



NESARA: Key Proposals for a Stronger, Fairer Economy

(National Economic Stabilization and Recovery Act, by Dr. Harvey F. Barnard)

Background

Dr. Harvey F. Barnard, a Louisiana educator and systems analyst, developed NESARA in the 1990s to address America's growing debt, tax complexity, and financial instability. Though never introduced in Congress, his plan offers bold yet practical reforms with a single purpose: to restore fairness and prosperity for working Americans.

Core Proposals

1. Replace Federal Income Tax with a National Sales Tax
 - Ends personal and corporate income taxes.
 - Replaces them with a broad, low-rate consumption tax collected at the point of sale.
 - Simplifies compliance, removes the IRS from individuals' lives, and ensures fairness.
2. Eliminate Compound Interest on Secured Loans
 - Mortgages, auto loans, and similar lending repay principal + simple interest only.
 - Families and small businesses keep more of their earnings.
3. Reform the Monetary System
 - Moves away from unlimited fiat expansion.
 - Restores a value-based currency (gold/silver standard).
 - Protects savings and stabilizes the dollar.

Benefits for Workers & Families

- Higher Take-Home Pay – no income tax withholding.
- Fairness Across the Board – everyone pays the same rate at the cash register.
- Debt Relief – affordable, transparent borrowing.

Clearing the Record

In recent years, online conspiracy theories have distorted the meaning of NESARA. Dr. Barnard's original plan was never secret, never 'hidden,' and never tied to fringe claims. It remains a serious, policy-based proposal grounded in fairness, transparency, and the empowerment of everyday Americans.

