**From:** Alex & Ray <alexandray@adam.com.au>   
**Sent:** Saturday, 3 August 2019 7:26 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** No to a cashless world !!!

We just want to add our deep concerns in relation to any government that would seek to have total control over the people, everything they do and buy, by either getting rid of cash or severely limiting its use !  Cash has been king since time immemorial and no politician has the right to undermine its use. It is LEGAL TENDER !!!

We use cash most of the time because it is the only way to keep track of spending. We use cheques to pay bills. We are horrified to see so many young people using “Pay Wave” for everything and not even taking a receipt. How much is on credit cards in Australia, over 50 billion dollars, probably because the younger people lose track of how much they have spent using cards ?! They will be in debt all their lives and never get ahead ?  Is that what the giant banks want ? What a disgrace !

The way society is heading is insidious and the seniors and ‘baby boomers’ are absolutely disgusted. It is our generations who are being most severely impacted; what about age discrimination ???

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