

**From:** Charles E Spevack <chaspevack@msn.com>  
**Sent:** Tuesday, January 19, 2010 12:54 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** 'Regulation of Retail Forex'

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**It is clear to me that you** "The U.S. Commodity Futures Trading Commission (CFTC)" are trying to exclude the common man, (US citizens) the ability to participate in the retail FOREX market.

This seems to be continuation of the present DEMOCRATIC Partly play plan that all common folks are stupid and need government oversight and rule. A \$10,000 per lot requirement will clearly be an attempt to only allow the banks to participate.

The individual investor should have the RIGHT to determine his/her acceptable margin within limits.

With today's electronic broker systems, an investor in the retail FOREX market can only loose what is deposited in there brokerage account. That is their RISK. That amount is not for YOU to decide.

Thank You  
Charles Spevack~