From: Ray Benton <a href="mailto:raybenton@mindspring.com">raybenton@mindspring.com</a>

**Sent:** Friday, March 5, 2010 1:56 PM **To:** secretary <a href="mailto:secretary@CFTC.gov">secretary@CFTC.gov</a>

**Subject:** Regulation of Retail Forex

RE: RIN 3038-AC61

I COMPLETELY disagree with the change being considered to reduce the margin to 10:1. As a matter of fact, it should be increased not decreased. If it is changed, the accounts I'm involved with will simply move funds offshore and into foreign banks for purposes of trading; Dukascopy in Switzerland is already clamoring for our business. You are messing around with a very dangerous area of fx trading and can cause irreparable damage with the proposed change.

Regards, Ray Benton (954) 295-1700 (954) 208-8885 e-fax

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