

From: Ugetahome@aol.com
Sent: Friday, March 12, 2010 7:09 PM
To: secretary <secretary@CFTC.gov>
Subject: Why fix what's not broken?

The proposed changes to fx margins would be disastrous for tens of thousands of small traders that have invested meaningful amounts of their time and money learning how to make a supplemental living or additional income for their savings and retirement accounts through fx trading. The brokerage rules and automatic position closes already quite simply prevent a person from overextending their positions. Even a complete rookie trader cannot lose more than their account margin and traders with a tiny amount of experience quickly learn good risk and money management strategies. The entire industry freely preaches and teaches good money and risk management and encourages continued learning and practice accounts.

The entire lot of independent traders combined are not capable of 'moving' a 2-3 trillion \$/day market in any meaningful way, so why kill off our opportunity? If a real problem or abuses exist with institutional traders then please confine your new regulations to their problematic or abusive activities.

Please leave the fx industry standard of 100:1 margin alone for independent traders.

Thank you.

Robert J. Berry, independent fx trader