From: beni bay <benibay@hotmail.com>

Sent: Friday, January 22, 2010 2:05 PM

To: secretary < secretary@CFTC.gov>

Subject: 'Regulation of Retail Forex'

RIN 3038-AC61

Hi

I'm in complete disagree with that rule of leverage, it is MORE IMPORTANT to me like consumer have a SEGREGATE ACCOUNT, no how much money I can play because this is me right.

best regards

Beni Bay

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