

***I am a small business operator and over 45 years I have strived to survive in a financial climate that has never been supportive to small business and has not been very helpful to development of an industry such as ours. We have employed probably thousands of people, trained many of those employee in our field. This industry is allways facing a continual disruption of available work and as a result our employes move from employer to employer. Currently the enconomy out there is struggling again, the government talks about infrastructure and I dont think they dont even know the meaning of the word. When in 2008 the financial system collapsed the government rushed to waste even more money with house hold insulation and other useless programs to put money into this failing system (borrowed from these banks). The government had the ability to finance huge infracture projects such as the Bradfield Scheme in Queensland which would have been an asset for Australia so the money would be of use in a nation building program that would have provided employment on a grand scale. The farmers are struggling to farm while Government is taking their water allocations away, our country is sinking into an abyss where we will be unable to recover from. Once there was so much potential for small business in this country and we are the employers of most workers in the physical economy. Not everybody wants to or can work on a computer screen in the city in this fluffy economy.***

***My understanding of bail-in is that these to big to fail banks will take our funds to prop up their business when they have gambled money in phoney speculation on fraudulent financial instruments rather then investing in this country in the future of mankind in the construction of infrastructure projects. Government can not help the banks or expect us to help them, do what we do go bankrupt thats what happens all to frequently to us and we dont need them as they are no longer any help to us.***