From: tor mclean < tormclean 99@yahoo.com>

Sent: Thursday, January 21, 2010 4:08 PM

To: secretary < secretary @CFTC.gov>

Subject: Proposed changes in leverage

To whom it may concern.

I have been made aware of the proposed changes in leverage for the Forex market. The proposed 10:1 is not necessary or appreciated in my opinion. Traders must take responsibilty for their own risk, win or lose. I would much prefer you increase leverage back to where it was a while ago at 300-400. Going to a 10:1 ratio only hinders the majority.

Sincerely,

Dr Tor McLean