I am against the changes you are considering making to this policy. I think that changing the way I can use my IRA account to grow my funds and support myself upon retirement should not be infringed on. I should be able to use my knowledge to trade this account to it's fullest ability, to sustain and grow this account, in order to support myself at the time of my retirement. The odds of being able to use Social Security is vastly against me, due to the direction it is headed, therefore I respectfully ask you to let me continue to trade this account as needed, as it is now, to be able to protect myself and my family in the future.

Wall Street has and is able to use these rules to their advantage and I see no reason why individual investors like myself should not be able to also.

Richard A. Jorandby, D.C.