**From:** Anne-Marie Koelewyn <amkoelewyn@optusnet.com.au>   
**Sent:** Sunday, 11 August 2019 3:37 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft - Currency (Restrictions on the use of Cash)

Dear Black Economy committee,

This legislation is the beginning of the war on cash. Australians know it and our Federal politicians know it. We also know that this move has very little to do with curbing the cash economy but is much more fundamental than that. My view that this is the case was further bolstered by your move to release this proposal after 5pm on a Friday and then to give average Australians an extraordinarily short time to respond to it. I, and many of my fellow Australians regard this strategy as disingenuous and designed to limit negative feedback on this vital issue.  
Dr. Friedrich Schneider presented a paper at the International Bundesbank Conference on the cash economy. Published in April 2017, the paper looks the relationship between cash and the shadow economy, cash and corruption, cash and terrorism and, finally, cash and civil liberties. The analysis concludes that limiting or abolishing cash will not prevent terrorism but will instead severely cap civil liberties. So typically we see yet again, government overreach in draconian controls not effectively targeting the “criminals” but potentially causing harm to the average honest citizen. Schneider concluded that such restrictions have a negligible effect on curbing illegal activities, only reducing them by 5-10%. The vast majority of damage done to our economy by far is not by customers slipping the plumber some cash, it is done by corporations avoiding tax, assisted by major, often global accounting firms and their “creative” accounting practices. You KNOW this to be true. Please, please, please stop harming us and restricting our freedoms and go after the real culprits. BOTH sides of Parliament have been suspiciously quiet on the Crown Casino scandal and the massive money laundering that is clearly taking place, yet want to take this step to remove our rights to lose cash as legal tender in our private and business practices while big business, which is responsible for up to 95% of these problems gets a free pass.  
The other issue that Australians are aware of is that this measure is designed to force people to use banks (which is illegal in itself, to force people to buy goods or services from corporations) to provide so called stability in the banking sector, allowing banks to apply negative interest rates and to use depositors funds for now legal bank bail-ins. Which was also introduced as proposed legislation late on a Friday afternoon with just 14 days to respond when most proposals that come out are usually around 30 days. Make no mistake, people are angry about this manipulation of the democratic process. If you are really interested in consultation and have any respect for Australian people, why this systematic and sneaky obfuscation? It is dishonest and patronising in the least.  
Australians are worried that governments on all levels are perpetrating an increasingly intrusive police state on us, the private citizens. This proposal will serve to add yet another layer of surveillance and monitoring of our private activities, the vast majority of which are legal and legitimate.  
This proposed legislation allows for further tightening and expansion of monetary controls without going back to parliament, so it is effectively an open door to make whatever changes the government wishes as we move forward. The meat of this proposal is in the regulation, not in the legislation. That is not a secure environment for regular Aussies to be able to support this proposal if the regulations can be tightened at any time and by any amount and expanded infinitely into other spheres of capital activity, we MUST consider the worst case scenario. There are many points hiding in this proposal that are of serious concern that are not being made plain in the media, therefore the public generally remain un-alarmed about what you are proposing and are not looking more deeply into this. This is a serious lack of disclosure and I believe it is intentional and strategic on your part.  
My main points are these:  
1. This legislation is interconnected with bail-in laws.  
2. This legislation is interconnected with the coming imposition of negative interest rates.  
3. This legislation is a serious breach of privacy, freedoms and is anti-trust. It is a serous breach of human rights to force people to use or buy products.  
4. this legislation adds another layer of surveillance and control to the already draconian police state that is harming our civil liberties.  
5. This legislation does not effectively target the real perpetrators in the black economy, but targets ordinary Australians that are simply trying to go about their private business in freedom. The real agenda here is about greater control

Anne-Marie Koelewyn