From: Jim Stevens <jim@whoisjimstevens.com>
Sent: Thursday, January 21, 2010 4:10 PM
To: secretary <secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Dear Mr. Stawick,

Regarding RIN 3038-AC61 the change to "enforcing" a 10 to 1 margin will simply wipe out nearly all the retail forex traders ... myself included.

There has been enough changes to the forex retail trading and I personally am not looking for anyone to further "protect" me from choices.

My position is "NO!" on any changes to regulate required margin levels.

Thank you.

Jim Stevens