**From:** melissa marshall <murasakisora@hotmail.com>   
**Sent:** Thursday, 8 August 2019 1:34 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft - Currency (Restrictions on the use of cash) Bill 2019

Dear Public Servants in the Treasury,

As a concerned Australian citizen I am writing to express my deep worry at the Federal Governments proposed draft legislation on cash bans over $10,000.00 as a strategy to control the so-called Black Economy.  This cash-ban is part of a slippery slope that includes the hastily passed through bank bail-in legislation in 2018 which erodes civil liberties as we know them in our democracy, leading Australians to be tied into a future, global IMF negative interest rate banking system that appears to want to tie as many people into being debt slaves as possible.

We have just seen in the press the allegations of corruption and money laundering by Crown Casino with very damming  implications for the Government.   If the Australian Government was serious about clamping down on the Black Economy start with  the 'Crown' tip of the iceberg; start looking at large cooperations and off-shore tax havens rather than a 'tradie' working for  a mate.  Start with the 'higher levels' who have first class seats on the gravy - train willing to take what they can from wherever they can for their own greed.

The Government has provided no empirical evidence the cash-ban will reduce issues 'associated' with the 'Black Economy to justify its introduction. For example where is the cost-benefit analysis done by Treasury BEFORE the draft is put out for consultation?  International academic research on cash bans have shown there is weak empirical evidence of reducing 'black economies' but greatly reduces civil liberties. (Freidrich Schneider, 2017 "Restricting or Abolishing Cash: An Effective Instrument for Fighting the Shadow Economy, Crime & Terrorism?").   Where is the empirical evidence gathered by Treasury  to show that cash-bans will work? Can you PROVE IT?   Or is Treasury about to hurl us down this slippery slope and off the cliff that was once the stable ground of democracy into what???

People are also increasingly aware that the 'narrative of mainstream thinking' is not only deeply pervasive but  constructed by government and policy.   This 'construction' is becoming all too obvious and binary, those on the gravy-train and those who aren't.   To quote the Prime Minister  "How good is...." Treasury?? Good or bad to the bone??

We are on the slope downwards, our civil liberties will be eroded and then what?

Regards from a Concerned Australian Citizen and thank you in advance for your reply,

Melissa Marshall