From: Michael Richards <mrtruckinsurance@yahoo.com>

Sent: Saturday, January 30, 2010 1:03 AM

To: secretary secretary@cftc.gov

Subject: proposed margin / leverage changes

I guess the goal of this proposed change is to completely destroy individual trading of forex in the U. S. This is my only source of income and if this proposed change is passed, I will not be able to make a living for my family any longer.

Please do not do this. It will be most devastating for thousands of individual traders like myself.

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