**From:** Jules Richardson <rowlanta@gmail.com>   
**Sent:** Wednesday, 7 August 2019 5:44 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission

Dear Sir/Madam,

As an Australian citizen, I wish to submit my objection to the recent draft legislation for an economy-wide cash payment limit of $10,000.

I also object to any moves towards 'bail-in' law.

My objections are based upon these moves being a direct infringement of civil liberties, are fascistic in nature, & thereby  abhorrent.

This legislation is fundamentally flawed, unethical & wrong - if it wasn't it would not have been introduced in such a covert manner.

It is also fundamentally about the control of peoples' assets, & is thereby Draconian, reprehensible, objectionable & unethical.

Any moves made towards banning cash do not in themselves address the problem of the black economy, tax evasion, corruption or money-laundering.

If the government was truly serious about stopping damage to the economy, it would, without haste, address corruption throughout the property sector, the commercial sector, & in the corporate sector & its' supporters.

Ethical practices need to be adopted to counteract the methods by which all of the above operate.

Yours sincerely,

Julie Richardson

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