From:

William Melnyk <williammelnyk@sbcglobal.net>

Sent:

Monday, September 21, 2015 6:11 PM

To:

EBSA, E-ORI - EBSA

Subject:

RIN 1210-AB32

There is no conflict of interest in selling calls against long positions in an IRA account for added income and protection which decreases risk in my portfolio' I have taken time to learn proper option trading and it has grown my IRA account.

I hope you remove this section from RIN 1210-AB32.and always allow option writing in Retirement accounts.

Sincerely,

William Melnyk