

**From:** Irene Schardijn  
**Sent:** Wednesday, 2 September 2009

Sir, Madam

I want to say that I highly commend the initiative to have banks scrutinized in their immoral greedy behaviour, which the government, by the way, has always looked at with the sleepy eye of indifference.

I'd like to call the attention though, that I find the term **public interest** too vague and that it will give ample occasion for greediness to find a way through. (The famous grey area, which all crooks know so well how to explore).

I am afraid that such vague term, will only cause an enormous amount of tax money to be spent on lengthy and expensive court cases and inquiries, that will result in nothing being done.

If you are really interested in defending the **public interest**, just make it illegal to change or refrain to change the interest in the same direction the reserve bank does.

By eliminating this possibility for the banks they will, in a short time, adjust their policies and practices, so as to work more closely with the Reserve bank and find other ways of mending their mismanagement and preparing for the normal downturns of the economy.

That this bill is being put in such careful terms makes me very sceptical.

Society behaves in a in a very similar way to the families it is formed of.

When you have children that are big and strong and behave selfishly, parents must be utterly strong and consistent in correcting them.

When parents are weak or somehow get tangled in a sick situation where they perceive some advantage out of the misbehaviour of their children and don't do what they need to do, the result will be very serious.

They allow their child's character to be destroyed and in its way down this child, as an adult will take a lot of people with him.

You ask yourselves, what is keeping you from turning the banks misbehaviour illegal?

Sincerely,

Irene E. Schardijn