From: Ray <girayjr@yahoo.com>

Sent: Wednesday, March 3, 2010 10:33 PM **To:** secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Hello,

Please help me understand the reason behind such strict regulations. I do not see how the current margin requirements are causing any harm. An economy as bad as it is now Americans need all possible means necessary to make a living for their families. Other countries will continue to rise above america if such regulations are passed forward. Please see fit to not pass this as it will cause harm even worse to this dying economy. Thanks!