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FINANCIAL SYSTEM INQUIRY,  
G.P.O. Box 89,  
SYDNEY N.S.W. 2001

To whom it may concern,  
Your current inquiry into the Australian banking system, I believe, is considering a 'bail in scheme', in which depositors funds would be used to prop up the major banks, in the event of a financial crisis.

I totally oppose, such a scheme, as genuine customers funds, would be used to prop up speculative trading, by the major banks.

There needs to be a complete reorganization, of the major banks, with the genuine commercial banking, completely separated from the speculative investment activities of the same banks. Once separated, there to be no overlapping, of their operations.

Yours Sincerely  
A. G. Miller