

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. Herman.

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