From: CarlyleSandra < carlylesandra@everestkc.net>

Sent: Friday, January 22, 2010 3:23 PM **To:** secretary «Secretary «CFTC.gov»

Subject: Leverage change

David Stawick:

I, as a moderate income senior citizen, have been practicing on the futures trading market and am close to getting in at \$250 investment. But now I am told the leverage is proposed to change from 100:1 to 10:1, thus greatly handicapping those of us with moderate incomes, who have to scrape just to come up with \$250, let alone \$1,000. It appears, once again, like a lot of investments in our society, the futures market is becoming, not for the average guy, but for those who already have a secure financial means. This greatly saddens me. Saddens me, because when I become fairly consistent in my trading skills, I was going to share this business with a number of people I know who are of similar financial means as myself. But, if the proposal goes through, then not only I, but numerous others cannot afford to invest. Please, please do not go through with this proposal. I still don't fully understand why you want to change the leverage. It appears you'll be hurting more people than you would help. Thank you for listening to me.

Sincerely,

Carlyle Thompson