**From:** andrew glen <andrew.glen@hotmail.com>   
**Sent:** Tuesday, 6 August 2019 2:29 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Black economy lie

Dear Sir,  
  
Its a fundemental human right to trade my money as i see fit.  
My money represents the work i have performed.  
This bill restricts how i can choose to use my stored productivity.  
Negative interest rates, which is what this bill is actually setting us up for, will ruin pensioners, set up a youth with no confidence in the banking system,  and creative a larger black economy based on trading items. Turning a sovereign citizen into a criminal.  
We ARE sovereign citizens under our Queen. We are supposed to be free. Free to trade as we choose.  
  
I strongly oppose this bill.  
  
Andrew Niblett   
Marine Master