

**From:** michael herbers <athome70@yahoo.com>  
**Sent:** Tuesday, September 22, 2015 12:17 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Dear sir:

It is my understanding that the your office wants to eliminate the availability for options trading in IRAs. Options trading is a very useful tool for preserving wealth as well as increasing retirements funds. Most retired persons have only their various IRA accounts as an investment vehicle and not large sums in non-retirement accounts.

Retired persons--and those preparing for future retirement--should be allowed to continue to protect and increase their funds without the risk of market volatility whipsawing their funds because of unwise Fed and other government policies such as Dodd-Frank driving community banks into bankruptcy in favor of the FEW mega too-big-to-fail banks which will not service small businesses.

Please desist in your plan to enforce this RIN 1210-AB32 draconian regulation.

Thank you,

Michael Herbers