

**From:** Dennis Kelsey <dkelsey4@cox.net>  
**Sent:** Thursday, January 21, 2010 3:47 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Leverage

---

Dear Sir/Madam,

Please do not change the rules concerning leverage for the retail customer. It's one of the few advantages that we have. If you are considering the change to protect the retail customer because they do not understand the consequences, then better education is the way to go. Don't hurt the majority of retail customers because of the problem of the few.

Dennis H Kelsey