

English Unit 4: Analysing Argument

Outcome 2 – Print text

Instructions

For this Outcome, you are required to analyse the use of argument(s) and language to persuade an intended audience to share the point of view expressed in a persuasive text.

- Read the background information on this page and the material on pages 2, 3 and 4, and write an analytical response to the task below.
- For the purposes of this task, the term 'language' refers to written and spoken language, and 'visuals' refers to images and graphics.

Task

Write an analysis of the ways in which argument(s), written and spoken language, and visuals are used in the material on pages 2, 3 and 4 to try to persuade the intended audience to share the point of view presented.

Background information

Guardian (Australia) is the Australian website of the British global online and print newspaper, *The Guardian*. It is available solely in an online format. It has a strong focus on Australian events and issues. *Guardian (Australia)* is based in Sydney, with offices in Brisbane, Melbourne, and Canberra. It has a readership of 6.7 million a month. Online access is free.

On September 17, 2023, *The Guardian (Australia)* published an opinion piece by David Mitchell, a British actor, writer, and comedian. The comment is titled 'A note of caution about the withdrawal of cash'.

Mitchell's comment is a response to an increasing reluctance among British retailers to accept cash payments and a decrease in the number of bank outlets which has reduced access to cash. Australia is also debating the increasing shift to a cashless society.



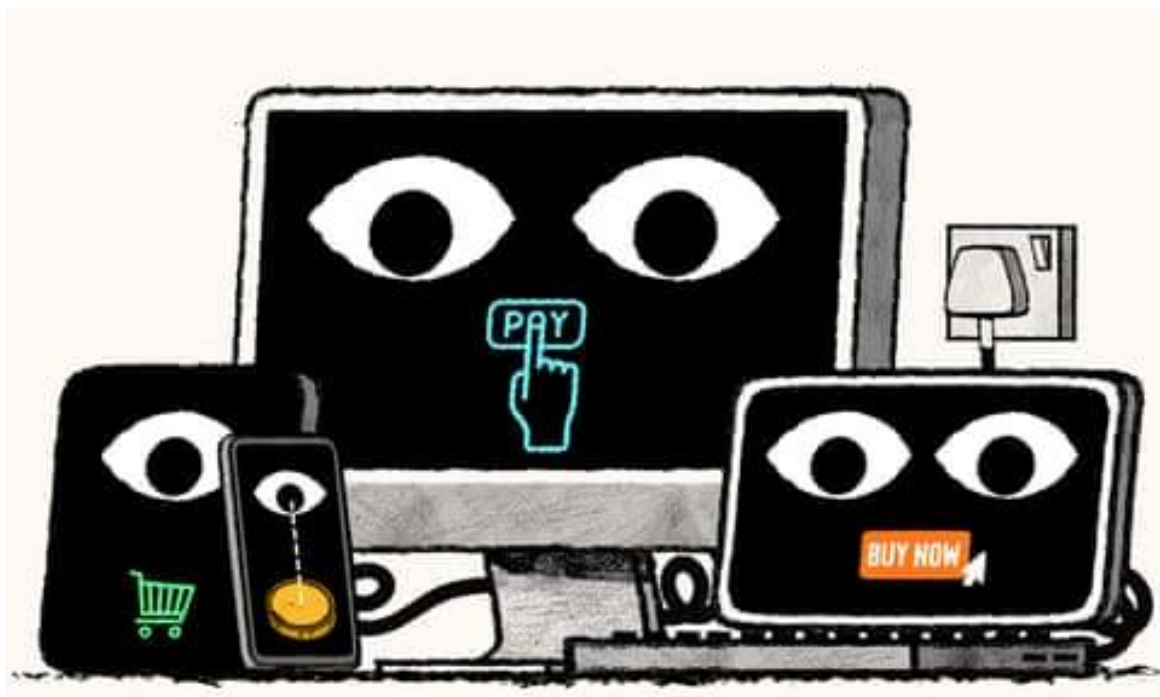
A note of caution about the withdrawal of cash

David Mitchell

Sept 17, 2023



There was no referendum on putting an end to cash. The banks, for whom no one has voted, are imposing this on us. Without coins and notes, unaccountable banks can know everything we're spending. Is that good?



The general secretary of the GMB (General, Municipal, Boilermakers' and Allied Trades Union) said last week, "Losing face to face services in more places throughout the country is a huge problem for many. The consequences are real and disturbing... These moves to use tech and digital as the primary way to do anything impact on our

older citizens and those poorer hardest of all.” He’s calling for paying in cash to be made a legal right.

For years I thought it was one. People used to talk confidently about “legal tender”. Then, recently, I started coming across the occasional trendy pub or overpriced bakery smugly proclaiming themselves cashless and looking down at my grubby tenner [a British note worth approximately 18 Australian dollars – Echo editor] as if I were attempting to insert a non-biodegradable drinking straw into a turtle’s alimentary canal.

It’s spreading. I was discussing pocket money with parents at my daughter’s school the other day and there was general enthusiasm for giving children cards with money somehow “on” them in order to get them used to making electronic payments. That seemed bleak to me. I don’t see any point in that – it’s not as if paying by card takes ages to learn – except that it will enable more retail outlets to refuse cash.

Does this matter? Isn’t cash just dirty and costly to hold and transport? What is the problem with doing everything electronically?

Aside from Smith’s point about the elderly and less tech-savvy, it’s that this is a massive change in the way society is managed and we have not been consulted on it. There was no referendum on putting an end to cash.

The banks, for whom no one has voted, are imposing this on us without having secured our consent. That is not how a democracy is supposed to work.

In recent years the banks have moved swiftly to cut costs and so reduce our access to cash and, as a result, force more and more payments to be made electronically. Nearly 15,000 cash machines have been removed in the past five years; between 2019 and the end of this year, 2,277 high street bank branches will have closed. This makes cash harder to acquire and it also makes it harder for businesses to deposit cash at the bank, further incentivising them not to accept it.

The downsides are clear: first, without cash, we have lost the technology for paying for things in a power cut. Is that because the banks think there’ll be fewer power cuts in the future? If they think that, they’re too stupid to look after anyone’s money.

But mainly, it's that digital payments are all traceable. There would be no anonymous spending of money. The unaccountable banks know everything we're spending, and the government can obtain access to that information. Is that good?

It is if you think that the only problem facing civilisation is money laundering. But I struggle to see any other pluses. It potentially gives the state the physical power to stop us spending our money.

Are we sure this power will never be misused? The notion of refusing someone an account because of their political opinions is horrific.

The prime minister agrees that "it is right that people should have access to cash" but when asked whether businesses should be required to accept it as payment, he said, "I don't think that's appropriate".

David Mitchell is a British actor, writer, and comedian.

The full text of this document can be accessed at
<https://www.theguardian.com/commentisfree/2023/sep/17/a-note-of-caution-about-the-withdrawal-of-cash>