

**From:** Monk, Vyril A. <MONKVA@airproducts.com>  
**Sent:** Friday, March 5, 2010 10:15 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** 'Regulation of Retail Forex'

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**RIN 3038-AC61**

**This bill would eliminate the small investor-trader. Why is the small guy always affected. The small trader tries to improve his living comfort by having a chance to trade on a much smaller scale compared to financial institutions and the wealthy. The small investor –trader is aware of the risk of trading. It is his judgment to actively participate. This bill is inhibiting the small investor –trader to be able to generate funds to live more comfortable and put back into the economy.**

**Education on trading is the key, not put higher restrictions on being able to trade. The right of equality would be taken away if this bill passes. Is this the American**

**Way?**

**V.Monk**