From: Ricardo Diaz <rr\_diaz@hotmail.com>

**Sent:** Thursday, January 21, 2010 12:00 PM

**To:** secretary < secretary @CFTC.gov >

**Subject:** Regulation of Retail Forex

I am totally disagree with the idea to change the leverage as proposed by **CFTC changes RIN 3038-AC61**.

With this change the CFTC is taking an opportunity for some people to have an extra income to survive in this actual economical crisis.

I believe with this change the CFTC is giving the benefit only to the wealthy people, and I wondering why is that?.

We should be given the freedom and right to choose the amount of leverage that is appropriate for us as individual desired risk.