



# THE ALBERTA BUCK - TEASER

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# 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.





# THE FISCAL TOOL ALBERTA FAMILIES ARE MISSING

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

<b>Your Family Provides</b>	<b>The Bank Provides</b>
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.



# 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 – <i>same asset</i>
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.



# 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.



# 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*





# 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.

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