From: Glenn Hammann <gvisto19@msn.com>

Sent: Monday, February 8, 2010 5:18 PM

To: secretary < secretary @CFTC.gov>

Subject: regulation of retail forex

Secretary

This is regarding RIN 3038-ac61 . I'm concerned your considering raising the margin limit to only 10:1. That would shut out us smaller investors and make it only for the rich and bankers . It seems to work just fine the way it is ,so I would ask you to leave it the way it is.

Thank you

Glenn Hammann