From: John Erskine <john12345@msn.com>
Sent: Saturday, September 19, 2015 11:49 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Dear Department Of Labor,

I am a retired investor struggling to survive in today's low-interest rate environment. I manage to get-by utilizing covered-call options in my IRA accounts. I have been doing this for many years to obtain a reasonable cash-flow from my stocks without having to sell them. My training and experience have taught me to buy word-class dividend stocks when prices are attractive, and hold them forever. To provide income, I sell covered-call options on these stocks. This provides me with a very safe income flow which gives me, upfront, visibility as to my rate of return, exactly what is the risk, and for how long. If a stock gets called away, I simply wait until it's a good time to repurchase.

You proposed new rule would preclude me from this income-producing process and thus threaten my family's financial future. I don't believe this rule change should be made and I would appreciate your support in maintaining the current rule.

Sincerely,
John W Erskine
john12345@msn.com