

**From:** cliff walin <cdwalin@comcast.net>  
**Sent:** Tuesday, January 19, 2010 1:12 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** retail regulation of forex

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I believe there is no need to change the current FOREX regulations on retail investors. The current implementation is fine and provides adequate regulations and protections for the retail investor.

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