From: Gerard Muller <gerard@lantic.net>
Sent: Thursday, January 21, 2010 3:40 AM
To: secretary <secretary@CFTC.gov>

**Subject:** Regulation of Retail Forex

Reference: RIN 3038-AC61

To Whom it concerns,

I refer to the above mentioned proposal and wish to advise that I am against this amendment and change to your legislation as this impacts on my decision making ability and puts undue stress on my ability to get good returns on my risk as well as the margin requirements for the proposal is too high for many of us beginners in the forex market.

The U.S has prided itself as being a place of freedom and choice and it is now interfering with my choices, freedom and is now deciding for me what I may or may not do with my money.

I do realize that the risk in forex is high and I should not be penalized for the banks etc inability to control their costs, losses and the poor judgement calls they have made in the last 2 years or so.

You have already prohibited hedging and this will be another unfair restriction on my trading strategy.

Regards

G.Muller