

From: Robert Craig [mailto:dawnnbob@gmail.com]
Sent: Wednesday, September 02, 2015 2:31 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I am retired and have been using option trades in my IRA, my wife is still working and still has a 401-k. With the recent decline in the market her 401-k has lost money. In my IRA I can still sell options against my stock holdings and generate income.

This income permits me to stay retired. If you take away my ability to trade options, you will cause me, and I am sure many others, to re-enter the workforce and we will be the ones to suffer because of those that may not be smart enough to manage their own money.

Punishing the masses to benefit the minority???

Thank you for the opportunity to be heard.

RMC Robert L. Craig, USCG (ret)