

**From:** Douglas Murray <kdmezzo@bellsouth.net>  
**Sent:** Thursday, January 21, 2010 12:07 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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To whom it may concern,

I am a forex trader with a smaller forex account. The propoed increased margin requirements would have an adverse effect on my ability to trade and continue to make a living. Please do not change the margin requirements to 10:1 from 100:1.

Doug Murray