

PHIL SINCOCK  
18 MONTGOMERY ST.  
HEIDELBERG HEIGHTS.

I PHILIP SINCOCK AM WRITING  
TO YOU THE FINANCIAL ENQUIRY  
BOARD TO OFFER YOU MY SUBMISSION.

AUSTRALIAS BIG FOUR BANKS  
BEING PRIVATELY OWNED BUSINESSES  
SHOULD NEVER HAVE THEIR LOSSES  
GUARANTEED AND UNDERWRITTEN  
BY THE AUSTRALIAN TAX PAYERS.

THESE BANKS ARE STILL GAMBLING  
ON DERIVATIVES, FUTURES AND  
SPECULATION, BRINGING INSTABILITY  
TO OUR ECONOMY, SMALL BUSINESS,  
FARMERS AND HOME OWNERS.

I THEREFORE SUBMIT TO YOU  
THE IMPORTANCE FOR GLASS-STEAGAL  
TO BE INTRODUCED TO BRING  
STABILITY BACK TO OUR FINANCIAL  
SYSTEM AND SEPARATE THE  
SPECULATIVE BANKING FROM THE  
DOMESTIC MARKET.

"  
INTRODUCE GLASS-STEAGAL NOW."  
AND SAVE US.

PLEASE.

Phil Sincok.