

**From:** Dale Stover <dj4enterprise@yahoo.com>  
**Sent:** Friday, January 22, 2010 12:03 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** RIN 3038-AC61

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You've already lowered the margin from 200 to 1 to 100 to 1, and now you want to destroy the industry by lowering it down to 10 to 1! This will ruin our ability to make an income. Plus, it will require more money for the margin to get started. You are ruining america. Are you crazy??