From: Terry Chlebek <terry@chlebek.us>
Sent: Wednesday, March 17, 2010 7:08 PM
To: secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Dear Sirs,

I would like to voice my disagreement with the proposed lowering of the Retail Forex margin requirements from 100:1 to 10:1. For the most part, this will have only 2 effects: it will drive out those people who are unable to add sufficient funds to their accounts to continue their normal trading patterns under the new rules; AND/OR it will cause people to deposit (and risk) even *more* money they really shouldn't be risking.

Yours sincerely, Terry Chlebek