From: FONG Tai Loon [

Sent: Monday, October 4, 2004 21:14

To: Feedback

Cc:

Subject: Reduction of Minimum Spreads

Name: FONG Tai Loon

E-mail:

Firm name: FongWeb Educational Technology

Title: Consultant Phone:

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