

**From:** Helen Bruno <ochabeast@live.com>  
**Sent:** Friday, January 15, 2010 12:35 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of Retail Forex RIN3038-AC61

---

I agree with the majority of the proposed regulations, except for the one restricting margin to 10:1. This restriction creates an unfair playing field among retail investors, favoring those with large amounts of money over everyone else. It limits the meaningful participation of a large number of individuals. Just because someone has a lot of money does not mean that person is or will be a better trader. Further I am concerned this will lead to a loss of jobs and revenue in this industry at a time when the economy is already in such bad shape. I would think that regulation should be aimed at encouraging economic growth and innovation rather than restricting it. The need for more safeguards in the industry can be achieved in many other ways, including the other good proposals in this legislation, without the negative effects of the margin restriction. 100:1 is a much more reasonable level for margin to be set.

---

Hotmail: Free, trusted and rich email service. [Get it now.](#)