

From: khebner@pa.rr.com
Sent: Tuesday, January 19, 2010 10:15 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

To whom it may concern,

Concerning the proposed regulation RIN3038-AC61, I must register opposition to the proposal to limit the margin requirement to a 10 to 1 ratio. Retail traders should be allowed to choose their own risk levels. I believe it should be left as it stands.

Thank you,
Kris Hebner