

Mr Murray, as a top notch ex banker you are aware that the savings /deposits of citizens have been used to gamble on various derivatives resulting in losses and bail out by governments all over the world. Because of the position that you find yourself in, it is your duty to the nation that this must be prevented from recurring.

A full and effective separation of commercial banking and savings banking is desperately needed and not half measures. You know that the people engaged in financial manipulation are amongst the most intelligent people in the world and will and do find ways around half measures , in order to chase profits whether ethical or not is irrelevant to them. Please engineer an effective separation between savings and commercial banks. thank you