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Public Comments on Regulation of Off-Exchange Retail Foreign Exchange Transactions and Intermediaries:=====

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I am quite concerned about the proposed change in the Forex leverage. I have just recently started working as a Forex Day-Trader to earn enough money to support my family. My husband, who supported us very well died suddenly about 18 months ago. I have been handicapped with Rheumatoid Arthritis for 25 years, so I can not go out and work. I have taken about \$25,000 of the life insurance money and am using that to generate income to support my family through the Forex market.

I have put in a lot of long hard hours learning the Forex market, but it is truly the only place that a person like me can earn an honest living - often from my bed because I can't get up due to stiffness and pain.

Some days I'm up, some days I'm down (financially) but I am up overall and that is encouraging me to move on to become a better, wiser trader. I actually study more than I trade, but the overall result is beneficial to the bottom line.

If the leverage changes to the proposed 10:1 I will not be able to make the money that I currently can and am making. The \$25,000 that I have available is all I have, and I do not have the ability to go earn more. I can now earn several thousand each month from that, which we live on very nicely. By dropping the leverage I will only be able to earn a few hundred, which we can not live on at all.

What kind of a job can I get to earn money when many days I can't even get out of bed due to pain and stiffness from RA?

Instead of punishing everyone for the acts of a few, why not create a required education system and test to make sure those who are using the system know and understand what they are doing and the risk they are taking on?

Thank you for your consideration of my situation, I am sure there are many others out there who are in a similar situation.

Wendy Lewis, Ph.D.