From: Bob Anderson < roberteanderson@hotmail.com >

Sent: Thursday, January 28, 2010 5:57 PM secretary < secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Re: RIN 3038-AC61

I write to you in opposition to proposed regulations that would increase margin requirements on Forex accounts from 1:100 to 1:10. This changes will kill the retail Forex market in the United States, make it impossible for small business traders to make a living trading currencies, and greatly impair the public's ability to hedge themselves against irresponsible government policies that are likely, if not certain, to destroy the value of our currency and bankrupt our country.

It is truly sad to see government attempting to destroy small traders with proposed trader taxes and increased margin requirements to look like they are doing something to a financially ignorant electorate, instead of attacking the root causes of the financial collapse, massive financial fraud by investment and commercial banks which has gone unpunished. Shut down or break up the banks responsible for this mess, close down the unregulated shadow banking system and the phony unregulated products they sell to each other pledging trillions they don't have, prosecute the people responsible, and quit acting like you are doing something while covering up what really happened.

Thank you,

Robert Anderson