From: Daniel Brown <danrb@att.net>

Sent: Thursday, January 21, 2010 5:30 PM secretary < secretary @CFTC.gov>

Subject: Proposed CFTC Changes

I understand that CFTC has proposed changing the margin requirements for the Foreign currency transactions. I am a small trader who supplements his income with trading currencies. The margin change of 100:1 to 10:1 would effectively reduce my additional income to a tenth of what it is now. Please protect small traders from the implementation of this unnecessary rule. Implementation of it would force me to take my money out of US institutions and trade with foreign institutions which do not follow these rules.

Daniel Brown