

From: howard dixon [REDACTED]

Sent: Thursday, October 7, 2004 0:23

To: Feedback

Cc: [REDACTED]

Subject: Reduction of Minimum Spreads

Name: howard dixon

E-mail: [REDACTED]

Firm name:

Title:

Phone:

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