From: Mike Nelson harbinger@suddenlink.net>

Sent: Tuesday, January 19, 2010 4:57 PMTo: secretary <secretary@CFTC.gov>Subject: Proposed Leverage Requirements

To Whom It May Concern:

Plesase do not change the leverage requirements to the new proposed levels. It will cause many currency and commodity traders to stop trading. The margin requirements on the proposed levels are too high for many small investors to comply with.

Most beginner traders lose money because they are inexperienced or inept. There are many of us that are building up our accounts a little at a time who need the current leverage/margin requirements to be able to continue to trade profitably.

The proposed changes have a very real potential to harm small investors and benefit the more wealthy and larger investors. It tilts the playing field in favor of the economically advantaged.

Kind Regards, Michael Nelson