

**From:** Michael Gilbert <paxchristi@sbcglobal.net>  
**Sent:** Tuesday, January 19, 2010 10:52 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** RIN 3038-AC61

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--- On Tue, 1/19/10, Michael Gilbert <paxchristi@sbcglobal.net> wrote:

From: Michael Gilbert <paxchristi@sbcglobal.net>  
Subject: proposed changes in leverage ratio's  
To: secretary@cftc.gov  
Date: Tuesday, January 19, 2010, 10:49 AM

To Whom It May Concern:

In the name of freedom and respect for the individual, I strongly urge that you DO NOT make the contemplated changes to the leverage requirements. I understand current requirements may add to volatility and risk, but the principle of individual choice is more important than protecting some at the expense of all. Individual clearing firms can change their requirements if they choose, so they provide some degree of "protection," if needed.

Thank you for your time and consideration.

Sincerely,  
Michael Gilbert, LPC  
New Hope Counseling