**From:** neilt188@gmail.com <neilt188@gmail.com>   
**Sent:** Sunday, 11 August 2019 7:05 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure Draft : Currency (Restrictions on use of Bill) 2019

**To Whom It May Concern**

 Dear Sir or Madam,

**I’m writing to register my objection to the proposed draft legislation for an economy-wide cash payment limit of $10,000.**

 As an Australian I am gravely concerned by the infringement on personal freedoms and liberties that this legislation would affect.

 In my view this proposal aims to combat the black economy and attempts to  *"send a strong signal to oncoming generations in the community that it is not acceptable to avoid tax and other obligations by paying with cash” ,* rather I think it sends a signal that ***the*** ***method*** used to spend money is unacceptable, rather than it being unacceptable ***to commit an unsocial act***itself, such as tax avoidance.

 We should never considered it illegal to use the nations legal tender to conduct a transaction, regardless of the amount.

 This legislation also has far reaching implications for our on coming generations and the community in the future. The fact that the proposal has been released with a limited consultation period, had no public discourse, once approved is open to further change without a parliamentary approval, and released against a backdrop of a weakening economy, falling property prices, nearing zero interest rates, and the IMF recommending a move to a cashless society in order for central banks to implement negative interest rates, gives this proposal a deeply sinister appearance.

 It suggests it’s more about forcing a move to a cashless economy rather than trying to tackle the problem of tax avoidance. The currency belongs to all of us, and all of us as a nation should have a say in the rules that govern it.

 I request you to withdraw this proposal and open a public debate on the topic.

Yours faithfully,

 Neil Telfer