

**From:** markmatz@gmx.com  
**Sent:** Friday, February 19, 2010 2:45 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Public Comment Form

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Below is the result of your feedback form. It was submitted by  
(markmatz@gmx.com) on Friday, February 19, 2010 at 14:45:06  
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commenter\_subject: RIN 3038-AC61 is Harmful

commenter\_frdate: January 20, 2010

commenter\_frpage: 3281-3330

commenter\_comments:  
CFTC et al:

Regarding RIN 3038-AC61. The fact that this proposed regulation is being considered raises many questions. It seems apparent to me that the motives of this regulation are to disable the Off-Exchange Retail Foreign Exchange Markets, prevent participation by United States Citizens, and attempt to move them to exchanges such as the CME.

This proposed regulation has unscrupulous written all over it. The fact that the CFTC is pandering this as an attempt to protect the consumer is particularly offending. Perhaps it is the sentiment at the CFTC, that United States Citizens are incapable of making their own decisions, and require a "smarter" group of people to make decisions for them.

Please explain how restricting leverage to 10:1 will protect the consumer? The only purpose this serves is to require that retail clients deposit more of their hard earned money with an FCM to trade the exact same amount. This is putting the consumer at more risk since more of their money is on deposit with an FCM which has the possibility of defaulting, filing for bankruptcy, etc. which would of course freeze the customers funds, and have a severe negative impact on their financial well being. This will drive the consumers to search for unregulated alternatives, putting the consumer at more risk.

It seems to me that the CFTC is purposefully attempting to drive the small American Investor, the working class family, to other markets, or none at all. This proposition makes a clear and offensive statement by the CFTC. That United States Citizens don't know what is good for them, and that they should not have the freedom to make their own decisions unchecked by a federal entity.

To put it bluntly, this proposition is an attack on every working class, United States citizen attempting to increase the standard of living for their family.

Do what's right. Leave the choice in the hands of The People, where it belongs. I am a customer, and I do not feel like the CFTC is attempting to protect my interest, rather the CFTC is attempting to redirect my investment monies to other assets for unscrupulous reasons.

I am a United States Citizen, and I approved this message!

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