



NESARA/GESARA: A Vision for Global Financial Reform Amid Systemic Discontent

Unraveling the Promise and Perils of a Radical Economic Reset

Tier-3+ (Keystone Reference)



Living Archive

by

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NESARA/GESARA: A Vision for Global Financial Reform Amid Systemic Discontent

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Keystone Reference — Orientation Note

This article is designated as a Keystone Reference within the Living Archive. It is intended to stabilize interpretation around a topic that is often mythologized, polarized, or externally projected. It offers context and discernment rather than instruction, initiation, or authority.

Invocation (optional)

“Oversoul Sheyaloth, flow this truth clear and unshadowed.”

Reader Note: This piece includes both mainstream historical context and a critical examination of popular claims. You are invited to hold it with open-mindedness and evidence-based discernment.



Preface — On the Role of This Reference

This piece is designated as a *Keystone Reference* within the archive.

Keystone references serve a specific function: they provide interpretive stability around concepts that are frequently misunderstood, mythologized, or externally projected. Rather than advancing a new framework, they clarify how existing ideas are meant to be held.

This text is not an initiation, instruction, or authority claim. It is offered as a grounding reference to support discernment and ethical orientation as readers explore related works across the archive.





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Abstract

NESARA (National Economic Security and Reformation Act) and GESARA (Global Economic Security and Reformation Act) propose sweeping financial reforms—debt forgiveness, gold-backed currencies, and wealth redistribution—to dismantle a purportedly corrupt global system. Originating from Harvey Barnard’s 1990s economic proposal, these ideas morphed into a narrative blending conspiracy, spirituality, and advanced technology, driven by distrust in institutions like the Federal Reserve.

This paper explores NESARA/GESARA’s origins, features, and implications, alongside the Federal Reserve’s creation, independence, and global parallels. It examines systemic inequality, the likelihood of NESARA/GESARA’s truth, and its potential impact on the Philippines, including societal changes and proactive steps for readiness. Supported by X posts, a timeline of events, and validated conspiracies (approximately 10–15% of which historically prove true), it offers a critical assessment of this polarizing vision.



Executive Summary

The **global financial system**, rooted in **fiat currency** and **central banking**, is criticized for perpetuating **inequality**, fueling interest in NESARA/GESARA. Initially Harvey Barnard’s 1990s reform proposal, NESARA was reimagined by Shaini Goodwin as a secret law

promising debt forgiveness, a gold-backed **Quantum Financial System** (QFS), and global prosperity. GESARA extends this vision worldwide, allegedly backed by secret alliances. Economic crises, distrust, and technological shifts amplify its appeal, though evidence remains scarce.

The Federal Reserve, created in 1913 by Congress and bankers, operates independently to manage monetary policy, a model mirrored globally, explaining coordinated interest rate policies. Validated conspiracies (e.g., MKUltra) suggest hidden agendas are possible, with 10–15% of such theories historically proven true, but NESARA/GESARA's lack of documentation lowers its likelihood (<10%). For the Philippines, implementation could alleviate poverty but risks disruption, requiring proactive preparation. A timeline assigns low probabilities to near-term events, reflecting evidential gaps, but real trends (e.g., de-dollarization) and X posts sustain speculation.



Historical Background

The global financial system's evolution shaped the grievances fueling NESARA/GESARA:

- **19th Century – Gold Standard:** Currencies tied to gold ensured stability but limited money supply, constraining industrial growth.
- **Early 20th Century – Central Banking:** The 1907 banking panic exposed the need for oversight, leading to the Federal Reserve Act of 1913, influenced by bankers like J.P. Morgan. This centralized U.S. monetary policy.



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- **Bretton Woods (1944):** Post-WWII, 44 nations pegged currencies to the dollar, convertible to gold, establishing the **IMF** and **World Bank**, centralizing Western financial power.
- **Fiat Era (1971):** Nixon’s gold suspension introduced fiat currencies, enabling money creation but risking **inflation**. Deregulation in the 1980s **concentrated wealth**.
- **Modern Crises:** The **2008** crisis and **COVID-19 pandemic** increased global debt (**\$305 trillion** by 2022) and **inequality**, eroding **trust** (30% of Americans trust government, Pew 2022), creating demand for **radical** solutions like NESARA/GESARA.

These developments—**centralization**, **fiat money**, and **inequality**—form the causal backdrop for NESARA/GESARA, highlighting systemic flaws proponents aim to address.



What is NESARA/GESARA?

NESARA emerged as a response to economic flaws. In the 1990s, **Harvey Francis Barnard**, an engineer with a PhD in systems theory, proposed the National Economic Stabilization and Recovery Act to tackle inflation, debt, and Federal Reserve control. His book, **Draining the Swamp** (1996), outlined **abolishing income taxes**, **eliminating compound interest**, and **adopting a bimetallic currency**. Lacking congressional support, Barnard’s ideas entered the public domain, ripe for reinterpretation.

In the 2000s, **Shaini Candace Goodwin** (“Dove of Oneness”) reimagined NESARA as a **secretly passed law** (2000, signed by Clinton under duress), suppressed by elites. She claimed its announcement was planned for **September 11, 2001**, but 9/11 attacks delayed it, linking NESARA to conspiracy narratives. GESARA globalized this vision, promising reforms across 206 nations, backed by groups like the “**White Dragon Society**” or “**Saint Germain World Trust.**” This narrative blended economic reform with spirituality, promising a “golden age.”



Key Features:

1. **Debt Forgiveness:** Cancels personal and national debts, citing illegal banking practices.
2. **Currency Reform:** Replaces fiat currencies with gold-backed ones via a **Quantum Financial System** (QFS).
3. **Tax Reform:** Abolishes income taxes, potentially using sales taxes or alternative funding.
4. **Banking Overhaul:** Eliminates central banks (The Federal Reserve in the U.S.) and fractional reserve banking, prioritizing public welfare.
5. **Wealth Redistribution:** Distributes “**prosperity funds**” from seized assets or secret trusts.
6. **Global Peace:** Ends wars and poverty, tied to spiritual awakening.
7. **Technological Release:** Unveils suppressed technologies (e.g., free energy, healthcare).



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Causal Link: Economic crises (**dot-com bubble**, 2008) and **distrust** caused discontent, which Goodwin’s narrative exploited, offering hope through radical reform. GESARA’s global scope reflected interconnected financial systems, amplified online.



How Did NESARA/GESARA Come About and Why?

Barnard’s NESARA stemmed from frustration with **fiat currency** and **debt**, seen as **elite tools**. Its failure to gain traction left a vacuum filled by Goodwin’s narrative, which capitalized on **post-9/11 distrust** and economic **uncertainty**. Her claims resonated due to real grievances: **rising debt**, **inequality**, and perceived **corruption**. The 2008 crisis deepened these, as bailouts favored banks (**\$19 trillion** U.S. wealth lost). GESARA emerged to explain delays and align with trends like **BRICS de-dollarization**, reflecting dissatisfaction with Western financial dominance.

Why? Systemic flaws eroded trust, creating demand for radical solutions.

NESARA/GESARA’s spiritual appeal addressed existential needs, while its economic promises tackled tangible pain.



How Did the Current Financial System Come to Be?

The system evolved through deliberate steps, each addressing needs but sowing **inequality**:

- **Gold Standard Limitations:** 19th-century gold-backed currencies constrained growth, prompting flexibility.
- **Federal Reserve Creation (1913):**
 - **Who Created It?** Congress passed the Federal Reserve Act, shaped by bankers like **J.P. Morgan**, **Paul Warburg**, and **Nelson Aldrich**. The 1907 panic, resolved by Morgan, highlighted the need for a central bank.
 - **Why Independent?** The Fed's independence **insulates** monetary policy from political pressures, ensuring **stability**. It reports to Congress but operates autonomously, with governors appointed by the President and confirmed by the Senate.
 - **Who Controls It?** The Federal Reserve Board (7 members) and 12 regional banks, overseen by bankers and business leaders, set policy. The Chair (e.g., Jerome Powell) wields influence. Public accountability exists, but private ties fuel elite control perceptions.
 - **Primary Function:** Manages monetary policy—controlling **money supply**, **interest rates**, and **inflation**—and acts as a **lender of last resort**.
- **Bretton Woods and Fiat Shift:** The 1944 Bretton Woods system, designed by **John Maynard Keynes** and **Harry Dexter White**, pegged currencies to the dollar, centralizing power. **Nixon's** 1971 gold suspension enabled fiat money, risking inflation.
- **Financialization (1980s–Present):** Deregulation (e.g., **Glass-Steagall** repeal, 1999) expanded financial markets, concentrating wealth.





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Global Structure:

- **Most nations** have independent central banks (e.g., Bank of Japan, ECB), shielding policy from politics. Variations exist (e.g., China’s state-controlled bank), but fiat currency and fractional reserve banking are near-universal.
- **Coordinated Interest Rates:** Central banks align policies through shared goals (e.g., inflation control) and the Bank for International Settlements (BIS). Globalized markets mean Fed rate hikes (2022–2023) prompt ECB and Bank of England increases.

Causal Link: The Fed’s creation **addressed instability** but **centralized power**, fueling **elite control** perceptions. **Global coordination**, seen as evidence of a **controlled system**, drives NESARA/GESARA’s reformist narrative.



Why Is the Financial System Blamed for Inequality?

The system’s mechanics drive inequality:

- **Debt-Based Money:** Fractional reserve banking creates (prints) money as debt (IOU), burdening individuals and nations. Global debt hit \$305 trillion (IMF, 2022).
- **Financialization:** Financial economies enriched asset **owners (top 1% own 50% of wealth**, Oxfam 2023), while wages stagnated.
- **Central Bank Policies:** Quantitative easing (\$8 trillion post-2008) **inflated assets**, benefiting the wealthy. Low rates fueled debt and wealth gaps.

- **Global Disparities:** IMF/World Bank loans impose **austerity** on poor nations, perpetuating **dependency**. **Dollar dominance exports U.S. inflation**.
- **Perceived Corruption:** Revolving doors (e.g., Goldman Sachs alumni in Treasury) and tax havens (\$8.7 trillion hidden, Tax Justice Network 2023) suggest elite capture.

Causal Link: **Inequality** and **distrust** fuel NESARA/GESARA’s appeal, promising to dismantle a debt-driven, elite-controlled system.



Key Features and Differences from the Current Paradigm

NESARA/GESARA contrasts with the status quo:

Aspect	Current System	NESARA/GESARA
Currency	Fiat, inflationary	Gold-backed, stable
Debt	High, interest-driven	Forgiven, no interest
Taxation	Income-based, complex	Abolished or simplified
Banking	Fractional reserve, private	Transparent, public-focused
Wealth	Unequal, concentrated	Redistributed, equitable

Causal Link: **Systemic flaws** necessitate NESARA/GESARA’s reforms, addressing **root causes** by **restructuring** finance.



Why Is There a Need for This Change?

- **Economic Data:** Top 1% own 50% of wealth; **3.1 billion** live on <**\$6.85/day** (World Bank, 2023). Debt limits **mobility**.
- **Distrust:** 30% trust U.S. government; 60% distrust banks (Pew, Gallup 2023).



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- **Crises:** 2008 and 2020 exposed vulnerabilities, with bailouts favoring elites.
- **Proponents’ View:** The system is corrupt, controlled by a “cabal.”

NESARA/GESARA aligns with a spiritual shift.

Causal Link: Systemic failures cause discontent, which NESARA/GESARA exploits, offering a utopian alternative.



Implications if Implemented

- **Economic:** Debt forgiveness boosts spending but risks banking collapse. Gold-backed currencies stabilize prices but limit flexibility.
- **Social:** Reduced inequality improves welfare, but unfulfilled promises deepen distrust.
- **Political:** Transparent governance restores faith, but anti-elite rhetoric risks extremism.
- **Technological:** Advanced technologies transform life, but claims lack evidence.

Causal Link: Implementation addresses inequality but **disrupts debt-reliant systems**, causing opportunity and risk.



Where Will the Money Come From While Transitioning?

- **Proponents’ Claims:** Seized elite assets, secret trusts (e.g., Saint Germain), hidden gold, prosperity funds.

- **Evidence:** No records confirm trusts or vast gold. Global gold (\$12 trillion) cannot back GDP (\$100 trillion). Asset seizures (\$3.6 billion Bitcoin, 2022) are insufficient.
- **Potential:** Wealth taxes or money creation could fund reforms but face resistance.

Causal Link: Promises of abundant funding address inequality but lack evidence, reflecting hope over reality.



What Is the Technology Behind It?

- **QFS:** Blockchain-based, AI-driven system using quantum computing for gold-backed finance. **ISO 20022** compliance is cited, but no QFS exists (publicly disclosed).
- **Suppressed Technologies:** Free energy, anti-gravity, healthcare patents, allegedly withheld.
- **Evidence:** Blockchain and quantum computing are real, but QFS and suppressed tech not made public.

Causal Link: Technological optimism fuels NESARA/GESARA, aligning with distrust in centralized systems withholding innovation.



How Close Is Implementation?

- **Proponents' Signs:**
 - **BRICS de-dollarization** (20% non-dollar trade, IMF 2023).
 - **CBDCs** in 130 countries (BIS 2024).
 - **Zimbabwe's** gold-backed ZiG (2024).
 - **X posts** claiming QFS activation (e.g., @MissNaslund, May 1, 2025, linking GESARA to Trump's return and cabal gold seizure).



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- **Evidence:** Trends reflect geopolitical shifts, not a GESARA plan. Failed predictions (2001–2025) undermine claims.

Causal Link: Real trends amplify hope, but lack of evidence suggests implementation is distant or if they are, purposely being hidden temporarily.



Possible Timeline of Events

Based on claims and evidence, a hypothetical timeline with probabilities (low due to evidential gaps):

1. **2025–2026:** QFS Testing (10%) – Alleged trials in BRICS nations. Driven by CBDC pilots, but no QFS evidence.
2. **2027–2030:** GCR Announcement (5%) – Public reveal of gold-backed currencies. Unlikely without leaks.
3. **2030–2035:** Debt Forgiveness Rollout (3%) – Partial relief in poor nations. Feasible but not global.
4. **2035–2040:** Prosperity Funds Distribution (2%) – Wealth redistribution via seized assets. Plausible if geopolitical shifts escalate.
5. **2040+:** Technological Release (1%) – Suppressed tech unveiled. Lowest probability due to no verified patents.

Causal Link: Each step depends on prior events, with declining probabilities reflecting complexity and evidential absence.



Why Is It Coming to the Fore Now?

- **Crises:** 2008 and COVID-19 increased debt and inequality, fueling distrust.
- **Technology:** Blockchain and AI make QFS plausible.
- **Geopolitics:** BRICS challenges Western dominance.
- **Social Media:** X posts (e.g., @Nickie05444584, April 26, 2025, claiming **Saint Germain** and **Rodriguez trusts fund NESARA**) amplify claims.

Causal Link: Systemic failures and technological hope cause NESARA/GESARA's resurgence, amplified by global shifts.



Philippines Impact and Societal Implications

- **Context:** \$435 billion GDP, 18.1% poverty rate, \$125 billion external debt (2023).
Gini coefficient of 0.41 indicates moderate inequality. Remittances (\$37 billion) and political dynasties shape the economy.
- **Impacts:**
 - **Debt Forgiveness:** Canceling \$125 billion debt and personal loans (e.g., microfinance) frees government funds for welfare and boosts household spending, potentially reducing poverty (22 million below poverty line).
 - **Currency Reform:** A gold-backed peso stabilizes inflation (5.8% in 2023) but limits Bangko Sentral ng Pilipinas (BSP) flexibility (to print money).
Philippines' 150 tons of gold (\$9 billion) is insufficient for a full gold standard.



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(Existence of hidden Yamashita gold, if unearthed and independently audited can add to the country’s gold reserves.)

- **Wealth Redistribution:** Prosperity funds could narrow inequality, improving education and healthcare access, especially in rural areas.
- **Technological Release:** Free energy or healthcare tech could lower electricity costs (among ASEAN’s highest) and improve rural health, transforming quality of life.
- **Global Integration:** As a GESARA signatory (per proponents), the Philippines could strengthen trade with BRICS, boosting remittances and exports.

- **Societal Implications:**

- **For Better:**

- **Economic Equity:** Debt relief and wealth distribution could empower marginalized groups (e.g., farmers, urban poor), reducing class tensions. Education and healthcare improvements could enhance social mobility, fostering a more cohesive society
 - **Rural Development:** Advanced technologies could bridge urban-rural divides, improving infrastructure and livelihoods in provinces like Mindanao.

- **Civic Engagement:** Transparent governance could rebuild trust (only 40% trust government, SWS 2023), encouraging participation in democratic processes.

→ **For Ill:**

- **Economic Disruption:** Banking collapse (e.g., BDO, Metrobank) from debt forgiveness could disrupt savings and credit, hitting the middle class.
 - **Political Instability:** Elite dynasties (e.g., Marcos, Duterte) may resist redistribution, fueling unrest. Anti-elite rhetoric could escalate populist movements, as seen in Duterte's rise.
 - **Social Polarization:** Unfulfilled promises could deepen distrust, mirroring past cult-like movements (e.g., 2004 NESARA protests). X posts like @MissNaslund's tie GESARA to divisive narratives (e.g., "Deep State" exposure), risking factionalism.
 - **Cultural Shifts:** Spiritual elements (e.g., galactic federations) may clash with Catholic-majority values (80% of Filipinos), causing cultural friction.
- **Deeper Analysis:** The Philippines' **patronage-driven** politics and reliance on **remittances** make it vulnerable to GESARA's promises. Rural communities, hit hardest by poverty, may embrace debt relief, but urban elites tied to banking could resist. Social media (50% of Filipinos on X or similar platforms) amplifies narratives, as seen in @Nickie05444584's post on Philippine trusts, potentially swaying public opinion. If implemented, GESARA could disrupt traditional power structures,



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empowering the masses but risking elite backlash. Without evidence, however, false hope could exacerbate disillusionment, as seen in past economic scams (e.g., 1990s pyramid schemes).

Causal Link: The Philippines’ economic struggles make GESARA appealing, but societal changes hinge on implementation success, with risks of disruption if promises fail.



Proactive Steps for the Philippines (and any other country) if GESARA Is True

Assuming GESARA is true, the Philippines can prepare to leverage benefits and mitigate risks:

1. Economic Preparation:

- **Strengthen Financial Infrastructure:** BSP should pilot CBDCs (as in 2024 trials) to adapt to QFS-like systems, ensuring interoperability with gold-backed currencies.
- **Diversify Reserves:** Increase gold holdings (150 tons in 2023) through mining or BRICS partnerships, preparing for a gold standard.
- **Debt Mapping:** Audit \$125 billion external debt and domestic loans to prioritize forgiveness beneficiaries (e.g., farmers, SMEs), minimizing banking disruption.

2. Social Readiness:

- **Public Education:** Launch campaigns via barangay networks to explain GESARA's implications, countering misinformation from X posts (e.g., @MissNaslund's sensational claims).
- **Community Programs:** Expand cooperatives to manage prosperity funds, ensuring equitable distribution to rural areas.

3. Political Measures:

- **Transparent Governance:** Strengthen anti-corruption bodies (e.g., Ombudsman) to align with GESARA's transparency goals, rebuilding trust.
- **Elite Engagement:** Negotiate with dynasties to support redistribution, reducing resistance through incentives (e.g., tax reforms).

4. Technological Adaptation:

- **Innovation Hubs:** Establish tech centers in Visayas and Mindanao to adopt suppressed technologies (e.g., free energy), prioritizing rural electrification.
- **Healthcare Upgrades:** Train medical staff for advanced tech (e.g., MedBeds), as claimed in QAnon circles.

5. Monitoring Mechanisms:

- **Track Global Trends:** Monitor BRICS summits and BIS reports for de-dollarization or CBDC signals, aligning with GESARA's timeline.
- **Social Media Surveillance:** Analyze X posts (e.g., @Nickie05444584 on trusts) for public sentiment, preventing polarization.
- **International Coordination:** Engage ASEAN and BRICS to verify GESARA agreements, ensuring the Philippines is not sidelined.



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Causal Link: Proactive steps position the Philippines to capitalize on GESARA’s benefits, mitigating risks of disruption and ensuring societal gains.



Validated Conspiracies and Their Relevance

To contextualize NESARA/GESARA’s plausibility, it’s instructive to examine previously labeled conspiracies that were later proven true. Historically, approximately **10–15%** of conspiracy theories gain validation, based on studies of declassified documents and whistleblower accounts (e.g., *Conspiracy Theories and the People Who Believe Them*, 2018). This low but non-zero percentage suggests that while most such narratives lack substance, some reflect **hidden truths**, warranting a **critical** but **open-minded** assessment of NESARA/GESARA.

1. **MKUltra:** CIA mind control experiments (1950s–1970s) were dismissed as paranoid but revealed by 1975 Church Committee documents. Early leaks (e.g., 1973 CIA memo) justified suspicions.
2. **Tuskegee Syphilis Experiment:** 1932–1972 study on Black men was exposed in 1972 via AP reports. Community rumors provided early clues.
3. **NSA PRISM:** Snowden’s 2013 leaks confirmed mass surveillance, validating hacker reports (e.g., 2006 AT&T leaks).

4. **Gulf of Tonkin:** 1964 incident was exaggerated, per 2005 NSA files, confirming anti-war activism's claims.
5. **COINTELPRO:** FBI's 1956–1971 activist surveillance was exposed in 1971 via stolen files. Activist reports were initially dismissed.

Causal Link: These cases show secrecy is possible, supporting NESARA/GESARA's claims of hidden reforms, but its lack of leaks or documents lowers credibility compared to validated cases.



Likelihood of Truth

- **Supporting Evidence:** BRICS de-dollarization, CBDCs, inequality, and validated conspiracies suggest systemic flaws and hidden agendas. X posts (e.g., @MissNaslund, @Nickie05444584) reflect public belief.
- **Counter-Evidence:** No documents, failed predictions (2001–2025), and implausible funding (e.g., quattuordecillion dollars) undermine claims.
- **Probability:** <10%, due to evidential gaps. Partial truths (e.g., financial shifts) are likely misinterpretations of geopolitical trends.

Causal Link: Distrust and real trends fuel belief, but lack of evidence limits plausibility.



Conclusion

NESARA/GESARA reflects a causal chain: systemic flaws (debt, inequality) erode trust, fueling radical narratives promising reform. The Federal Reserve's independence and global central banking amplify perceptions of elite control, which NESARA/GESARA seeks to dismantle. Validated conspiracies (10–15% historically true) lend plausibility, but evidential



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gaps make implementation unlikely. For the Philippines, GESARA offers hope for poverty alleviation but risks disruption, requiring proactive preparation to leverage benefits. X posts and real trends sustain the narrative, but they reflect pragmatic shifts, not a secret plan. Critical evaluation remains essential.



Optional Orientation — Related Reflections

The following pieces are freely available and offered only for additional context. They are not required for understanding this reference.

1. **Roles Without Hierarchy** - *Examines contribution and leadership without vertical authority, rank, or spiritual exceptionalism.*
2. **Service Without Self-Erasure** - *Addresses the boundary between meaningful service and the loss of agency, sustainability, or self-trust.*
3. **Life.Understood. Discovering Life’s Purpose: A Journey Inward** - *It highlights that purpose is not externally found but resides within, urging readers to engage in practices that foster alignment with their soul blueprint.*
4. **Begin Gently** — A simple map of entry points for new readers.
5. **Key Terms**— Key terms used across the archive in plain language.



Glossary

- **Fiat Currency:** Money not backed by assets, relying on government trust.
- **Fractional Reserve Banking:** Banks lend more than reserves, creating debt-based money.
- **Quantum Financial System (QFS):** Alleged blockchain-based, gold-backed system.
- **Global Currency Reset (GCR):** Hypothesized revaluation to gold-backed currencies.
- **Prosperity Funds:** Alleged secret funds for redistribution.
- **De-Dollarization:** Reducing U.S. dollar reliance in trade.



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