From: Michael Richards <mrtruckinsurance@yahoo.com>

Sent: Saturday, January 30, 2010 1:05 AM

To: secretary @CFTC.gov>

Subject: proposed leverage changes

I am an individual trader and I make my living trading forex.

If this change is put into effect it will completely destroy my business and make it impossible for me to trade forex in the future.

Please do not make this leverage change. It will end forex trading for thousands of U. S. traders.

Mike Richards Alamo Insurance Solutions 409-927-2722