

From: chow hung yan [REDACTED]

Sent: Thursday, October 14, 2004 18:25

To: Feedback

Cc: [REDACTED]

Subject: Reduction of Minimum Spreads

Name: chow hung yan

E-mail: [REDACTED]

Firm name:

Title:

Phone:

I prefer: Option 2B - reduce spreads across the board, from \$0.25 upwards