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To:	secretary <secretary@cftc.gov></secretary@cftc.gov>
Subject:	Regulation of Retail Forex

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I can not find better words to describe my position on all this than those of Andrei Pehar, Chief Currency Strategist at fxKnight.

Andrei says: "I am not opposed to regulation nor regulatory agencies. But that regulation needs to be **fair, transparent, and open to public input**. Otherwise it becomes corrupt and self-serving. Sure high leverage can get you into trouble if used thoughtlessly. Sure hedging when not done properly turns one loss into two. But I believe the cure is **EDUCATION**, not restricting what people can and cannot do with their investment decisions. Guide, don't dominate - government was invented to protect people and their property, not to limit their potential."

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I love the freedom the we have in this country, and to have thees regulation is to take our responsibility away from us.

If we going to continue grown is a country we need to allow people to have personal responsibility.

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