From: giraldofamily@charter.net

Sent: Thursday, January 21, 2010 7:47 PM **To:** secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Hello,

I would like to express my opinion on the subject, as it is very important for my family's financial health. I am a big proponent of regulatory oversight of the markets for the benefit of all market participants, in particular the individual investor/trader.

The proposed rule to set the margin requirement to 10% would work agains all but the very large traders, not to mention that would set all US based brokers and traders at a huge disadvantage to every one else in the world, who currently enjoy margin rates at or below 1%. This regulation will work agains, not in favor of, my trading business and that of many more accross the country.

Please do not limit our ability to participate in the global forex market. This proposed rule will not benefit any of us.

Thank you for the opportunity to voice my opinion.

Angela Giraldo