From: Ray Yerby <rayyerby@hotmail.com>

Sent: Thursday, January 21, 2010 5:36 AM

To: secretary < secretary@CFTC.gov >

Subject: 'Regulation of Retail Forex'

(identification number RIN 3038-AC61)

The 'Forex' market has always been a 'Buyer Beware' market. It is only risky if one does not take the time to educate themselves. I maintain control over my investment, rather than allowing a stranger working for some big name investment firm gamble with my money.

Leave well enough alone. We are adults. If we lose it, it is because we did not take the time to learn what we needed to trade successfully.

Ray Yerby Muskogee, Ok.

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