From: jsweethi50@aol.com

Sent: Tuesday, January 19, 2010 5:23 PM **To:** secretary @CFTC.gov>

Subject: Regulation of RetailForex

Aloha CFTC,

I have just become aware of your intent to investigate reducing the margin on FOREX .

This would greatly affect my trading account . I would like to strongly voice my opposition on this matter . I believe, education is more important than anything for the new trader. The marketing of the Forex by some brokers does not meet my personal expectations. There could be a test for the new traders to demonstrate they have a understanding of the use of mini pip sizing. These can be reduced to pennies per trade. This should protect new trader as they learn. The stock market uses skill levels for options approvals perhaps you should look in that direction.

Thanks for listening to everybody opinion. I do hope you make the right decision.

Again No to changing Forex margins.

Mahalo,

Jay Sweet 569 Paopua Loop Kailua,Hawaii 96734

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