**From:** Sandra Malfiore <sandra.malfiore@adelaide.edu.au>   
**Sent:** Tuesday, 30 July 2019 12:49 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Objection

We object to the following

- any law that removes your right to use cash,

-we demand the government restore confidence in the banking system by properly reforming the system, not by trapping people in the system so they can’t escape policies like bail-in.

regards

Luigia and Sandra malfiore