

From: Lyle Andvik <lyleandvik@yahoo.com>
Sent: Monday, January 25, 2010 11:08 AM
To: secretary <secretary@CFTC.gov>
Subject: 'Regulation of Retail Forex'

Dear Sir:

I am very concerned about the proposed change in margin requirements on the Forex exchange, reference identification number RIN 3038-AC61. By increasing the margin you will be driving out many small investors such as myself and thereby decreasing the liquidity of the market. I believe this action would have make it easier for large institutions to manipulate the market because they will be the only one in it.

In conclusion I recommend no change in margin requirements on the Forex exchange.

Lyle Andvik
5360 159 Ave SE
Kindred, ND 58051