

**From:** Glc122862@aol.com  
**Sent:** Saturday, January 30, 2010 4:45 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex RIN 3038-AC61

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The Proposed regulations regarding retail FOREX is an assault on The American Way and the American Entrepreneurial Spirit. What is truly great about America is even the small time investor/speculator can have dream of a better way of life for his or her family. If I'm a half way intelligent human being (and I'm or at least I'm claiming to be) and I know the risk involved in the FOREX market why shouldn't I be able to participate in this Market?

Changing the Margin Requirements from 100:1 leverage ratio to 10:1 leverage ratio serves no purpose other than insuring that only the upper class and well to do get to participate in this market. The middle class need not apply. My middle class risk capital may never raise to the level of the proposed margin requirements but why shouldn't I be afforded the opportunity to participate in this Market if I'm fully aware of the risks involved?

Thank you for considering my comments.  
Sincerely  
Gary Conover