From: Shane Hoffman <shanejhoffman@yahoo.com>

**Sent:** Thursday, January 21, 2010 9:02 PM **To:** secretary <secretary @CFTC.gov>

**Subject:** RIN 3038-AC61

I would like to comment on the FTC considering reducing leverage to 10:1. So what is driving this and whats in it for the CFTC?

This is a stupid idea. Do we not have better things to do with our time? IF people make more money then they pay more taxes which helps the government. If there are people who cannot manage risk do you think this will really help? They will find other ways to ruin their credit and lives. We as adults are living in a free country with choices and should be able to choose our leverage. Should the few idiots who cannot manage their lives properly ruin it for the rest. Heck I've had losing years in trading but the most I lost in one year is \$1000.00 because I manage risk and I do not bet the farm on one trade.

Please do not place a mandatory 10:1 maximum leverage on trading and ruin it for the ones than can manage their lives and trading and risk in general.

Sincerely
Shane Hoffman