
A Look at Us and Our Money

Vicki Gunn

Executive Director, CHP Canada

Remember the Freedom Convoy in February 2022? Many people who financially supported the Freedom Convoy had their accounts frozen by their banks following the implementation of the Emergencies Act. Roughly 200-280 bank accounts were frozen along with other financial products totalling approximately \$7.8 million.

Chrystia Freeland, Finance Minister at the time, said that measures in the Emergencies Act were temporary, but the government planned to make the expanded reach of the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) permanent. She kept her word.

Today, some Canadians are receiving notices from their banks, advising them that their bank no longer wishes to keep them as a customer (debanked). They scramble to reinvent their banking strategies. They cannot cash their pay cheque. They can't pay their bills or mortgage. They have access only to the money tucked away in their mattress...just like when Ms. Freeland froze Canadians' bank accounts during the Freedom Convoy.

How many of us use our bank cards for a myriad of daily purchases? The loaf of bread you grabbed at the convenience store. The cup of coffee you picked up on your way to work. Many of us go out without even a couple of bucks in our pocket; we know we can use our card. We didn't do that before the age of electronic storage and transfer of money. Maybe we should go back to carrying cash in our wallets.

Bill C-2 (Strong Borders Act) is now working its way through Parliament. It would restrict any cash payment over \$10,000, forcing all of us to depend on digital payments for major transactions. This would give the government—through the banks—increased knowledge of, and eventually control over, how we spend our money. This is one of the serious flaws in Central Bank Digital Currency (CBDC).

The government says the purpose of these restrictions is to curtail money laundering. We support the stated goal; we all want to end money laundering with its accompanying societal evils of human trafficking, illicit drug trafficking, fraud, theft, and other economic crimes. However, is this the answer? Are we willing to give up our privacy and economic sovereignty for a promised but unproven strategy to foil fraud? Of course, this is a government project. What could go wrong?

Personally, I know that I have adapted in many ways to electronic banking. It's handy to be able to make deposits and pay bills without having to go to a bank. But, should I be more proactive in making sure that cash and cheques continue to function through interaction with clerks in a physical bank?

I know that, even now, every transaction through my account is known and assessed through the prying eyes of electronic programs...because of the purchases I make on my card. I'm told that I've spent more than usual on groceries or that I have a bill coming due soon. Perhaps we need to take back the right to

privacy that we've given away and use cash more often before we find ourselves in a cashless society, where our government accesses and authorizes all purchases. We are too close to that already.

As of 2025, 137 countries were in some phase of CBDC development. Maybe you and I need to look at our spending habits, what we want from our finances, what we're supporting with our finances and align what we're doing with what we want to see happen. I don't want government making decisions regarding how I eat, what I wear, or where I live. I don't want the government to presume the right to freeze my assets, using my bank to do so.

If we succumb to the lure of a fully digital economy, we will be granting the state the ability to monitor and set rules for our purchases.

In 2022, the Trudeau government invested \$9 million in a facility for us to dine on crickets in the future.¹ In 2025, this company went into receivership. But what if the government were to make a little tweak to our banking cards and cause them to refuse to purchase meat and replace it with crickets? This is possible with digital ID and CBDCs! The government can, AND WILL, use this power to control our choices if we let them. If we do not fight the advent of Central Bank Digital Currencies (CBDCs), we will discover that the government, through our dependency on digital banking, will control what we eat, where we live and what we wear.

CHP Canada does not support CBDCs. We believe that it is the government's responsibility to maintain a workable banking system and a reliable non-digital currency. Our justice system must fight criminal behaviours without robbing law-abiding Canadians of their God-given right to privacy and economic sovereignty.

Visit our website! Read our policies! Join CHP Canada today!²

Footnotes

¹ www.cbc.ca/news/canada/london/london-ont-cricket-plant-ordered-into-receivership-amid-41m-debt-bill-to-creditor-1.7533755

² www.chp.ca/get-involved/

The Christian Heritage Party of Canada

www.chp.ca • NationalOffice@chp.ca • 1-888-VOTE-CHP (868-3247)

PO Box 4958, Station E, Ottawa, Ontario K1S 5J1

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