**From:** Dianne Ebsary <dianne.ebsary@gmail.com>   
**Sent:** Thursday, 8 August 2019 4:49 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Exposure draft legislation for an economy-wide cash payment limit of $10,000

Dear Manager

I am writing today to voice my opposition to the proposed passing of legislation as detailed above.

I am 53years of age, a mother of young adult children and a tertiary qualified counsellor contributing my skills and knowledge to the Australian working and volunteering environment. Additionally, I have recently registered a new business with a view to further contributing positively to the Australian society.

**I object to the proposed passing of this legislation as I see the freedoms, rights and access to economic activity** for future generations, current generations and particularly regular participants of the Australian economy, like myself and those that I support, **as being negated by the cashless society that will follow on from thelegislation** being passed by any Australian Government. **I refer to information supplied by the IMF guide (**<https://www.imf.org/en/Publications/WP/Issues/2019/04/29/Enabling-Deep-Negative-Rates-A-Guide-46598>**) that clearly outlines the links between the control of cash movement, negative interest rates and the proposed global cashless society** that arrives after the implementation of such legislation.

Currently my support for people in the Australian community focuses on **mental wellbeing, particularly suicide prevention and the elimination of domestic violence. I** hear from other Australians that so many stressors for them and their families comes from negotiating the post-modern world, it's globalising capitalist culture, maintaining employment and study, balancing incomes and expenses, dealing with complex bureaucracy everyday via Governmental Agencies, Tax Department, Hospital/Health Systems, Legal Systems, Police Systems, Insurance Systems, Education Departments and Media influences. This complexity is occurring simultaneously at a time when global debt, Australian debt, household debt, individual debt is at an historic high. I struggle to comprehend how any ethical, compassionate Government could decide that bringing further control and oversight into the everyday Australian's life via a cashless society could seem relevant and appropriate in any way. **Most people that I connect with are ordinary Australians who are trying to make sense of an often dehumanised world, it's structures and expectations and I can see no way that they deserve, desire or require further controls in their lives. They especially need no further challenges to arise from participating in an economy  just because they prefer to rely upon the use of cash and the freedoms that it has provided to every-day people for millennia.**

My research on this matter has led me to see that the major banks and central banks, operating locally and globally, are facing financial stressors that have never been faced before; this same research reveals that these stressors have come on the back of unusual and risky financial investments. **It is unethical and unfair to arrive at the elimination of cash and the introduction of negative interest rates as the answer to these financial woes without fully acknowledging the impact it will have on vulnerable and ordinary people.** I live in a society that holds people to the standards of "buyer beware", yet the most sophisticated and wealthy levels of our economy and it's advisors, do not seem to have to align with such principles. They have a leverage of power and influence that can be drawn upon to correct regretful economic decisions; they will not take responsibility for their inaccurate business decisions. **This sees the everyday person and their civil and human rights destroyed. Again, this is unfair and unethical behaviour by a cohort that really should know better; unless of course, they believe that the system is more important than the humans that populate it.**

There are other ways around this debacle, discussions are and have been held to address this and recommendations made that do not include the implementation of a cashless society and the withdrawal of civil and human rights and I would encourage the current and future Australian government to consider these measure instead of the proposed legislation.

I am one voice on behalf of the many voices that are doing their best everyday and cannot and do not have the time to consider the kind of changes that this proposed legislation will bring to their lives and the lives of future generations ... **please hear my voice.**

Regards

Dianne Ebsary

[B.Soc.Sc](http://B.Soc.Sc). (Counselling)

PO Box 798

Cooroy  QLD 4563  
0413621248