From:	Rosheen Rutherford <rosheen1@yahoo.com></rosheen1@yahoo.com>
Sent:	Tuesday, January 19, 2010 1:12 PM
To:	secretary < secretary@CFTC.gov>
Subject:	Regulation of Retail Forex

Hello...

This email is in regards to Identication Number RIN 3038-AC61 concerning Regulation of Retail Forex.

I am STRONGLY opposed to changing forex margin levels from 100:1 or better down to 10:1. This rule is oppressive, and makes me feel like I'm no longer in a democratically ruled nation. Government was invented to protect us, not to limit our potential. We have already seen major regulation in Retail Forex by ending all hedge trading as well as the FIFO rules. It's time to stop! If you don't want the brokers in the USA to fall, please don't inhibit the potential of the Retail Forex traders. Many people have left their USA brokers and gone overseas where no such rules exist. Lowering forex margin levels down to 10:1 will certainly be the last straw and drive everyone to close their USA accounts to go overseas where they have more freedoms than in the USA. Who would ever think there'd be more freedom in another country? What happened to the 'American dream'?

Sincerely, Rosheen Amend <u>rosheen1@yahoo.com</u> 163 Widgedon Landing Hilton, NY 14468