

From: mike@mgarciamail.com
Sent: Friday, January 29, 2010 1:45 PM
To: secretary <secretary@CFTC.gov>
Subject: Regulation of retail forex

Dear Sir:

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 to get a part time job in a supermarket.

Sincerely,

Mike Garcia