**From:** djc .developer <davidjohnclarke22@gmail.com>   
**Sent:** Wednesday, 7 August 2019 9:29 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Currency (Restrictions on the Use of Cash) Bill 2019

Hi Treasury,

I'm a concerned Australian citizen who represents myself and nobody else.

I would like to object to the proposal of reducing all Australians ability to freely use their cash money.

10,000 dollars is the direct sweet spot for large cash expenditures on travel, used cars, specialized tools, home gym equipment, computers and other legitimate purchases. I know you want to reduce crime, cash-in-hand workers and other problems with the Australian economy, but you're actually hurting all Australians and not addressing the root causes of illegal trade practices.

Illegal transactions can be paid in subset dollar amounts under 10,000 over time, and while this will also be used for legal purchases, it will only add an unnecessary hurdle to legitimate business and customers.

If the problem has become so large to warrant this proposal, then I assume that illegal trade practices have become ineffectively policed. A better solution for black market abuse is reform of AFP, state police and judiciary handling of monetary abuse cases, so hire more qualified people and increase training. Enforcement reform, increasing fines and jail time for dark market abusers would not only better target criminals abusing the system, but would allow law-abiding Australians to use their money how they see fit.

You are trying to fix a crack in the wall with a sledgehammer, with the ultimate result being a law that would hurt the majority of Australians instead of the intended target. That is nothing to say of draconian government monetary policy dictating to its citizens on how they can use their money and the abuse of simple monetary freedom.

Best regards,

David Clarke