**From:** m b <mdb770@gmail.com>

**Sent:** Friday, January 22, 2010 4:23 PM **To:** secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex; RIN 3038-AC61

Re: RIN 3038-AC61 To whom it may concern:

Hi, I am very much for protection and angainst fraud.

With that, I strongly object forcing too much margins on retail Forex trades. We live in a free country and I believe **people** should be made responsible fot their actions. I had a chance to live in USSR, "country of socialism's victory". Enough. Too much intervention will hurt everyone, as it clearly seen from the history. This is idea is certainly over the border. The dealing centers already have sefaguards in place to deal with unexpected market fluctuations to protect parties involved. **Margin level should be left up to the traders to elect**.

Thanks! M. Bunin, Chicago