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Sent: Thursday, January 28, 2010 11:19 PM
To: secretary <secretary@CFTC.gov>
Subject: Constitutional issue: margin requirements for retail Forex

Government cannot use legislation and rules to protect everyone from everything. That is not the function of regulatory agencies or Congress. Retail traders are given extensive warnings against overleveraging their accounts at all times, and assistance in implementing this.

Also, margins are available at less than 100:1 but higher than proposed 10:1, and can be used safely. Current margin requirements are adequate.

Lowering margin to 10:1 will shut out many thousands of small investors who must start with small accounts.

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