From: David Taylor <tnt@sktc.net>

Sent: Tuesday, January 19, 2010 8:38 PMTo: secretary <secretary @CFTC.gov>Subject: Proposed CFTC Leverage Change

Dear Secretary

I am against the proposed forex and futures leverage (margin) changes. Traders that cannot manage risk to trading capital in a volatile market do not stay profitable and fail. It's a straightforward fact. The market decides which traders are capable of succeeding – not policies and regulation. Please do not introduce this proposed action.

Sincerely, David Taylor