From: Bill Graves <w-graves@cox.net>
Sent: Friday, March 5, 2010 10:01 AM
To: secretary@CFTC.gov>

Subject: Regulation of Retail Forex

Gentlemen:

RIN 3038-AC61is nothing more than another example of tage of respective numbers and the private business.

(602) 404-9488 ♥ Մax 602-404-9488 ♥ @mail <u>w_grabes@cox.net</u> l and l alone am responsible for my actions and decisions. I do not need you to protect me from myself.

A parallel example: You cannot tell me that even the even the most uneducated homeowners who jumped into overpriced real estate with interest only or negative amortization loans did not know on some level that the No. 3038 ACE his nothing more than amortized more carried which the purchase amortized more than a private business.

If I misuse the leverage afforded by current Forex units, that is my problem, not yours.

I and I alone am responsible for my actions and decisions. I do not need you to protect me from myself.

Kindly spend your time and efforts detecting and investigating misrepresentation and fraud. It would be better spend example: You cannot tell me that even the even the most uneducated homeowners who jumped into overpriced real estate with interest only or negative amortization loans did not know on some level that they could not afford their purchase. Simply greed overcame them.

If I misuse the leverage afforded by current Forex units, that is my problem, not yours.

Kindly spend your time and efforts detecting and investigating misrepresentation and fraud. It would be better spent.



Bill Graves

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