**From:** carolyn <carolyn.waterson@bigpond.com>   
**Sent:** Friday, 9 August 2019 5:08 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft-Currency (Restrictions on the Use of Cash) Bill 2019

Manager Australian Government Treasury  
Black Economy Division.

Dear Sir,

                                I write a **submission on the proposed Currency (Restrictions on the Use of Cash) Bill 2019, to voice my objections to any law that removes Australians right to use cash.**

I have worked all my life as well as raising a family. My husband and I literally scrimped and saved so that we would not be a burden on the welfare system.  We are now both retired.  We have some money in the bank put aside for emergencies such as hospital bills etc.  Heaven forbid that it should be necessary, but if we do need to withdraw $10 000.00 of our **own** money to pay for such bills we should not have to face the possibility of 10 years jail.  Because it is our **own** money that we already paid taxes on, we should be able to do whatever we like with it.

Instead of threatening the ordinary, honest Australian workers who have more than paid their dues, the government should restore confidence in the banking system by properly reforming the system, not by trapping people in the system so they can’t escape destructive policies like bail-in quantitative easing and negative interest rates under threat of 10 years jail.

The Glass Steagall legislation introduced some time ago should also be passed immediately to separate normal banking from the financial gambling that causes crises in the first place before faith is lost in the banks and / or the Australian currency.