

**From:** Ben Phelps <bnphelps@charter.net>  
**Sent:** Wednesday, January 20, 2010 9:11 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** 'Regulation of Retail Forex'

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RIN 3038-AC61

To whom it may concern regarding proposed changes to retail forex trading margin maximums:

I am a big boy. I am an adult. I am in full control of my money when I trade and I realize the margins that I am trading with and how to change them and what "margin" means: 100:1 on my account is the current setting. I don't need the CFTC, NFA, or any other alphabet government agencies trying to "protect" me by making more rules that just inhibit my trading. Don't mess with it! Leave it alone. I don't need any more government "protection" regarding MY management of MY money.

Ben Phelps