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

I have a hard time justifying the decrease in margin for retail accts?? Most are so small that they would have absolutely no effect on the market credit conditions. I trade 1 lot or 2 at a time and your proposed requirements would make it impossible for me to trade. Why would you want to put a 2 lot trader out of the action? If reducing credit derivatives is your goal you need to go after the commercial business Like Lehman (oh yeah they failed because of...) or AIG (oh yeah they are being restricted until they pay it back) or GM (oh yeah the are now GOV Motors. but their trading arm is huge but they are still trading) Or B of A (Oh yeah they paid it back so they could get out of the restrictions) But aren't these the groups that created the mess and then were bailed out by Tax payer money. Seems the reasoning is a bit off.

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