

From: Robert Bernard <rtb@talktalk.net>
Sent: Thursday, January 28, 2010 1:59 AM
To: secretary <secretary@CFTC.gov>
Subject: Leverage changes proposed

STOP this proposed leverage change. The small retail trader like myself who has no impact on the overall market by my occasional small win (but loses more frequently) will have absolutely no chance of trading with your proposed changes. These changes serve to only benefit the brokers and it legally wrong in my mind to do this. We were aware of the trading terms and regulations when we first started and the leverage implications at that time but at least it game the little guy a chance to make a few dollars. I need that chance to help me survive each year and you will be taking that away from me and ruining my life as I can only work from home.

Regards

R.T.Bernard