

Krista Jayne Lawler

23/8/14

586 Lovedale Rd

Lovedale NSW 2325

Attention Mr Murray and members of the panel,

I have taken the time today to write to you in relation to the bail-in policy that is up for discussion. I do not support these policies and do not believe that money earned by tax payers should be simply passed over to banks that are already bankrupt. This has been shown over the world to not succeed and simply leaves its citizens collapsed along with the banks.

There are other options to be discussed. When Glass-Steagall was implemented in the US, very few banks collapsed. There was separation of the banks; there was separation of deposits made by tax payers from the speculating of desperate banking institutions.

Propping up the banks with your citizens money is simply propping, it is not fixing the problem and I believe it could lead to a greater collapse of the whole economy, taking every hard working Australian with it.

I ask that you take this view, along with many other Australians who do not support this policy with you as you decide our future.

Thank you,

Krista Lawler