From: rhatten@aol.com

Sent: Tuesday, January 19, 2010 4:23 PM **To:** secretary @CFTC.gov>

Subject: Regulation of Retail Forex

David Stawick, Secretary, Commodity Futures Trading Commission, 1155 21st Street, N.W., Washington, DC 20581. (202) 418-5521 fax

To whom it may concern (David Stawick),

I am not opposed to regulation nor regulatory agencies. But that regulation needs to be **fair, transparent, and open to public input**. Otherwise it becomes corrupt and self-serving. Sure high leverage can get you into trouble if used thoughtlessly. Sure hedging when not done properly turns one loss into two. But I believe the cure is **EDUCATION**, not restricting what people can and cannot do with their investment decisions. Guide, don't dominate - government was invented to protect people and their property, not to limit their potential.

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