

From: Mr. William H. DICKENS [REDACTED]

Sent: Wednesday, October 6, 2004 10:43

To: Feedback

Cc: [REDACTED]

Subject: Reduction of Minimum Spreads

Name: Mr. William H. DICKENS

E-mail: [REDACTED]

Firm name:

Title:

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