**From:** Dee Mclachlan <dee@thepicturetank.com>   
**Sent:** Monday, 12 August 2019 10:21 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** URGENT SUBMISSION

**Dear Government of Australia, August 9, 2019**

This is a submission on the “Black Economy bill.”

I believe the drive toward a cashless society is for ultimate control of the citizens. My first was that out government wants  to inhibit the making of money in ways that escape tax and regulation. There are “tax havens” of every kind.

The idea of not having cash—that is a means of physical exchange for resources, as money is, means that financial institutions will become unaccountable to the people.

**This bill is designed to assist the negative interest rates of Central Banks.**

To keep the economy growing, to facilitate the payments of debt, interest rates have to drop. Soon interest rates will be in the negative. In the future it will COST the customer to have money in the bank – this due to negative interest rates. Therefore, the cashless society is to facilitate a future of negative interest rates, where every person is charged to have a bank account (this replacing the old days where you earned interest in accounts).

If people can have cash, they can withdraw and hold cash as their reserves. They hold to account banks for example. If they don’t have cash, they area the mercy of these institutions.

In addition: I wrote a piece on [March 16, 2016](https://gumshoenews.com/2016/03/16/getting-chipped-for-a-new-caste-sytem-anyone/) entitled “Getting Chipped for a New Caste System?”

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