

M.H. MULDOON

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To whom it May Concern,

The first principle of government is the common good of its people.

Now is the implementation of legislation for "BAIL IN" to give the banks the ability to confiscate (steal) depositors money to prop up the "Too Big To Fail Banks" in the interests of the Australian people.

It is the governments responsibility to see this does not happen, it must at once endorse the principle of Glass-Steagall & separate the banks into Commercial Banks to lend money for commercial purposes thus peoples savings are safe or Investment banks with separate boards to continue speculating if they wish.

Australias banks today are all investment banks engaged in derivative speculation thus putting all Australias finances at risk this must cease as of now.

Yours Sincerely
M. M. Muldoon