GENERAL COMMENT

I have enjoyed educating myself about the use of options to reduce risk in my accounts. It also allows a way to create leverage when proven research has allowed you to educate yourself on the direction a market is headed. These combined give me a greater ability to grow my account during positive markets as well as negative markets. These features actually help to protect my savings much more than not being able to use options.

Please do not make this change that would eliminate options being used in our IRA accounts.