

Peter Lawler

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2/65 Gardiner Street

Rutherford NSW 2320

Managing Director

Lawler Auto Electrics Pty Ltd.

Dear Mr Murray and members of the panel,

If your recommendations for bailing in the banks in order to prevent them from failing are carried through, what do you think that will mean for ordinary Australians? How can you justify propping up these gambling houses with depositors or taxpayers money when these banks are so bankrupt, financially and morally?

If the banks are too-big-to-fail then make them smaller. Separate them, like the US did back in 1933. Between 1933 and 1999 while the Glass-Steagall Act was in place very few US banks collapsed.

That's what's needed here, the Glass-Steagall bank separation. Get the speculation right away from the real deposits connected to something useful for the economy and the people.

I do not agree to any form of bail-in and I strongly recommend a Glass-Steagall bank separation instead. Not ring fencing as has been put forward. I mean a dinky dye Glass-Steagall bank separation so there can be absolutely no crossing over the fence by these bankers.

People must come First!

Thank You.