

**From:** Bessie Harbaugh <dharb55@embarqmail.com>  
**Sent:** Saturday, January 23, 2010 9:06 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** regulation of retail forex

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Dear Sir,

I recently perused the new regulations proposals for the retail forex markets. I was appalled to see a regulation reducing the leverage we traders can use. I am a 55 year old man who cannot find a job because of my age (age discrimination is alive and well). Fortunately with my trading income I do not need one. I am a patriot who served my country in the Marine Corp. It concerns me that in your efforts to protect us traders you will hurt our nation. Regulations causing traders to move monies out of our country helps no one. It just is another way of moving jobs out of our country. Do you think this regulation is really helping us when we can go anywhere in the world to continue our business as usual.

I for one want to continue supporting my countries businesses who provide jobs for **our people** and not for people in other countries. We as traders appreciate your efforts on our behalf to continue to monitor and regulate the forex markets, but not to the extent where it is going to drive taxes, employment and monies to other countries.

I realize my letter writing is suspect, but my support of our businesses and my country is very real and I hope I got my point across. Thanks for your time and attention to his important matter.

Dave Harbaugh-Forex Trader  
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