**From:** Merridee Pilkington <mezapilk\_5@hotmail.com>   
**Sent:** Sunday, 11 August 2019 10:28 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** re submission

Submission: Exposure Draft - Currency (Restrictions on the Use of Cash) Bill 2019

Dear Black Economy Committee,

I wish to right against this proposed bill.

This bill is a further erosion of our civil liberties, and our rights as Individual Australians to make our own choices.

It is an erosion of our rights through the constitution.

According to Dr Friedrich Schneider’s paper at the International Bundesbank Conference on the cash economy published in April 2017.

These restrictions would have minimal effect on stopping illegal activities, only reducing them by 5-10%.

The great majority of the damage that is done to our economy is not by customers giving the local plumber a bit of cash, but by corporations(big business) avoiding tax, helped by major, often global accounting firms and “creative” accounting practises.

It’s time to stop harming us and curbing our freedom

Another issue which Australians aren’t aware of is that this measure is designed to force people to use banks (which in itself is illegal to force people to buy goods and services from corporations) to provide so called stability in the banking sector, allowing banks to apply negative interest rates and use depositor funds for now legal bank-bail-ins.

We are sick of our parliaments (who are there to serve “We The People” ) manipulating the Democratic process in this country.

In short:

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 serious breach of Human Rights to force people to use and 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 of the black economy, but rather targets ordinary Australians who are simply trying to go about their business in freedom.

kind regards

Merridee E. Pilkington

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