From: email@cathicarol.com

Sent: Thursday, January 28, 2010 1:18 PM **To:** secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Re: RIN 3038-AC61

Dear CFTC,

Please do not lower the margin maximum for Forex to less than 100-1. Lower the maximum margin to 10-1 would eliminate most retail and avocational traders from participating in the market.

Thank you very much.

Sincerely,

Cathi Carol PO Box 95452 Seattle, WA 98145