From: phatey@aol.com

Sent: Monday, January 18, 2010 9:35 AM **To:** secretary @CFTC.gov>

Subject: Regulation of Retail Forex

Hello, my name is Tom and I'm a 25 year old FX trader. I am just getting started with trading and I really enjoy it so far. I started a FX Micro account with just \$100 several months ago, and already have it over \$1000. With the new leverage changes, I would have never been able to get off my feet. This is something that one day I may be able to make my livelihood, and there must be many more people like me out there. I think people like me exemplify the American Dream, and with your changes that dream would have never existed. It also seems that rule only goes after people in my situation (accounts under \$25000) because it makes it very hard to make substantial gains. At this point, if this change passes, I already created accounts oversea and will be switching immediately. So I don't understand how this will help anything in our country at this point. Honestly, if this passes I can't see many of you having jobs for long, because your going to be slashing jobs in this country at the wrong time. I will be writing to my senators, congressmen, and governor to alert them of the potential job losses as well.

Thanks for your time, Tom Ayde