

**From:** Bruce Becker <bbecker001@stny.rr.com>  
**Sent:** Friday, January 22, 2010 5:18 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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Dear sirs: The proposed rule changes in RIN 3038-AC61 will have the effect of squeezing the smaller players out of the commodities and foreign exchanges market while doing very little to decrease volatility and speculation in these markets. There is no evidence that requiring a lower margin ratio will decrease volatility. This is really nothing more than a regressive, anti-free trade policy.