**From:** Robert Stoneham <rob3211@bigpond.com>   
**Sent:** Saturday, 3 August 2019 5:55 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Cc:** Emma.McBride.MP@aph.gov.au; Pat.Conroy.MP@aph.gov.au  
**Subject:** The Black Economy & bank bail in laws

Dear Sir/Madam

I understand that this bill was tabled late on a Friday afternoon with very little consultation.

The justification statement by those that support this bill is that a limit of $10,000 for cash transactions will counter the black economy. This is not 100% correct....

It is obvious that this bill is to trap people into using private banks so that their deposits are available for bank bail in and negative interest rates. Not that I have that much money anyways, but, I need what I do have.

In 2009, I signed up for spinal surgery that was explained (and given brochures) that it was "minimal invasive surgery" that would take three (3) hours, in hospital for 7 days, some rehab and back to full time work within two (2) months. That was on 17 December 2009 and I was released on 29 December 2009 as I was told "there's not much more we can do, however, if you have any problems, contact this number." The neurosurgeon who operated on me decided to go on holidays.

So, I lasted about 2 days before I couldn't handle the pain. I was taken to my local emergency and immediately admitted. The consulting senior neurosurgeon stated "we have to find a senior surgeon in Sydney. The work done to you is too complex for me." I was rather concerned and he stated "just relax, enjoy the morphine and you'll be transported once we find a senior neurosurgeon who will take you on. The next day, I was transported to St Vincent's Private Hospital in Darlinghurst under the care of Dr Tim Steel.

I cannot discuss "the tins & tacks" of the medical negligence suit that I commenced on the first neurosurgeon as I signed confidentiality agreements.  My Barristers advice, that, because Civil Liability law had been substantially changed in 1999, he stated "Please do not be offended by what we are going to tell you...We cannot get any neurosurgeons to agree 100% on all points raised with Dr X's reports which highlights gross negligence together with evidence of doctored paperwork in your medical files from Dr Z....so, if we take this to court, the Judge will basically think..."Who is more important to society...a highly trained Neurosurgeon whose career he can potentially destroy or you...?" Guess who won that....

I had surgery number ten (10) on 1 May 2019.

My neurosurgeon has stated on numerous times "this is because of your very first surgery. We need to maintain the structural integrity of your spine." Needless to say, I live in constant pain which has me at home 99% of the time. The compensation that I received is quickly disappearing because of ongoing medical expenses and large gap fees, plus the costs of hiring domestic help and a driver when needed.

As I once lived for adventure and had a great career, my employer suggested that I have income insurance in place. I had the policy running for nearly 17 years before I made a claim. I've been deemed "permanently disabled" and "unemployable." So, I live on money provided by an insurance policy, whereby, I must put aside money each month to cover my income tax payments.

Instead of the Federal government going after "Cayman Island Cattle Farmers" and multi-national corporations, legislation is created to make life difficult for your everyday citizen and small business operations?

It is also noted that this bill is being tabled by other Governments around the world at about the same time. They also seem to struggle with taxation of large corporations.

The real money laundering is done by the largest corporations through their associate lawyer backed accounting companies, not tradies and people selling cakes and cookies at markets. Why isn't the government chasing or creating legislation for those large corporate organisations?

Its constantly disappointing to hear and read that our governments have been complicit in money laundering involving drug trafficking and probably people tracking too. Plus all the other "dodgy activities" that you read about...viz a viz The Watergate scandal with further "dirt" to come out about that. The Nugan Hand scandal which resulted in a Royal Commission found banks had "lax controls." The same as the Royal Commission in 2018!!!

The Australia I grew up in once cared for the everyday person.

Instead of constantly smashing people, why not chase corporate criminals and also mention the need for a Federal ICAC.

Best wishes

Robert Stoneham

24 Manoa Road

Budgewoi. NSW. 2262

Ph hm: 0243907628

Ph mo: 0401662682