THE ALBERTA BUCK - TEASER

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(GO TO FULL PRESENTATION)

Speaker notes

No notes on this slide.

WHAT IF ALBERTA FAMILIES COULD KEEP THEIR INTEREST?

A 5-minute briefing for Alberta policy leaders

$23 billion leaves Alberta every year as interest – on money created from Albertans' own assets.

That's $18,000 per family, per year. For decades.

What if there's a way to keep that money in Alberta?

Not by fighting banks. Not by changing monetary policy. By giving families a fiscal tool they're missing.

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Speaker notes

What if Alberta families could keep their interest payments?

Twenty-three billion dollars leaves Alberta every year. Not for goods or services. For interest on money created from Albertans' own assets.

That's eighteen thousand dollars per family. Every year. For decades.

You already know how bank lending works: the bank creates new liquidity backed by the borrower's collateral. The family's house does all the heavy lifting. The family pays interest for twenty-five years.

What if there were a way to let families access that same liquidity directly – from their own assets – without the interest? Not by replacing the dollar. Not by changing the banking system. Just by giving families a fiscal tool that, until recently, only banks could use.

Five minutes. That's all this takes.

THE FISCAL TOOL ALBERTA FAMILIES ARE MISSING

When a bank issues a mortgage, you bring it all:

Your Family Provides	The Bank Provides
The collateral (your home)	A ledger entry
The insurance (CMHC, private)	An accounting system
The creditworthiness	
25 years of interest payments	

The family provides everything of substance. The technology to provide that ledger entry now exists outside of banks: the ability to access your own wealth's purchasing power, directly.

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3 / 1

Speaker notes

You know the mechanics. When a bank issues a mortgage, it creates new liquidity backed by the borrower's collateral. The family provides the house, the insurance, the income stream, the creditworthiness. The bank provides a ledger entry.

For centuries, only banks could provide that ledger entry. It required trusted institutions, verified records, enforceable contracts. That infrastructure was expensive and centralized.

That's no longer true. Blockchain, smart contracts, and parametric insurance now provide the same capabilities: trusted ledgers, verified attestation, enforceable insurance. The Swiss WIR Bank has operated a version of this for ninety years. DeFi platforms like MakerDAO manage over five billion dollars of it today.

The fiscal tool families are missing is simple: the ability to access purchasing power from wealth they already own, secured by insurance they already pay, without borrowing.

THE ALBERTA BUCK: SAME ASSET, NO INTEREST

Replaces borrowing – not the Canadian dollar:

Feature	Bank Mortgage	Alberta Buck
What backs it?	Your home equity: $380K	Your home equity – *same asset*
Who issues it?	Bank (from your collateral)	You (from your collateral)
Insurance?	Yes (CMHC, private)	Yes – same insurance (parametric)
Interest?	5%+ compounding for 25 years	None
25-year cost?	~$715,000 for a $505K home	~$428,000
Family savings		**$286,000 per home**

CAD$ remains legal tender. BUCKs are voluntary, insurance-backed private contracts – not currency.

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4 / 1

Speaker notes

Here's what it looks like for a real family. Same house. Same insurance.

With a mortgage: borrow three hundred eighty thousand against your home. Pay nearly three hundred thousand in interest over twenty-five years. Total cost: over seven hundred thousand dollars.

With the Alberta Buck: access the same three hundred eighty thousand from your own equity. Pay about half a percent annually in insurance. No interest. Total cost: about four hundred twenty-eight thousand.

The family keeps nearly three hundred thousand dollars. Think about what that means. That's a child's education fully funded. That's retirement security. That's a young couple in Red Deer who can start a family without both parents working overtime to service a debt that didn't need to exist.

And BUCKs don't replace the dollar. Albertans still earn, save, and pay taxes in Canadian dollars. BUCKs are voluntary private contracts under provincial insurance law. Anyone who prefers a traditional mortgage can still get one. This is a new option, not a replacement.

ALBERTA HAS THE AUTHORITY

This is clearly provincial jurisdiction:

- Property and civil rights: Section 92(13)
- Natural resources: Section 92A
- Insurance regulation: provincial authority
- ATB Financial: 87 years outside federal Bank Act

BUCKs are not currency (s. 91(14)). Not monetary policy (s. 91(15)). Not banking (s. 91(15)).

They're insurance-backed contracts over property – the definition of provincial jurisdiction.

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5 / 1

Speaker notes

Can Alberta actually do this? Yes. Unambiguously.

Property and civil rights fall under Section 92. Natural resources under Section 92A. Insurance is provincial. Contracts are provincial. BUCKs are insurance-backed private contracts over property. That is the definition of provincial jurisdiction.

Alberta BUCKs are not currency. They're not legal tender. They don't set interest rates. They don't regulate banks. None of the federal powers in Section ninety-one apply.

And Alberta has precedent. ATB Financial has operated outside federal Bank Act jurisdiction for eighty-seven years. Alberta already runs a financial institution that does things differently. The Alberta BUCK just extends a basic fiscal capability to citizens.

This is why provincial partnership matters. Without the province's legal framework, insurers can't enforce liens and contracts can be challenged. With it, the system is on solid legal ground.

THE SCALE OF THIS DECISION

Metric	Value
Annual extraction from Alberta families	**$10B/year** (household mortgages alone)
Annual extraction from Alberta businesses	**$10B/year**
Annual provincial debt servicing	**$3.2B/year**
Total extraction	**$23B/year – $63M/day**
Savings per family (25-yr mortgage)	**~$290,000**
Cost of complete R&D program	**$3M** (68 minutes of current outflow)
ROI at even 10% adoption	**767x**

This is likely the single largest fiscal lever available to the province of Alberta

*Potentially **larger than eliminating income taxes***

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Speaker notes

Here's why this matters beyond the numbers.

Alberta's birth rate is one point four one. Thirty-four percent below replacement. Young Albertans are leaving or not starting families – not because they're not hardworking, but because they've done the math. Housing at ten to fifteen times income. Two incomes required forever just to service mortgage interest. Family formation, economically impossible.

Three hundred thousand dollars in interest savings per family changes that equation completely. A young couple earning sixty thousand a year can own a home at four to six times income instead of fifteen. Single-income families become viable again. Generational wealth compounds instead of being extracted.

A farmer saves eighty-five thousand a year, saving the family farm and reviving the local town economy. The province could grow the Heritage Fund by over three hundred billion in thirty years. And the cost to find out whether this works? As little as three million dollars. Sixty-eight minutes of the current outflow.

Ten senior researchers for twelve months. Not a feasibility study that gathers dust – five concrete deliverables, including a working prototype and a definitive legal opinion.

This may be the single largest fiscal lever available to any Canadian province. Potentially larger than eliminating income taxes. And three million dollars buys certainty, either way.

ALBERTA DESERVES TO FIND OUT

During this presentation, about $218,000 left Alberta as interest.

The question isn't *whether* this happens. It's whether Alberta leads.

Alberta has the constitutional authority, the attestable wealth, the financial infrastructure, and the people who deserve it most.

$3M and 12 months to find out.

>>>>> **Full Presentation** | **PDF** | **Research** <<<<<

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Speaker notes

During this five-minute presentation, about two hundred and eighteen thousand dollars left Alberta as interest. On money created from Albertans' own wealth.

This transition is already underway globally. DeFi platforms manage over five billion in asset-backed liquidity. Wyoming has legislated a state-backed digital token. The Swiss WIR Bank has run this model successfully for ninety years.

The question isn't whether families will eventually gain direct access to their own wealth's liquidity. The question is whether Alberta leads that transformation – or adopts someone else's framework, on someone else's terms, a decade from now.

Alberta has something no other jurisdiction combines: the constitutional authority, over a trillion dollars in attestable wealth, eighty-seven years of financial innovation through ATB, and families who are paying eighteen thousand dollars a year for a problem that can be solved.

Three million dollars. Twelve months. A definitive legal opinion, a working prototype, and a clear decision: go or no-go, based on evidence.

If it works, Alberta pioneers the most significant financial innovation since central banking. If it doesn't, three million bought certainty and Alberta moves on knowing for sure.

Either way, Alberta's families deserve to find out.

The full presentation and supporting research are at the links on screen. Thank you.