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## Columnists

### Why a move towards a cashless society should concern us all - GP Taylor

One of the hidden symptoms of the Covid pandemic is that as a society we are using less cash. Being locked away in our homes meant we had to find other ways of buying the things we needed.

By GP Taylor

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Why Gurdev Singh at the Yorkshire Wildli...

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Card payments became the norm and when shops reopened, many went card-only. The excuse given was that it would cut down Covid transmission.

In London it is said that over 80 per cent of businesses prefer card payments over cash. In Newcastle, this is about 40 per cent.

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There are benefits to not having to use cash. Contactless payments are quick and easy. However, there are some very good reasons why we all should be concerned that our new prime minister is firmly behind a move towards full digital currency. Some of those reasons are quite sinister.



There is still a place for cash in society. PIC: PA

Amazingly, there are 1.3 million people in the country who do not have a bank account and rely on cash payments. If we became a cashless society, they would be frozen out of the economy. **People** can become unbanked due to a poor credit history or a low income, that means they cannot afford bank charges. What would these people do to buy food and live?

Bank notes would become a thing of the past. Every pound in the bank would only exist digitally. There would be no more money under the bed or paying for things with cash. Every transaction you made would be recorded and banks could sell that data to advertisers who would then know your spending history.

Wallets would be replaced by smartphones, prepaid digital bank cards, tap-and-go, internet payments and credit cards.

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How would that affect the one in 10 of the population who have never used the internet or the 81 per cent over-65s who do not own a smartphone? A lot of people, young and old in Yorkshire would find going cashless very difficult to say the least. An economy without cash is good for government and big business but is bad for the individual.

Fraud is a major concern and everyone has a story or knows someone who has been ripped off by digital scammers. If real money is taken away, then all our assets are open to attack. You cannot hide digital under the bed or in the tea urn.

Even more frightening is that as Rishi Sunak pursues plans for digital currency, making the money in our bank accounts could be open to political interference. In the summer 2021, Sunak proposed a central bank digital currency (CBDC), or "Bitcoin" to come into play across the UK economy by 2025.

This would be a digital currency issued by the Bank of England that could ultimately replace sterling.

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The danger here is that experts are already predicting that Bitcoin could be an easy way to control society. Politicians would have the power to turn off your bank account and leave you unable to pay for food and housing. The state would be able to see everything you earn, buy and where you have been spending your credits. Protest, disagree with the state, go on strike and your finances could be stopped in a second.

It is something that could be linked to carbon credits in an attempt to control the carbon footprint of the individual. This would mean that digital currency could be used to control how much carbon we use in our lives. Buy too much petrol in a month and they could stop you booking a holiday. This isn't a conspiracy theory; mechanisms are already in place for this to happen.

A cashless society would mean that money could be programmable. The Bank of England as the Bitcoin issuer could say what you can and cannot spend your money on. If you are in receipt of benefits that could mean the digital currency you get could be programmed to only allow you to get food and pay bills and not buy beer down the pub. The Inland Revenue could automatically take your money when they liked to and not when you wanted to pay them.

If you believe this would never happen in a Western democracy, then I am sorry to say that it already has.

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Justin Trudeau, the Canadian Prime Minister, follower of the World Economic Forum and friend of Rishi Sunak, did just that to stop demonstrators blocking roads in Ottawa.

Members of the Freedom Convoy and those donating to its cause had their bank accounts frozen just because they protested against a Covid lockdown.

With a digital currency, a British government could not only target groups, but also individuals. We could be faced with a situation of mass control where people were afraid to speak out for fear of becoming unbanked.

Paper money and coins are a vital part of our community and are more than just a means of purchase. Real money links us back into history and can survive wars, scammers, and electrical black outs. It cannot just vanish from our pockets when the power is turned off or the computer breaks down.

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Money is easy to use and is not reliant on a computer chip in a plastic card to use it. Cash is something we cannot allow to be taken from us. We either use it or we lose it and don't let Globalist politicians take it from us.

***GP Taylor is a writer and broadcaster who lives in Yorkshire.***

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