

From: Carleton McMullen <mcmu@swbell.net>
Sent: Saturday, March 6, 2010 12:31 PM
To: secretary <secretary@CFTC.gov>
Subject: Proposed Forex Transaction Regulations

The purpose of my e-mail is to oppose the proposed regs as they pertain to small retail customers desiring to diversify their portfolios with the ability to purchase commodity pairs at the current leverage and margin requirements. I'm a small retail customer; I enjoy the market as a hobby but also must supplement my retirement income. During 2009 I removed myself from my company's payroll, loaned money to the company and cut back on personal expenses. Business is absolutely horrible and I don't see improvement on the horizon. My investments are my retirement income and while they don't add up to much, they nevertheless must support my wife and me in our old age. The economy is poor; some high flyers may have stretched the regs but don't penalize the small guy. The ability to trade the Forex adds another way to diversify my portfolio. I need the leverage currently available. Please don't force me to look elsewhere in our world economy to find trades outside the United States. Thanks.

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