

**From:** Dale & Kathy Gardner <baldwins@moosepages.com>  
**Sent:** Tuesday, January 19, 2010 2:34 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Rule changes

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I believe the 100-1 leverage should not be changed to 10-1  
It perfect the way it is!  
Dale Gardner