To the Honorable Members of the Illinois House of Representatives 93rd General Assembly

Pursuant to Article IV, Section 9(e) of the Illinois Constitution of 1970, I hereby return House Bill 1516 entitled "AN ACT relating to certain financial institutions," with the following specific recommendations for change:

on page 1, line 5, by deleting "12"; and

on page 1, by deleting lines 6 through 31; and

by deleting all of pages 2 and 3; and

on page 4, by deleting lines 1 through 10.

With these changes, House Bill 1516 will have my approval. I respectively request your concurrence.

Sincerely,

ROD R. BLAGOJEVICH Governor