

From: Bob Hume <ppphume@gmail.com>
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To: secretary <secretary@CFTC.gov>
Subject: Regulation of Retail Forex

Ref: RIN 3038-AC61

Please reconsider the proposed leverage change from 100:1 to 10:1. I just recently began learning to trade after my job was eliminated. I am in a situation where I have to learn this craft because I am too young to retire but too old to hire....I am 57 years old. This has to work for me and leverage change would be devastating. I am not one of the wall street fat cats. My home for the past 18 years is on the market for sale because I can no longer make the payments. If the implementation of the leverage change is enacted I will be at a dead end.

Truly,
Bob Hume