

26th July 2024
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Name: Rochelle Wison [Dr]

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This is my Submission re the RBNZ promotion of a CBDC:

1. It is not necessary.

Everyday electronic transactions which make commerce, news gathering/dissemination and interpersonal communication easier are useful and sufficient.

2. CBDC is adding to the incredible use of energy and water of Data Centres.

Already their use is utterly extravagant in a planet with finite water and energy resources - not just for us humans, but for all life on/in the planet.

There is absolutely no need for "realistic" video games, or streaming of films etc by Netflix, Disney, Apple etc etc

These are frivolous uses of energy, and their increasing use/promotion is leading to the demise of cinemas, DVDs even, and the dumbing down of present and future brains. All kinds of initiatives, [like "No. 8 wire"] and ability to enquire, work things out without recourse to the Internet are much reduced. We have become helpless in face of major disasters.

3. There is nothing "Free".

Computers/Data Centres need also, minerals [mining], plastic [insulation], steel, space of land in flat, stable areas, then unavailable for any other use including food production.

Read environment destruction and increase cost for consumers of food, everything.

For more information re points 2 and 3 just see Inside Story on Al Jazeera on this topic.

4. They [CBDCs] and all the extra uses of this electronic technology, including AI, need more and more satellites orbiting in near earth space.

These satellites and their end-of life debris are interfering with the very thin shield around our "goldilocks" planet which protects us from the powerful emissions from our sun. These emissions include UV rays which are increasingly coming through again and threaten all life on earth.

The planet itself will continue, but not life in all its wonderful diversity

Satellites also are emitting microwaves to receptors through this planetary shield which are otherwise not known by life on earth.

All life is at base electric, and very sensitive creatures such as insects are disappearing at an alarming rate. Animals which need insects [birds, lizards etc] and plants [for pollination] suffer downstream from this effect.

5. Re privacy and safety

There is an inherent risk that Government which has overarching control of the RBNZ via legislation, can access information about the spending choices of the population, and can order the cancelling of access of certain people to their own money resources. This has already happened in Canada [a democracy!?!] re the trucking protestors, cutting off their ability to make their mortgage repayments, pay for any purchase they want to make. We do not want the possibility of a "Social Credit" system that we so readily accuse China of having.

Cutting off access to funds in this way is also happening as international punishment by the USA and its affiliates to Russia, Iran and is a threat held over many more. We don't want this applied to New Zealand citizens.

Altogether unnecessary and dangerous.

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