

**From:** Louis Michalski <drlouism@yahoo.com>  
**Sent:** Friday, January 29, 2010 11:43 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** 'Regulation of Retail Forex'

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I oppose the proposed increase in margin accounts. I am a very small investor, spending 1-2 hours per day trading. This allows me to generally earn a few dollars to add to my retirement. The proposed increase makes it impossible for me to continue this activity. I am retired.

identification number : **RIN 3038-AC61**

Louis Michalski