

**From:** jody baruth <jmbaruth@msn.com>  
**Sent:** Tuesday, January 19, 2010 10:13 PM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** RIN 3038-AC61

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Dear Mr. Stawick,

In regards to the recent proposal for leverage requirement changes, I find it highly insensitive given the current economic climate. For those of us who are trying to build their own retirement fund and realize by they time they reach retirement their will be no social security, to change the leverage requirements again, would only impede those that are trying to be proactive so as not to be a burden on society as they get older. I do not want to work at Walmart at retirement, I would actually like to go golfing and have already lost enough in my IRA and am trying to compensate. So please, I implore you, leave the leverage requirements alone. It will only serve you in the future, as I will pay taxes on my capital gains.

Kind Regards,  
Jody Baruth