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From: Vi O <violamcgowan@hotmail.com>   
Sent: Tuesday, 6 August 2019 7:51 PM  
To: RG - Black Economy <Blackeconomy@treasury.gov.au>  
Subject: Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Dear Sir / Madame,

I write as a tax-paying Australian citizen, with a long standing history of employment and contributing to the economy, in relation to this proposed Bill which is designed to curtail the legitimate access of banking clients to their own funds (in whatever form).

There is nothing lawful or just about restricting the public in using their own money, in cash, in whatever amount. And there has never been any historical problem with the public using cash, whatever the sum.

This Bill is a flagrant attempt by lobby groups and special-interest groups (e.g. bankers and investment syndicates who are in a position to practice money laundering) to shackle and defraud the public in the free use of their wages and entitlements, as they themselves see fit.

Why should I be sentenced to 2 years in jail for wishing to withdraw in cash more than $10,000.00 of my own money!!!!! Why should there be any limits to how much of my money I want to take out in cash!! It belongs to me…..not the bank!! It represents the fair exchange for my time and effort, on an hourly basis, as negotiated with an employer!!! The bank does not own me or my life, and has no entitlement to it!!! This is ridiculous!!

This Bill is of absolutely no benefit to the public and only benefits the proponents of it. I object to the thinly-veiled cronyism of this Administration and this obnoxious Bill perpetrated through it for the gratification of the money institutions who obviously consider the worker’s wages as their own assets and property. This Bill is tantamount to legalised extortion and financial slavery on a new level.

The premise of money laundering as the rationale is falsely applied to the public, who have never been in the position to pursue such a practice like the proponents behind this Bill, and who have no general history of practicing money laundering. I have never practiced money laundering. In all my years of employment I have never gone to work in order to accrue funds so that I can practice money laundering. It was enough of a challenge to pay bills, buy a home, raise my children and support their education, finance that rare holiday, carefully budget and scrimp in order to save for and secure the future when we’re too old to fight the battles anymore. I represent countless of millions who have expended their lives doing the same.

This Bill is based on a lie and I strenuously object and oppose it. I usually never get involved too much in politics, but this is no longer politics. It is a financial, and thus social, attack on my family personally, operating behind a political front. And not just on me, but the entire workforce. The days of my silence and ‘uninvolvement' are over!

Do something to stop this Bill, if you have decency left in you. It might even inspire some fast-dwindling confidence in government (won’t extend to banks thought at this rate. They need to clean up their own house first). The U.S. isn’t the only place that has a swamp in need of draining.

Viola McGowan