

P.O. Box 6075,  
Lansell Plaza,  
Victoria, 3555.

12<sup>th</sup> August 2014.

Financial System Enquiry,  
G.P.O. Box 89,  
Sydney 2001.

Sirs,

I wish to inform you that I totally oppose the plans for a "bail-in" to seize bank deposits to keep "Too Big to Fail" banks afloat. These banks need to be reorganised to separate commercial banking from the speculations of investment banks.

To this end we need to see regulations imposed on banking with the introduction of Glass Steagall law and must also establish a national bank similar to the Commonwealth Bank as it was formed years ago to direct credit into the real physical economy of agriculture, manufacturing, and infrastructure projects.

Yours faithfully,  
Gordon Guley.