From: Cheung, Ching Fong [

Sent: Tuesday, October 5, 2004 9:58

To: Feedback

Cc:

Subject: Reduction of Minimum Spreads

Name: Cheung, Ching Fong

E-mail:

Firm name:

Title:

Phone:

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