From: John McCartney <jhawknc@suddenlink.net>

**Sent:** Thursday, January 21, 2010 9:14 AM **To:** secretary <a href="mailto:secretary@CFTC.gov">secretary@CFTC.gov</a>

**Subject:** Regulation of Retail Forex

Please do not proceed with your proposed regulation. I am a 69 year old small investor/trader who earns a living from trading Forex. It is a supplement to my Social Security income. The proposed account balance requirements would eliminate me.

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