

From: Robert Carmona <racarmona@comcast.net>
Sent: Monday, September 21, 2015 2:19 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Sir/Madam

Regarding rule RIN 1210-AB32

While it might be said that the government rules for the betterment of the people, there comes a time when the actions of the

government must be suspected. Options are just another way of looking at an investment or adjusting one's portfolio.

Many people have been bankrupted by the government allowing the majority of people buying a home with very little down payment and a job salary incapable of paying the monthly cost of the home.

Actually there are so many educational programs run by the trading sites today that extremely few people would purchase

buying or selling an option without the necessary knowledge, or the wherewithal to back its conclusion.

It appears that the main reason for the stoppage of allowing people to supplement their portfolio would be for the government

to force them to buy government bonds in the future. With the government debt being in the trillions of dollars, those bonds

may not be worth its stated paper value. But then again, does the ruling class really care for its citizens?.

Robert. Carmona M.D. FRCP. (TdAmeritrade investor)