From: Beth Gard <e.gard@worldnet.att.net>
Sent: Thursday, January 21, 2010 4:18 PM
To: secretary@CFTC.gov>

Subject: 'Regulation of Retail Forex'

Dear Secretary,

I am dismayed to hear that you are proposing a change to the trading leverage currently in place in the Forex Market. I understand that supposedly this change is to "protect" the retail trader.

What happened to America? I know the risks they are spelled out everywhere and if I choose to take them shouldn't I be allowed to?

Are you then going to make the brokers insure the retail trader's money in our accounts since what you propose will make us have to place substantial money in uninsured accounts?

So come to think of it who is this really benefitting? It is certainly not the retail trader.

I am opposed to this suggested regulation,

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