

**From:** K Wayne James <kwjames38@mac.com>  
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The rule to restrict the use of options in IRA's is not right. The most conservative way I have gotten income the last few years is buy bull put spreads and bear call spreads. I'm much more successful at this than buying and selling stocks.

Since interest rates are basically zero, eliminating option spreads would take away my alternative to produce income.

I also use options to hedge positions.

Kenneth Wayne James  
years old.