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To Whom It May Concern

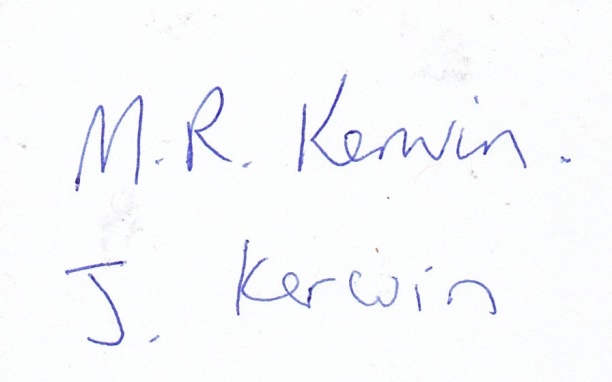
**Re:** Draft Legislation: Currency (Restrictions on the Use of Cash) Bill 2019

My wife and I both have concerns over the above-mentioned bill that we understand will ban cash transactions above $10,000 to be made to any business. Below is a list of our concerns:

1. What makes paying any amount by cash so wrong? The answer that appears to be provided is that it makes it easier for those who break the law to commit and/or cover-up their crime. We ask the question - should the innocent be punished because someone else chooses to do the wrong thing? Does not the very fact we can talk make it easier for someone to commit a crime or to get others to agree to commit the crime with them? Should we then ban talking because some people use it the wrong way? The problem is passing such laws only restrict innocent people who wish to pay cash, which in principle turns the government into a dictatorship, controlling what we do and say. The law should only deal with what is right/wrong rather than how to stop someone from doing the wrong thing.
2. Some people do better handling their finances by putting their money in different Jars for different purposes. My wife (Jasmine Kerwin) who has dyslexia is one of them. They can better understand their budget by being able to visualise how much is in the Jar? Should these types of people be forced to budget via their bank account where they need to budget mathematically rather than visually?
3. Recently Venezuela had a power outage that lasted several days. The chaos that caused the whole economy was enormous. Hospital equipment wouldn’t work, diseases increased, and there were major problems with food and water supplies. What happens if a similar power outage or computer network issues happen in Australia? If everything goes digital then people will be left unable to pay their bills. If people had the option of cash then at least the economy can continue transacting with cash while the network is down.
4. We are also Bible-believing Christian who believe Revelation 13:16-17 points to a time when the governments of this world will cause all who do not receive the image of the beast to not be able to buy or sell:

*“And he causeth all, both small and great, rich and poor, free and bond, to receive a mark in their right hand, or in their foreheads: And that no man might buy or sell, save he that had the mark, or the name of the beast, or the number of his name.”*

We would see this proposed law(s) as a step towards this system being set up. Such verses in Revelation 13 do suggest to me that there will be a cashless society just before Jesus returns that will enable the governments of the world to enforce the mark and become a dictatorship. So, for this reason, we are also concerned about any step that would lead to a cashless society.



Yours sincerely

Malcolm & Jasmine Kerwin