**From:** Terry <terry@gwt.com.au>   
**Sent:** Friday, 2 August 2019 12:15 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft-Currency (Restrictions on the Use of Cash) Bill 2019

**Don’t go down this track.** - Govt intervention and manipulating monetary systems is causing a far larger problem than it is designed to fix.

It is already far too complicated.

You will be destroying any incentive for individuals to “have a go”, you will increase the welfare burden further and reduce the tax base that supports the system.

Free up interest rates and let the market do it’s job. Suffer a “recession that we have to have” in preference to a later depression that we may have avoided.

From a rusted on Liberal.

Terry Barnes.