**From:** Howard Davey <howard.davey1956@gmail.com>   
**Sent:** Sunday, 4 August 2019 9:49 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Bail in laws

I do not agree with the $ 10,000 .limit as it stops would people from saving up to buy things. Have a slowing effect for free trade. Won't stop money laundering. Is the first step to control cash. After all when you spend it the gov gets its 10 percent.do not pass this law. Howard Davey.