

**From:** Chris Malvers <malvers@yahoo.com>  
**Sent:** Thursday, February 25, 2010 10:55 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation

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Dear Sir/ Madam,

I am a investor in-training for forex. I have been studying the art for a couple years now part time. I have been gaining experience and understanding in forex to the point were it is starting to help me add to my financial stability. During these trying times most of us are making less money and working twice as hard and twice as long!

Without the leverage for me and thousands of others to trade, it will dampen if not stop us from trading in the forex market. I do agree that we need regulations to keep this market safe, but increasing funds needed to be in the game will most definitely reduce the retail market participants from being able to invest. At the same time, reduce the avenues that us small guy's can participate in!

Sincerely,  
Chris Malvers