

**From:** Affar LLC <affar@kc.rr.com>  
**Sent:** Friday, January 29, 2010 11:37 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex

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Sir:

I live in Kansas City, Missouri - in the heartland of the USA. I'm one of the 'silent majority', 'the little people', the middle class, and I trade a small Forex account - to buy groceries. My reaction to **RIN 3038-AC61** is pretty much what it would be if one of my sons or grandsons did something really stupid. I'd slap them upside the head and say "What WERE you thinking?" Why do you think it is a bad thing for retail traders to trade on the Forex market? Why do you want to drive retail traders from the market? That is exactly what you are saying and doing and what you would accomplish - because I sure don't know many folks who could put up \$10,000 for a 1 lot position in the USD/JPY. \$1,000 is hard enough to handle.

If this is part of the new regulations following abuses by the big banks, my question to you is "Why do you think small traders in any way contributed to those problems?" I really don't get it and would like an explanation. This regulation is aimed directly at the small trader, not the big boys who can afford it.

Now that I think on it, this is taxation without representation. By raising the margin requirement, you are essentially taxing me out of the market. I really want to see where my legislative folks voted for this. If they didn't vote for it, then I want to know what right you have to tax me. If they did vote for it, I'll be out with a picket sign.

Donna Nissen