

I wish to advocate in the strongest possible terms that there is a dire need to enact a separation of commercial banking from investment banking, according to the 1933 USA Glass -Steagall Act. I am also concerned that certain banking authorities have proposed that the same board of directors should sit on the executive for both the commercial and investment branches of a particular bank. I can see a real conflict of interest in this arrangement.

Kindest Regards,

Kevin Williams