**From:** Andy Howie <andyjhowie@yahoo.com.au>   
**Sent:** Wednesday, 7 August 2019 11:23 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>; Michelle.Landry.MP@aph.gov.au  
**Subject:** Objection to cash payment limit proposed legislation

To whom it may concern.

I would like to register my objection to the proposed legislation on what I believe is an attack on the Australian public to entrap the public into a monetary policy that is not in the interests of the Australian public.

I believe this law is being implemented to entrap the people of Australia into a failed monetary policy under the guise of money laundering and tax evasion..

1)what guarantees can we be given that this law will not extend to a complete ban on cash?

2) can legislation be modified easily to make it illegal to hold cash in the future punishable as a crime for everyday citizens  and the onus of proof will fall on the accused to prove innocence as with other laws?

3) I believe it is the right of the public to be able to hold cash if they see fit and not to be treated as a criminal, would you agree that we have a right to this?

4) what guarantees can be given that the Australian public is not entrapped in the future to not opt out of a system whereby we are forced to participate in a negative interest rate scenario, because of the mismanagement of our economy and monetary procedures thereby forcing the Australian public to spend or invest their money to avoid the impact of negative interest rates and being punished to save?

5) what guarantees is there that the policy of 10k cash not be reduced to 5k, 2k to eventually zero transactions able to be done in cash thereby implementing a cash ban and a backward way of incriminating the public by making you a criminal for holding cash?

6) what guarantees are in place to protect the Australian people against wealth degradation by being forced into negative interest rates

7) is this policy being put forward due to the liquidity of banks due to fractional reserve lending and possible insolvency of our banking system if the savers of this country were to draw out cash to avoid the punishment of neg int rates

8) what are the safeguards that the Australian public are entitled to privacy of spending their money wherever and however they like, I dont believe the mantra of if you are doing nothing illegal, that you should have nothing to hide.. I for one am an honest citizen that deserves my privacy and freedom and I believe this is a blatant and gross overreach of power and it's a disgrace.

9) I pay over 40% of my income to tax, I am a high wage earner and I absolutely pay my share and then some. The amount of tax I pay and the restrictions imposed on me and others and encroaching on our freedoms as a country are abhorrent to say the least

10) who gave the government the authority to dictate to the public where and when and how they are able to spend their money under the guise of AML that in reality is a very very small percentage of day to day life in Australia that it warrants this type of behavior?

11) why is this law trying to be snuck thru parliament and has little to no media coverage or consultation with the Australian public?

12) the bail in law was enacted the same way and should have been made public

13) why is the Australian government not acting in the best interest of the Australian people and completely disregard what is best and respect the public that trust the government by voting into power to make decisions that should be in the interests of the majority

14) do you believe that we have a right to be able to hold cash and not be punished for saving and in the event of negative interest rates, that we have the right to withdraw and hold cash

15) can you please expand on the IMF role in this legislation and why they are involved and to what capacity they control the monetary system in Australia

16) why is our currency devaluing against all currency's inclusive of mexican peso, Venezuela bolivar, Philippine peso, Japanese yen, Indonesian rupiah just to name a few,  we cannot compete with these 3rd world countries and would have been a better store of value for the past year, however the Australian government feels the need to further restrict and trap the Australian people into a nonexistent experiment of monetary policy?

I appreciate the time you have taken to read my concerns and although I am only 1 person, I believe there are a lot of others that share my view including any logical person that reads this and i look forward and appreciateyour time in answering my concerns. And please, if I have not directed these questions to the right people, please provide me details on who to forward this to in a timely manner... I think I have covered most of my concerns regarding this matter for now, cheers

Kind regards Andy Howie

[Sent from Yahoo7 Mail on Android](https://go.onelink.me/107872968?pid=InProduct&c=Global_Internal_YGrowth_AndroidEmailSig__AndroidUsers&af_wl=ym&af_sub1=Internal&af_sub2=Global_YGrowth&af_sub3=EmailSignature)