

Dear Manager,

I am writing in regards to the Currency (Restrictions on the Use of Cash) Bill 2019. I strongly oppose the proposed bill aimed at limiting the use of large cash transactions.

The rationale for the bill is that it 'sends a strong signal to the community that it is not acceptable to avoid tax and other obligations by paying with cash'.

- I resent the assumption in this statement that a person could only be using cash to avoid legal or moral obligations.
- The purpose of law in a free society is to see that natural justice is done, not to 'send a signal' to a community as though Australian citizens were young children.
- The freedom for two ordinary citizens to transact with one another without the interference of an intermediary is a basic moral right. Cash or barter are the only ways this can be done.
- Avoiding tax is already illegal; it is unjust for law abiding citizens to lose the basic freedom to exchange with one another without an intermediary in order that it may be marginally more difficult for criminals to hide their activity. Criminals presumably would have no problems with committing the additional 'crime' of using cash.
- The enthusiasm for this law in the government is clearly not for the potential reductions in black market activity it may produce; rather it is meant as a way to prevent ordinary citizens from using cash as an alternative to the banking system.
  
- Take the following example, for now currently legal: A woman walks into a car dealership and buys a car for \$14,000 in cash. Assume the car dealership keeps appropriate records and pays the appropriate taxes. These questions arise:
  - Who has the woman harmed?
  - What has she done that is morally wrong?
  - Who has the dealership harmed?
  - What has the dealership done that is morally wrong?
  - What right therefore do we have to demand that she give an account of her actions or face criminal penalties?

The law would create utterly victimless crimes for which ordinary people would be punished. It would also reverse the burden of proof on citizens, assuming that they are guilty of some moral wrong until proven otherwise. This is a very disturbing price to pay merely to make it marginally easier for law enforcement agencies to regulate black market activity.

Again, I reiterate that I very strongly oppose the proposed bill.

Regards,

