From: KNeiman1@aol.com

**Sent:** Monday, January 25, 2010 5:44 PM **To:** secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex"

It has come to my attention, that your intention is to change the margin requirement for retail investors, like myself, investing in forex trading. I am very upset about it. What is the reason for delving into and changing the currant practice? The change will place an undue burden on me, a retired senior, carefully investing. Are you planning to make this change for wholesale investors? It seems to me that they are the ones that should be regulated. They are dealing with other peoples money. If anyone should be regulated, it should be them. Who are you trying to protect? Please leave the currant 100:1 margin requirement alone.

Thank you,

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