From: Rich Horton <rhorton991@hotmail.com>

Sent: Friday, January 29, 2010 6:10 PM secretary <secretary@CFTC.gov>

Subject: Proposed margin changes

Hello,

I apologise that I may not know all the reasons for changing the margin requirements for Forex Trading... but I wish to add my voice. My only comment is this. PLEASE do not make Forex Trading only a rich person's investment tool. What would be the point of that? The wealthy are already wealthy.

So if counting votes: I am against the proposed (10x) margin increase. It's just not fair to us "average" investors.

Thank you for listening,

Rich Horton

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