From: roland1376@aol.com

Sent: Wednesday, January 20, 2010 11:39 AM

To: secretary < secretary @CFTC.gov>

Subject: Forex Trading

Dear Secretary,

I email frequently and stay involved. I am strongly apposed to any changes to forex trading rules

concerning leverage. People lose money trading forex not because of leverage but due to

making losing trades, just like stocks, options, or commodities etc. When proper money management is used

and when stop loses are used, a person can trade successfully. This will only effect the individual trader that trades small

amounts of there hard earned money. I'm an adult and responsible for myself and my family, including how I choose to

invest. So please do not take the main attraction of the forex market and change it and claim it's to protect investors.

I do not have \$5,000 or \$10,000 to put in an account. These micro accounts are the only way that individual traders have

any hope of making any money. If you pass this, myself and all individual forex traders will loose our ability to trade

and make the extra money to help us get thru this recession.!!!! By the way, profits made trading are Taxable. So the

government will loose the capital gains paid on the profit made by individual traders who no longer can trade. **I URGE**

YOU NOT TO PASS ANY CHANGES to trading the forex market, especially REGARDING

LEVERAGE!!!!!

Respectively,

Robert J. Roland