From: Hatim N. Hoosenally [

Sent: Tuesday, October 5, 2004 8:43

To: Feedback

Ce:

Subject: Reduction of Minimum Spreads

Name: Hatim N. Hoosenally

E-mail:

Firm name:

Title: Phone:

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