

**From:** George Black <g.b.black@bigpond.com>  
**Sent:** Wednesday, January 20, 2010 10:02 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** RIN 3038-AC61

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**I do not agree with the proposed changes for various reasons.**

**I have searched for over 25-30 years to find a way out of the poverty trap. now I have found a way you want to go change this.**

**Taking into Consideration the cost & amount of time involved in training and any adjustment of leverage to be made; 10:1 leverage is just unfair and wrong.**

**Regards  
George Black**