From: Lic. Michael Del Toro Navarro <michaeldeltoro@univision.com>

**Sent:** Tuesday, January 19, 2010 10:57 AM **To:** secretary «Secretary «CFTC.gov»

**Subject:** Against the Proposition of Forex Leverage

David,

I am very upset with the new proposition to change the leverage of forex trading to 10 to 1 ratio. This would affect my family deeply as many other families. I am a father of 4 children, and my parents also depend on my income. I make a living with forex trading and I do not have a large sum of capital invest. This would put me in an immediate unemployed situation. Please do not change the leverage. As myself, I know of many others who are against this proposition for the same reasons. We should manage our own risks and have the ability to decide the leverage. The 400 to 1 was recently changed to maximum of 100 to 1, that hurt us financially also. Please do not choke us even more.

Sincerely,

Michael Del Toro Dallas, Texas