**From:** Reece Johns <reece-24@hotmail.com>   
**Sent:** Saturday, 10 August 2019 4:30 PM  
**To:** RG - Black Economy <Blackeconomy@treasury.gov.au>  
**Subject:** Submission: Exposure Draft—Currency (Restrictions on the Use of Cash) Bill 2019

I work hard to earn my wage and pay more than my fair in taxes.

After taxes I have a 69% profit margin on any wage I earn. Take from this GST, private health/ Medicare levy, motor vehicle registration(s), rates and any other levy thrown in on top, this takes me to the mid 40% of my wage to pay my living costs and hopefully save the remainder.

Forcing people like myself into failing privately owned banks by going cashless, trapping us in propping up these corrupt businesses is not my idea of the Australia I won’t to live in. I vote no to the cashless economy and no to any form of bail-in for these institutions found to be corrupt by a royal comission.