From: ying Hiu Kwan [

Sent: Monday, October 4, 2004 19:50

To: Feedback

Cc:

Subject: Reduction of Minimum Spreads

Name: ying Hiu Kwan

E-mail:

Firm name:

Title:

Phone:

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