**From:** Greg Mulcahy <greg.mulcahy@gmail.com>   
**Sent:** Thursday, 1 August 2019 10:35 AM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restrictions on the Use of Cash) Bill 2019

TO WHOM IT MAY CONCERN

I wish to register my strong objection to the content of this proposed bill. I see this as an attack on my personal sovereignty. I strongly oppose the vague wording of the bill. I strongly oppose the extremely short period of consultation you are allowing. I am horrified that this proposed bill is not being discussed in mainstream media.

I strongly oppose the potential use of negative interest rates as a monetary tool. I strongly oppose the consequent increase in the powers of the RBA.

I earned an economics degree from te University of Canterbury [NZ] in 1984. I have been involved in financial markets since that time.I am yet to be convinced of the efficacy of negative interest rates as a monetary policy tool.

Yours sincerely

Greg Mulcahy

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