

**From:** Miguel Toimil <mtoimil@gmail.com>  
**Sent:** Thursday, January 21, 2010 11:32 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Proposed Leverage Changes

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Dear Sir / Madam:

Currency trading provides the average person with not much money and a lot of time an opportunity to at least make a serious attempt at positively changing their situation.

By decreasing allowed leverage limits, your office is effectively taking what may just be the last opportunity viably available for the average person. I for one do not welcome the idea of someone else deciding what my risk level should be when investing or trading. That is a decision that must be made on an individual basis.

On the same note, if what your office is aiming to do is to eliminate the "little guy" from the trading scene, then nothing has changed since the beginning of time when wealth and education were reserved only for certain elites.

Thank you for your time.

Miguel Toimil