

**From:** Richard Alford <richard.alford4@verizon.net>  
**Sent:** Thursday, January 21, 2010 3:59 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** CFTC Rule Change Proposal

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I am an individual trader in the foreign currency market. I am 63 years old and unemployed. I am still 7years away from my projected date of drawing maximum benefits from Social Security and trying to stretch my financial resources to reach that date. With only about \$8,000.00 in my trading account I am relying on the current leverage in this market to increase my revenue to a sustainable level. As I understand one of the provisions of the CFTC rules is to reduce the leverage by 10%. This would have the effect of being able to trade less in quantity and thereby decrease my level of revenue on winning trades. With the small amount of money I am able to invest in my this lessening of trading volume would be catastrophic for an unemployed senior citizen that is in the crack between too old for employment but too young for Social Security. **I am adamantly opposed to this part of the proposed changes.**

Respectfully submitted,

*Richard Alford*

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