**From:** leannecahill12 <leannecahill12@gmail.com>   
**Sent:** Saturday, 10 August 2019 4:07 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submissions in relation to Currency (Restrictions on the Use of Cash) Bill 2019

I object to this proposed Bill for many reasons including the following:

1)  it will strip away the financial security which the elderly have worked hard to build during their working life.

2)  with negative interest rates, the savings which people have put away "for a rainy day" will be reduced, eg funds for emergency health issues (because health care cover is a joke).

3)  having to withdraw funds by bank cheques will force us to waste money ($30+) on bank cheques.

4)  not everyone uses electronic banking. Not everyone likes corresponding by email.  So what do they do if they have to pay a large bill?  It may be a cash $10,000 limit now but... it won't be long until that is reduced.  So how does that person pay a large bill?

Oh I know,  he/she to travel many, many kms to their nearest bank and get the bank to do an inter- bank transfer.  That sounds clever (not) because many of those people are aged and/or have mobility issues.   The government is trying to keep the elderly in their own homes instead of aged care homes but making it so difficult for them to perform day to day activities.

5)  hoping to eradicate the black market for cash jobs.  Stop dreaming!  You will only push it to another area such as bartering for services.

On a side note,  I also object to the raising of postal charges.  How are we, the Australian people, to keep in touch with family and friends when the cost of mailing a letter keeps rising and delivery services get less and less.

Ten working days to send a letter from Toowoomba Qld to Wagga Wagga NSW is ridiculous.

For the sake of the Australian way of life, please do not pass this Bill.

Leanne Cahill