From: koolraul <a href="mailto:koolraul@sbcglobal.net">koolraul@sbcglobal.net</a>

Sent: Wednesday, January 27, 2010 12:36 AM

**To:** secretary < secretary @CFTC.gov>

**Subject:** Regulation of Retail Forex

David Stawick Secretary Commodity Futures Trading Commission

Sir:

This is in regards to CFTC proposal RIN 3038-AC61. Although the agency has a good intent of protecting the investing public, this proposal is not in the best interest of the investing public. It is understandable that high leverage and hedging can get anyone into trouble. However, restriction to limit the potential of an investment vehicle is not the proper approach. Continuing education of the investing public is the solution to this. The investing public should have the right to make their own investment decisions and accept any associated risks on those investment vehicles. The government should provide the necessary guidance and not restrictions.

Sincerely,

Raul Andaya