

To Whom it may concern,

This submission is basically
pro-Glass-Steagall
and anti bail-in.

Rin fencing, as proposed by
David Murray is not a separation
of Money Lending Institutions for
business - reale-estate etc - from
Speculative, gambling Banks playing
with share, derivatives, etc.

We also need a National bank as
was had with Commonwealth of dd.

Yours sincerely,
M. Hermann.

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