From: Ramon Hernandez <rayh23@aol.com>

Sent: Thursday, January 21, 2010 9:26 PM

To: secretary < secretary @CFTC.gov>

Subject: RIN 3038-AC61

I feel this proposal would hurt a lot of traders that are accustomed to certain strategies and would have to raise more capital in a time where raising capital is very difficult. This proposal would put me completely out of business as forex trading is my only form of income. I feel I should have a choice ad to how much leverage I use. After all, it is my money andy account. Thank you.

Sent from my iPhone