**From:** Arman K <armankuyumcian@gmail.com>   
**Sent:** Saturday, 31 August 2019 8:32 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:**

Dear sir/madam,

I am writing to express my opposition to the proposed cash ban law,  although I do feel powerless and helpless to stop it. Will you please do all you can to reverse this? It is so obvious this has nothing to do with the black economy, but to trap citizens into the banking sector,  allowing negative interest rates and bank bail-ins. It also invades our financial privacy.

The world economy is sick as ever,  destroyed by principles of central planning of the money supply instead of letting markets decide. The fact that it has come to negative interest rates and negative bond yields is proof the Keynesians are wrong. It is not the central bankers' fault. It is not their economics professors' fault. It is the system. And it is wrong.

Also, a cashless society which allows the surveillance of all civillians' financial transactions is very dangerous and unsettling, and far worse than allowing some of the black economy to continue. Going to such an extreme will introduce new problems that you can not forsee.

Please take what I am saying seriously.

Dr Arman Kuyumcian

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