From: jim <jh84604@yahoo.com>

Sent: Friday, March 5, 2010 11:53 AM

To: secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Re: RIN 3038-AC61

I am in FULL SUPPORT of changes for retail FOREX trading which will INCREASE margin requirements!

It's far too easy to lose one's shirt, so these changes are necessary and beneficial.

Thank you,

Jim Hardy