

From: Vincent Then <xauh2o@hotmail.com>
Sent: Thursday, January 21, 2010 12:13 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Identification number **RIN 3038-AC61**

Dear sir,

I understand the need to regulate the Retail Forex trade. However, I do not agree that reducing the margin to 1:10 will be a constructive move towards achieving CFTC's objectives. It will only prevent us, the retail traders, from participating in the forex trade and will drive us to conduct our trades with brokers outside the US. This of course help to reduce US foreign income. We need a minimum margin of 1:100.

I believe it is better to have brokers maintain clients' accounts separate from their operating accounts and offer some protection on clients' monies.

Sincerely,
Vincent Then,
Singapore.

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