**From:** Ray Elliott <rayelliott88@gmail.com>   
**Sent:** Tuesday, 6 August 2019 8:45 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 this to express my opposition to the bill being proposed.As an older person i object to the restrictions your government is proposing on cash flow in our country. It is my opinion that such a move will have dire consequences for rural regions especially,considering the breakdowns in the telco services that have wracked the country of late leaving people stranded without being able to use a card.Add to that i believe that people do not learn proper money management adding to the financial insecurity that would put considerable pressure on the economy in the future.I also believe that the use of cash to be a basic right of people.

Where these measures have been implemented overseas has resulted in catastrafic results for the nation involved resulting in the complete shut down of the country,such a result here would have such a political backlash as to tear this nation apart.On perusal of social media shows the opposition to these measures is vast.

RAY ELLIOTT.