahoo.com>

Sent: Sunday, January 24, 2010 2:02 PM

To: secretary < secretary @CFTC.gov>

Cc: Tom <intcust@yahoo.com>
Subject: Regulation of Retail Forex

I firmly disagree with the lowering of the margin from 100:1 to 10:1. This only favors the large investor and hurts the small investor. The forex moves at to slow of a rate for 10:1 to be profitable for a small investor.

Sincerely,

Tom