**From:** Lisa Maree Copeland <lisa\_m\_copeland@hotmail.com.au>   
**Sent:** Saturday, 10 August 2019 8:42 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restrictions on the Use of Cash) Bill 2019

My name is Lisa Maree Copeland and I am an average Australian. My grandmother was Joan Dickford Copeland and she was a prolific saver, every hard earned dollar was scrupulously budgeted & saved. I remember various money tins and even St George piggy banks that were filled and emptied the proceeds of which went to holidays to Japan, China, Ireland and even the Arctic Circle.

She bought her first house with my grandfather for £28,000 during a time when women were unable to borrow money or buy a house without their father or spouse’s permission. This left her distrustful of banks and made her review every bank statement for  ‘fees’ that were erroneously charged, future revelations of corruption and criminal behaviour towards their customers would have left her aghast.

The very idea of her being labelled a criminal for being able to enjoy her savings as any free Citizen of Australia should be able to would anger her. As it does me.

Being punished if we choose to not go through a financial institution and instead undertake our own safekeeping of our savings baffles me. The evidence against the banks makes even any average Australian hesitant to offer their patronage, the very thought of our savings being frozen for being accused of ‘criminal behaviour’ simply for wanting to use our money is ridiculous.

When did saving become a crime? What of the  grandmother saving for her grandchildren’s presents? What of the man who keeps a money tin in his garage to save for his boat? Or the student saving for their world travels during their gap year? Would all these people suddenly find themselves under suspicion for trying to enjoy the fruits of their labour? As should be their full and automatic right.

Such limitations and measures will prove feeble as criminals will innovate their techniques in order to outmanoeuvre this legislation. This may be a step towards a cashless society but it is an unintelligent and unreasonable one. Technology as such is not equipped properly enough to support such a movement & life is not so modern enough to yet support it. Cash transactions are still a huge part of daily life, and still occur commonly.

Will I have to in future worry that every large purchase I have to make come under the scrutiny of the government, simply because I have chosen to save in the most effective way I believed was possible and that I thought I could use my money in a way I wished? If this legislation is passed I will lose the right to use my savings as I wish, and if this right is lost then what others shall we come to lose?

Sent from my iPhone