**From:** spdterence . <spdterence@gmail.com>   
**Sent:** Tuesday, 6 August 2019 4:37 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

Attn: Manager

        Black Economy Division

        Langton Cres

        Parkes ACT 2600

Dear Madam / Sir,

Thankyou for taking a moment to review this matter.

It has come to my attention that Restrictions on the Use of Cash Bill is being put forward.

I am concerned that this bill continues a modern trend of making large institutional failings the problem of the least powerful and most law abiding citizens in the country.

The average tax paying and law abiding citizens that have for decades toiled and met their obligations of debt and have made the financial institutions wealthy beyond all reasonable measure.

But this not about vengeance politics or the politics of greed or any other leftist,socialist agenda or ideology. It is simply about the under pinning belief that effort, self control, self sacrifice, self improvement will yield something good. For individuals and their immediate families.

Without the trust and belief that the world is on some level just and worthy of investment will see the industry, creativity and human capital contributions of our truely engaged classes slow down and potentially even stop. I don't believe you realize how disillusioned people are that they can work their entire lives, pay taxes, work, volunteer, raise children who are the future of our country with good morals and a decent work ethic - when these people start to give up - then we have a problem.

Entrapment inside the tangled web of red-tape is hard but when you start confiscating the wealth of individuals we become indentured servants. I'm not sure if you see the future as something worthy of preserving or if you have already surrendered yourself and future generations.

I voted for Mr Morrison - and he might argue that this problem wasn't of his making - however I am sure that there are plenty of people who would be only too willing to help fix it. If only we would be honest and acknowledge the problem.

Thanks Terence Conway