

From: David Shrem <ds144@verizon.net>
Sent: Saturday, February 6, 2010 11:54 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

identification number **RIN 3038-AC61**

Dear Regulator,

I am not opposed to regulation nor regulatory agencies. But that regulation needs to be **fair, transparent, and open to public input**. Otherwise it becomes corrupt and self-serving. Sure hedging when not done properly turns one loss into two. But I believe the cure is **EDUCATION**, not restricting what people can and cannot do with their investment decisions. **Guide, don't dominate** - government was invented to protect people and their property, not to limit their potential.

Natan