

August, 2014

## Financial System Inquiry

Dear Sirs

The present economic/banking crisis is a result of poor to totally irresponsible practices

'Reining in' means a return to separation of commercial and investment banking known as Glass-Steagall

Protection of too-big-to-fail banking results in the continuance of the present crisis

What is needed is a confidence for the future where banking again meets the needs of the people with assurances their interests are secure

I say no to 'bail-in'

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