**From:** Joanne McAndrews <joanne.mcandrews@gmail.com>   
**Sent:** Saturday, 3 August 2019 6:57 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Hello,

I am writing to OPPOSE the Restrictions on the Use of Cash Bill.

The government should not be trying to impose restrictions on how the population can and cannot use their own hard earned money.

It seems to me that this legislation is aimed to trap people inside of a collapsing bank system. Ever since the global financial crash the monetary institutions around the world have sought to stick bandaid after bandaid on every crack in the financial system rather than overhaul the entire system.

The current financial system is dying because it is based on unsustainable speculative gambling & constantly needs a new supply of money to try to keep it afloat. This new bill to restrict the use of cash is just the next step of keeping the money supply coming at a time when people are going to start to look at pulling their money out of the banks as it would be safer to keep it under their bed.

Stop trying to save a dying system. We need a overhaul along the lines of 1930’s US President Franklin Roosevelt’s Glass-Stegall legislation that seperated speculative banking from commercial banking. They protected the commercial functions as these were required to sustain the day to day functionality of the nation. The speculative functions were left to fend for themselves. They were not bailed out, they were left to die as they were the cancer killing the system.

A real economy requires industry and production as what we produce determines the value added to society. Turning $100 into $100,000 through speculative activities adds no physical value whatsoever.

Overhaul the banking system, attach our currency again to a physical commodity so that it’s ‘value’ reflects something intrinsic & real. Without that we cannot look towards building a future.

Stop trying to impose fascist laws that restrict what the population can and cannot do, all for the purpose of trying to patch up a system that is on it’s death bed. Do not restrict Australian’s ability to use cash.

Regards,

Joanne Lawler

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