

**From:** mike@mgarciamail.com  
**Sent:** Friday, January 29, 2010 1:36 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Retiree Coments

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Gentlemen:

I am retired and make a decent supplemental income with 4X trading.

Changing the leverage from 100-1 to 10-1 **is like receiving a lay off notice from my supplemental income job.**

Please, reconsider your plans. I am 70 years old and not strong enough to push grocery carts, even if I were lucky enough to get a job in a supermarket.

Sincerely,

Mike Garcia