From: Kelly Beach <kbeach01@gmail.com>

Sent: Thursday, January 21, 2010 7:54 PM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Dear Secretary:

This comes to you in reference to RIN 3038-AC61, regarding the regulation of retail Forex. As a retail Forex trader, I oppose the proposed regulations to increase the margin requirements for Forex trading. As a Forex trader I am fully aware of the risk involved in trading in the markets and it is my choice to take such risk.

Thank you for your consideration, Kelly G. Beach 4725 Fondulac St. Muskogee, Oklahoma 74401 (918) 687-6998