-----Original Message-----  
From: Marcia Shindler <marciashindler106@gmail.com>   
Sent: Sunday, 4 August 2019 2:31 PM  
To: RG - Black Economy <Blackeconomy@treasury.gov.au>  
Subject: Currency Restrictions on the use of Cash Bill 2019

The Currency restrictions on the use of Cash - Bill 2019 is wrong and should be opposed.

The Government is requiring Australian citizens to establish a relationship with a PRIVATE company (banks). This is not protecting our freedom!

The premise of this bill is to curtail money laundering. This is a ruse. The real reason is to make sure banks have the deposits available for negative interest rates as prescribed by the IMF and to enable bail-in when the banks fail.

Australia's lack of regulation on the banks and lack of policing on the money laundering laws already in place have helped to put us in this economic position.

This is not something the citizens should pay for.

The demographic hardest hit by this bill is retirees who currently depend on their cash deposits to live on and they are the largest growing demographic in Australia... negative interest rates and bail-in will be detrimental to these people.

This is a sure way to create a depression.

Please register my opposition to this bill.

Marcia Shindler

Mernda, VIC 3754