

From: Bob Carbaugh <rmcpfc@comcast.net>
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To: secretary <secretary@CFTC.gov>
Subject: Regulation of retail FOREX RIN 3038-AC61

To whom it may concern

The leverage on FOREX trading has already been changed from 200:1 to 100:1. If moved down to 10:1 it makes it almost impossible for middle class Americans to trade.

Thanks
Bob

Carbaugh