

From: Richard Marshall <rchrdfncs@comcast.net>
Sent: Friday, January 22, 2010 11:51 AM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of retail Forex

Dear sir,

As a business person hurt deeply by the financial institutions behavior regarding subprime mortgages I understand the need to reign in bad behavior by those who are in the position to make decisions that affect so many in both negative and positive ways. Those who are in these positions, like are own President who feels he can get on a potium and make statements that have an extreme negative impact worlwide, do have the greater responsibility of acting prudently in their affairs. In my opinion taking actions against the many in order to reighn in the few would serve no purpose, and the few who need to be reighned in have the abiltiy to work around regulations like the one that is being proposed.

My experience in the Forex, and I am just a novice, has taught me the value of acting prudently: and the people at Gains Forex insure prudent behavior through their own system. I find this to be sufficinet in my own risk tolerance at the present margin available to me at 100:1. If it were reduced to 10:1, I too will be looking for a different alternative in order to maintain my 100:1 margin.

Richard Marshall
911 Vessona Circle
Folsom Ca. 95630
Forex.com customer