

From: Phil Richardson <westernoasishomes@yahoo.com>
Sent: Friday, January 22, 2010 7:30 PM
To: secretary <secretary@CFTC.gov>
Subject: Regarding RIN 3038-AC61

Dear Sir, Madam

I am sending this email to request that you not pass *RIN 3038-AC61* as *this will lower the margin required for us day traders. If this legislation passes it will force many companies out of business and will force many full time traders to move US dollars out of the country. I ask that you stop this legislation.*

Sincerely,

Phil Richardson