

1. HAMILTON STREET
BRIGTON 3186
MELBOURNE
25/8/2014

Mr David Murray
Chairman
Financial System Inquiry
Commonwealth of Australia

Dear Mr Murray and panel

- I say NO to Australia enacting a BAIL-IN law or any variation like RING FENCING
- I say YES to a FULL GLASS - STEAGALL banking separation, with emphasis on FULL SEPARATION - not a sham RING FENCING,
- I do not give consent to my low to zero interest CAPTIVE INCOME AND SAVINGS to be BAILED IN to fund high risk gambling, I expect my funds to be safe and secure and support retail banking.
- Without full Glass-Steagall banking separation banks become another form of T.A.B. and confiscate depositors captive income and savings to fund gambling.
- I was born into one manufactured Depression in 1930 and I don't want to die in another manufactured Depression.

Yours truly

D. Lanzi
(D. LANZI)