

**From:** Marjorie Miller <marjiemiller@gmail.com>  
**Sent:** Monday, March 22, 2010 1:15 PM  
**To:** secretary <secretary@CFTC.gov>  
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**Subject:** When and why do you plan to put the small investors into a margin call? How does this help the economy?

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Re: RIN 3038-AC61

Mr Chairman,

One more question before the comment deadline today: exactly how do you plan to do this margin/leverage change? Will you immediately just send everyone into a margin call? Isn't that like giving someone a car loan at one price and then raising the monthly payment after the contract is signed? How is this supposed to help the economy? How about the run on brokers and them going out of business as everyone flees to the UK brokers?

Marjorie Miller