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Emil Malak Wrote!

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I am NOT a scientist or an economist, but I do conduct a lot of research. I speak with many experts in various fields and I love acquiring knowledge. The opinions expressed in this article are my own. They are straight to the point, hard hitting and presented in a take no prisoners' manner. I am NOT an anti-vaxxer, nor do I subscribe to any crazy conspiracy theories. On the contrary, I am a proponent of vaccines so long as they are safe. Vaccines have played an important part in the safety of the public and have eradicated the threat of diseases like polio and the measles, and we need to continue research to develop new vaccines in the future.

No political angle; only opinions based on scientific and factual evidence

The Coronavirus is Here to Stay Like the Normal Flu; It has evolved from pandemic to endemic and will be with us forever

Despite all the hype and false hope attached to the current COVID-19 vaccinations, vaccines will NOT provide immunity from the coronavirus. On the contrary, they could easily backfire because of the new side effects. We need to implement a coronavirus action plan to know how to treat it as we do with every other serious disease. It's time to stop hoping and panicking and applying desperate measures that have so far failed to properly address the problem. For now, the only hope to get us back to normal is to test everyone every three days until we have an effective therapeutic solution. The real focus should be on developing an efficient rapid testing kit that can provide accurate results in minutes.

History Repeats Itself; The Great Coronavirus Depression of 2021-2022

The Great Depression of 1929 will look mild in comparison to what is to come

Some might consider my coronavirus predictions to be overly dramatic. However, if you read my previous [op-eds](#) on the subject you will see that many of those past predictions have come true despite seeming a bit extreme at the time. The scenarios I am going to present in this article will also be considered unrealistic by many and disregarded. I always prefer to be prepared for the worst-case scenario, and I believe that kind of preparation is more important now during a global pandemic than ever before.

I believe the continued worldwide failure to deal properly with COVID-19 will result in a global financial collapse. It has already caused some of the biggest countries in the world to take on even greater amounts of debt than they already had. This will certainly trigger the inevitable printing of money which will devalue the currency and result in an eventual collapse.

The collapse of the Dow Jones is overdue; the current market levels are based on false predictions

October of 1929 will always be remembered for the most devastating stock market crash in U.S. history that ushered in the start of the worldwide Great Depression. This was and still is today the worst economic downturn in the history of the industrial world. The Dow Jones lost 90% of its value in less than four years, bottoming out on July 8, 1932 at 41.22 from its September 3, 1929 high of 381.17.

As President Herbert Hoover said, "In the large sense the primary cause of the Great Depression was the war of 1914-1918. Without the war there would have been no depression of such dimensions. There might have been a normal cyclical recession; but, with the usual timing, even that readjustment probably would not have taken place at that particular period, nor would it have been a Great Depression."

Just as the war was the catalyst for the first Great Depression, I believe the coronavirus will be the cause of the next one, which within the next two years will be worse than the original. I predict we could see another 90% collapse of the Dow Jones over the next two years, 2021 and 2022. The huge drops in the market we saw at the beginning of the pandemic will pale in comparison to what is coming. A repeat of Black Thursday October 24, 1929 is inevitable. Government leaders in the US and Europe were well meaning, but their panic caused them to make bad decisions and they backed the wrong horses by putting so much money into vaccines.

The Dow Jones will plunge from 30,000 to 3,000 points by the end of 2022

The 30,000-point Dow Jones Industrial Average we have become used to in recent weeks could soon begin to decline. If history repeats itself as it so often does, the Dow could be drastically slashed to 3000 points, one tenth of its current total. If vaccines are going to be the solution to the coronavirus pandemic, then it is imperative that we know how long neutralizing antibodies will last after a person is vaccinated.

Testing everyone every three days is the only thing that can spare us from the coming depression

Only regular widespread testing can stop the spread of the virus and avert the coming financial catastrophe. In previous [op-eds](#) I have outlined a program where every person is rapid tested every three days. This will allow all sectors of the economy to remain open. People will be free to go about their normal lives, conducting business and interacting with each other without fear of contracting the virus. In a September op-ed I

outlined an idea for establishing vending machine-like testing booths in businesses that can deliver results to a person's mobile phone within 2 to 5 minutes. Everyone with a negative test can go about their normal lives. If someone tests positive, they can self-isolate and seek proper medical attention. This is the kind of innovation we must focus on if we are to get back to pre-COVID-19 normal.

Governments should abandon their push for vaccines and shift their resources to proper rapid testing programs while we wait on development of an effective therapeutic solution that can stop the fatal cascading lung inflammation and allow the patient's immune system to deal with the virus.

Countries like China, New Zealand, Vietnam, etc., and others have succeeded in curbing the spread of the virus through strict regulations, testing, contact tracing, social distancing and closing off their borders. At this point it is too late for the United States and Europe because by now the virus is well established and has mutated. Rather than deploy most economic resources into the uncertainty of a vaccine, more needs to be spent on the expansion of testing which is a sure bet to save lives and revive western economies. No government should mandate an unproven vaccine. There is not a single constitution in any western nation that allows a government to compel its citizens to be vaccinated with an unproven vaccine. Doing so is tantamount to manslaughter.

Lockdowns are not the solution; the only way forward is to test everyone every three days

Locking down cities, towns, villages, businesses, and churches is ineffective. Lockdowns during this pandemic have proven to be destructive measures and have done nothing to reduce the numbers of infections. The testing program I have repeatedly expounded on is the only practical way to take control of the virus that is nowhere close to being eliminated.

Countries like Germany are putting strict testing requirements in place for those visiting from other countries. The following advisory was posted on the Munich airport website:

“All persons entering the Free State of Bavaria from a risk area are now **obliged** to present a negative **Corona test** upon entry or to be tested within 48 hours of entry. In any case, the result must be reported to the local authorities responsible for them within 72 hours.”

<https://www.munich-airport.com/corona-tests-at-the-airport-9526455>

<https://www.cbc.ca/news/health/astrazeneca-antibody-cocktail-1.5811763>

<https://www.munich-airport.com/press-rapid-antigen-tests-on-two-daily-flights-10086016>

Wintertime mask mandate

Late fall and winter are flu season. But this current flu season has been very different than years past in that we are experiencing an unprecedented decline in the number of influenza cases, hospitalizations, and deaths. The reason for the sharp decline is simple. The behaviors we have adopted to protect ourselves against the coronavirus are having a mitigating effect on the spread of the seasonal flu. Mask wearing, hand washing, social distancing and avoiding large gatherings has been the new normal for

2020 as a response to COVID-19. As a bonus, this has resulted in suppressing the spread of the seasonal flu. In 2020 people have become much more cognizant of contagions they encounter each time they touch a doorknob or shake someone's hand. Now we know that by continuing to do these things every winter we can protect ourselves and others from contracting influenza and other contagious diseases. <https://www.wdtn.com/news/flu-cases-down-as-covid-19-cases-continue-to-rise/>

Why are we vaccinating if they don't know if it will even work?

Just one day after the UK became the first country to approve the vaccine, Pfizer's CEO Albert Bourla said he could not give assurances that it would stop the spread of the virus. When asked during an interview with NBC's Lester Holt, if a vaccinated person could transmit the virus to another, Bourla replied,

"I think this is something that needs to be examined. We are not certain about that right now."

Bourla is openly admitting that they do not know if the vaccine will work. Was this all just one giant guessing game? How can they make promises on the efficacy of the vaccine when they do not even know if it will be effective in stopping transmission? Our lives and our financial futures are being played like a game of Russian roulette. The stakes are too high to be left to guessing games. These rushed vaccines are not a risk worth taking.

To vaccinate or not vaccinate; it is already too late

The newly rolled out vaccines are being highly touted as the solution to COVID-19, but has anyone considered what would happen if the immune response from the vaccines is short lived? Even if the coronavirus vaccines are effective, it is already too late. The coronavirus continues to spread very rapidly. Even if the entire US population of 330 million were to be vaccinated by the end of 2021, we could still have 25% of the population infected with COVID-19. That represents more than 82 million people. Assuming a 6% hospitalization rate, 5 million patients would require inpatient care. Today, U.S. hospitals have their hands full caring for the 120,000 COVID-19 patients currently hospitalized. How will they care for five million new patients?

By the end of 2021 we could be seeing an amazingly higher number of infections. More than we have ever experienced. This could cause a breakdown of the healthcare system. That breakdown will spill over into other economic areas causing a disintegration of the economy. Supply chains will be adversely affected, and people's lives disrupted. The military will most certainly need to be deployed to maintain order amid public demonstrations and civil disobedience.

I predict the standard of living in the western world could experience a very rapid decline. The public will be outraged, and civil unrest will be on the rise. Angry voters will take out their wrath on politicians of all parties and will vote them out of office. The military will play an important role in keeping peace. In no time we may be living a new

normal and we will not like it. The media will pay dearly for their long running bias, their brainwashing tactics, and for their role in helping us down this dangerous path.

Are these predictions crazy and far-fetched? Time will tell

<https://www.wionews.com/world/pfizer-ceo-not-certain-if-coronavirus-vaccine-will-prevent-transmission-347495>

<https://covidtracking.com/data/charts/us-currently-hospitalized>

Vaccine immunity is vaccine stupidity

If we carefully analyze the failed herd immunity experiments in Sweden and Brazil, we will see that the theory of immunity by vaccinating the population will not work with the coronavirus. Even if it is successful, coronavirus vaccine immunity will only last six to nine months. The side effects of the vaccinations are especially concerning, and each day we are learning of new ones. What is going to happen when people who have been vaccinated begin to experience serious side effects and die?

We are continuing to learn of possible new vaccine side effects

The COVID-19 vaccines could cause many short-term and potentially long-term side-effects such as fatigue, loss of taste and smell, neurological symptoms, organ failure, cardiac problems, PTSD and much more. Many people will bounce back quickly but some may take weeks or even months to recover.

The more alarming complications associated with the vaccines are:

- Anaphylactic shock because of allergic reactions to the vaccine. There are already some documented cases of these kinds of severe allergic reactions to the vaccine. We do not know if the reason for these reactions is because it is an mRNA vaccine.
- The anti-oncogene P53 gene deals with cancer cells like a sheriff; it shoots them down when they attempt to multiply. If you shoot the sheriff there is no one left to kill off multiplying cancer cells. Is it possible that some bits and pieces of the virus DNA can integrate into human genomes like with HIV?
- Some documented cases of Bell's palsy, a type of facial paralysis have been reported as side-effects of the Moderna and Pfizer vaccines.
- What side-effects will we learn of next? Then after that? And after that?

Interestingly, many healthcare workers who are more knowledgeable about the vaccine than the average person are declining to take it for various reasons. A recent article in Forbes' said,

“a startlingly high percentage of health care professionals and frontline workers throughout the country...are reportedly hesitant or outright refusing to take it.”

In Germany, the first vaccination center in Berlin reserved for nurses and doctors had to close after only one day because they did not have enough people willing to be vaccinated.

Their hesitation to be vaccinated despite being prioritized to do so should give us all a reason to pause and investigate further before we roll up our sleeve for the injection.

<https://www.forbes.com/sites/tommybeer/2021/01/02/large-numbers-of-health-care-and-frontline-workers-are-refusing-covid-19-vaccine/?sh=31271c5a3c96>

<https://de.rt.com/inland/111170-berlins-impfzentrum-in-treptow-schliesst-mangels-nachfrage/>

<https://www.zerohedge.com/covid-19/im-choosing-risk-getting-covid-over-half-health-care-workers-california-hospitals-refuse>

Israel and other countries must stop the madness of trying to vaccinate their entire populations

Israel announced recently that they have already vaccinated more than 10% of their population accounting for more than one million vaccines so far. They have rolled out the world's most aggressive inoculation campaign having vaccinated the largest population percentage of any other country. If the vaccines do not work as expected and people begin to experience serious side effects the consequences will be devastating.

<https://www.nytimes.com/2021/01/02/world/israel-has-vaccinated-more-of-its-population-by-far-than-any-other-country-in-the-world.html>

Pandemic history is repeating itself; democracy is the single biggest coronavirus spreader

The Spanish Flu, also known as the 1918 flu pandemic, was an unusually deadly influenza pandemic caused by H1N1 influenza and lasted over two years. The Spanish flu is genetically different from the coronavirus family. Over one hundred years ago it led to mandatory mask wearing, closure of schools, theaters, churches, and the suspension of all public gatherings. These measures were strongly enforced at that time, unfortunately at the outset of the coronavirus the west did not consider that one third of its population would not follow the guidelines to curb the spread, but China did. That sentiment may not be popular with everyone, but strict enforcement will save lives.

It is estimated that as many as 500 million people were infected with the Spanish Flu and between 50 and 100 million died from it. This could be the same course trajectory for COVID-19. A quote I heard many years ago that was attributed to an East German boss seems to fit this occasion well. It was the first day of January and he said to his crew, **“Comrades, this is going to be a great year! Not as good as last year but much better than next year.”**

<https://www.npr.org/2020/04/02/826358104/the-1918-flu-pandemic-was-brutal-killing-as-many-as-100-million-people-worldwide>

Sweden's plan for herd immunity has proven to be herd stupidity

At his annual year end broadcast, the King of Sweden remarked about his country's handling of the pandemic, saying,

"I think we have failed. A large number have died and that is terrible."
Sweden's Prime Minister Stefan Lofven agreed with the King, saying,
"the fact that so many have died can't be considered as anything other than a failure,"

Sweden's cases have been steadily increasing. As of December 31, 2020, there have been 428,533 confirmed cases of COVID-19 with 8,484 deaths.

In my previous articles I was very critical of Sweden's strategy of allowing the virus to make its way through the country without imposing any restrictions mistakenly thinking they would achieve herd immunity. Europe and America must not fall into the same trap as Sweden and repeat their failed herd immunity experiment.

Another interesting development has recently emerged from Sweden that warrants further study. Several young children tested positive for COVID-19 with little or no symptoms. A few months after the virus was resolved the children suffered a severe immune reaction, in some cases life-threatening. This kind of delayed reaction is highly unusual and needs to be examined more closely. Could this type of delayed reaction happen months after vaccination? This is one of the reasons we need more data.

<https://covid19.who.int/region/euro/country/se>

<https://www.forbes.com/sites/davidnikel/2020/12/17/swedens-king-on-coronavirus-we-have-failed/?sh=3938977226a3>

<https://www.nydailynews.com/coronavirus/ny-covid-sweden-king-leader-20201217-7cyxe466zjcm3l4xgjvixjf2qu-story.html>

Manaus Brazil's failed herd immunity

Like Sweden, Brazil's attempts to achieve herd immunity have backfired. Study after study has confirmed that the number of neutralizing antibodies in a COVID-19 patient are significantly depleted within six months of infection. The number of cases in Manaus, Brazil has exploded to the point the city has just declared a state of emergency. Hospitals in Manaus have reached their capacity and the cemetery was forced to bury people in mass graves. Last year in the early stages of the pandemic Manaus employed the same failed strategy as Sweden of allowing the virus to rip through their population to achieve herd immunity. In the summer, the city of Manaus relaxed its restrictions after a large portion of the population was exposed to the virus mistakenly thinking they were now immune. Obviously, time has proven that, that is not the case.

<https://newsakmi.com/news/science/covid-19-herd-immunity-strategies-could-bring-untold-death-and-suffering/>

<https://www.republicworld.com/world-news/rest-of-the-world-news/brazils-manaus-city-declares-state-of-emergency-amid-rise-in-covid-19-cases.html>

The virus is getting much worse; it is not fading

We have had four serious mutations so far, the N614G, N438K, UK's N501Y, and the most recent South African strain N501.v2 (version 2). Pharmaceutical companies need to tell us if these vaccines will work on these latest moving target mutations. Will they be

effective against England's new strain? Scientists are telling us they do not expect this strain to be resistant to the vaccine. We know that viruses routinely mutate, and the new variants mostly die out. Of the four mutations of COVID-19 so far, none have died off. Is the coronavirus an exception that is determined to prove the scientists wrong?

By the time they figure out whether the vaccines are effective against these strains, the pharmaceutical companies will have already made billions of dollars on their vaccines and hundreds of millions of people will be infected.

<https://www.biorxiv.org/content/10.1101/2020.12.17.423313v1.full.pdf>

Here are some laymen questions that need immediate answers:

- Is it possible that the N501Y variant is a combination of the N614 and N438K mutations?
- Will the change in the new spike protein's shape make it impossible for the spike protein to recognize the neutralizing antibodies rendering the COVID-19 vaccine useless?
- What will happen with the next mutation? Will it be another recombination of the three mutants, N614G, N439K, and N501Y?
- Will the three new mutations give us a virus as infectious as MERS?

During the time of this pandemic, we have had many experts tell us that with each mutation the virus would become weaker and eventually fade out, but what we have seen take place has been the opposite. The virus has gotten more contagious and more dangerous with each mutation.

<https://www.ndtv.com/world-news/uk-confirms-new-coronavirus-strain-spreads-more-quickly-informs-who-2340997>

Do vaccine induced antibodies last? Efficacy has not been proven

A recent [study](#) published in the New England Journal of Medicine showed that sustained antibody counts dropped significantly, between 50 and 75 percent within three months of the second dose of the Moderna vaccine among those in the 56-70 and 71+ age groups. This suggests that in these age groups, the duration of neutralizing antibodies from the Moderna vaccine will be short, potentially less than a year. That is particularly troubling as these are the age groups most affected by severe Covid-19. Why are we in such a rush to vaccinate the elderly when they are not being protected by the current crop of vaccines? **This is reason enough to suspend the vaccine program until further data is obtained.**

<https://www.forbes.com/sites/williamhaseltine/2020/12/22/the-moderna-vaccines-antibodies-may-not-last-as-long-as-we-hoped/?sh=580585754567>

The current efficacy predictions are not supported by two years of solid scientific data

What does 95% efficacy REALLY mean, when it comes to SARS-COV2 vaccines? We have been told that the mRNA vaccines have 95% efficacy in developing neutralizing antibodies against SARS-COV2. How many neutralizing antibodies do volunteers actually have now, three to six months after being vaccinated? To what extent have their neutralizing antibodies been reduced? Do they stabilize, or are they depleted over time? If they depleted over time, it would render the vaccine ineffective.

Do the vaccines neutralizing antibodies stabilize or are depleted in time that render the vaccines ineffective?

Irresponsible scientists are telling us that by the end of 2021, America will achieve herd immunity. Have they not seen the disastrous attempt at herd immunity in Sweden? Before making false claims about herd immunity, shouldn't they first answer my simple questions about the duration of neutralizing antibodies?

Scientific predictions are always based on facts and data. But that has not been the case with the coronavirus vaccines. Pharmaceutical companies have evaded the facts thus far, basing many of their predictions on guesswork. They have confirmed the presence of antibodies shortly after vaccination and declared the victory. The question is not whether someone that is vaccinated will develop antibodies. That has been established. The real question is how long those antibodies will last. If they disappear too quickly as many reputable studies suggest, then it will all have been for naught.

Additionally, the coronavirus has proven to mutate in a way that makes the first covid-19 strain weaker. Is there an escape mechanism which enables the virus to recognize the newly injected neutralizing antibodies by shielding, evolving, or evading them?

<https://www.biorxiv.org/content/10.1101/2020.12.17.423313v1.full.pdf>

<https://www.webmd.com/lung/news/20201028/covid-19-antibodies-decline-over-time-study-says>

<https://www.bbc.com/news/health-54696873>

<https://www.nature.com/articles/s41564-020-00789-5>

<https://www.biorxiv.org/content/10.1101/2020.12.17.423313v1.full.pdf>

More than 40 countries have banned travel from the UK; will the vaccines be effective against the UK's new strain of the virus, N501Y mutation?

The new virus mutation discovered in the United Kingdom has now been confirmed in Denmark, Italy, Czech Republic, Canada, United States, Germany, South Africa and the Netherlands. This English N501Y variant is spreading more rapidly than the original version and binds tightly to the spike protein. Some tests have shown it to be deadly in young animal models. It has seventeen mutations that may affect the shape of the spike protein. To have so many mutations in a single virus is not only unusual but also quite alarming.

<https://www.ndtv.com/world-news/uk-confirms-new-coronavirus-strain-spreads-more-quickly-informs-who-2340997>

Governments are politicizing science

It is sad to see acclaimed scientists being muzzled by government leaders to push the vaccine narrative which lacks reliable findings based on the proper collection of data. By

now it is well established that these vaccines will not provide the most vulnerable segments of the population with the long-term antibody protection that was promised. Even if the vaccines are successful, it will take four to five years before a significant segment of the population receives the vaccine. The ultra-cold storage temperatures needed for the vaccines makes mass distribution challenging. Additionally, much of the public is dubious of the new vaccines as polls show large percentages do not trust them and do not plan on getting vaccinated anytime soon.

The coronavirus is here to stay. Vaccines will not do the job, only testing everyone every three days. Many still refuse to wear masks, practice proper social distancing, and avoid large gatherings. Lockdowns have failed and have caused more damage to businesses and society than the virus itself. Just as the Spanish Flu outbreak lasted several years, we will be dealing with COVID-19 for the next three or more years. Just one year into it and we are already facing global economic declines. Airlines, tourism, hotels, manufacturing, and restaurants have suffered big losses. This is beginning a ripple effect that will disrupt other industries causing a greater economic downturn than we saw during the Great Depression.

Will China become the world's new economic leader?

I am not trying to praise China; I am only stating the facts that we in the west have failed in our attempts to properly manage the pandemic. Unfortunately for the rest of the world, China seems to have handled the outbreak with precision and discipline. They have had zero tolerance for large social gatherings, parties, and refusal to wear a mask. In their totalitarian regime fashion, they have enforced those laws, sometimes using drastic measures. Their efforts succeeded and China has a coronavirus deterrent system that has kept the virus from spreading and gotten their economy back to pre-coronavirus levels.

The United States and Europe needs to ban Chinese companies from purchasing our western economies. The Chinese are determined to become the world's preeminent economic power and want to relegate the United States to second or even third place. Their plans to do so have already begun?

China will take over western economies without firing a single shot

The west has failed miserably in their handling of the pandemic so far, in large part due to not implementing continuous testing of everyone every three days. Instead, they backed a vaccine solution that is almost certain to fail. This will result in the sharp economic decline I am predicting and could open the door for China to take the top spot among the world's economies.

As per definition, Debt Per Capita is "A measure of how much debt a government has per citizen. Calculated by adding short-term debt and long-term debt, subtracting cash and other liquid assets, and dividing by the population."

These are some statistics in USD

USA in 2019 ----- \$69060
Canada in 2018 ----- \$41617
Germany in 2019 ----- \$27691
Australia in 2018 ----- \$23331
China in 2018 ----- \$4849

The more accurate way to measure the debt is to measure the debt to the GDP. By comparing what a country owes with what it produces, the debt-to-GDP ratio reliably indicates that country's ability to pay back its debts.

These are the debt to GDP ratios:

USA in 2019 ----- 104.3%
Canada in 2018 ----- 89.4%
Germany in 2019 ----- 59.6%
Australia in 2018 ----- 41.4%
China in 2018 ----- 50.6%

<https://countryeconomy.com/search?search=national+debt>
<https://www.gatestoneinstitute.org/16902/china-covid-economy>

What are my recommendations?

Testing is the only immediate solution that will avert economic collapse

I am aware that these predictions are quite extreme and may be difficult for many to conceive. Unfortunately, unless western nations change their current strategies very soon and implement the kind of testing programs I am advocating, there may not be any way to avoid this looming global financial catastrophe. The economy cannot grow long term unless we can return to pre-coronavirus norms. Without travel, dining, live sporting events, concerts, theaters, and other activities that require people to be near each other, businesses will disappear. In addition to the continued loss of so many sectors of business, the probability of the coronavirus vaccine failure that I expect will happen is all but certain to fast track economic disaster.

Given the financial hardships I see on the horizon, I recommend people evaluate their finances very carefully. For starters I would recommend against real estate investments at this time. Commodities such as purchasing physical silver are a safer bet during a depression. A financial collapse is usually followed by a run-on currency and currency devaluation which will bring about high inflation.

SILVER ONE OUNCE COINS

Families can protect themselves by beginning to accumulate one-ounce silver coins. Twenty-five-coin packages are advisable. I have purposely recommended silver instead of gold because in a very serious depression, silver could be used for barter. We used

to have the gold standard backing currency which no longer is the case. With a depression imminent, the west must consider reintroduction of the silver standard to replace the former gold standard. Paper currencies are declining in value because of non-regulated printing mechanisms. **As a result, we need to consider a silver standard to back the paper currency as silver is an industrial metal with practical value, unlike gold.** Gold is useless as an industrial commodity and is mainly used for fine jewelry. It is often used by some to indulge their vanity and convey an appearance of social status. If the west wants to weaken China's economic power, changing from future gold standards to silver would be a good start.

Continued printing of paper money is not sustainable. The current stock market highs are artificial. The 30,000 Dow Jones will soon begin to decline even if the vaccines prove to be successful. If they prove to be unsuccessful then the drop in the Dow Jones will happen much faster and will sink much lower. The markets are betting on the success of the vaccine, but unfortunately, that bet will have no effect on the spread of the coronavirus. If the number of cases continues to grow by the millions, currency devaluation and inflation will be compounded.

Residential properties with a couple of acres will be the most desirable because it gives the ability for families to farm their own food and have chickens and some livestock. Cryptocurrencies like Bitcoin will collapse, and physical usable commodities will prevail. Countries with the most wide-open spaces, fresh water and strong agriculture will fare much better than urban dominated countries.

My opinions are not based on bias but on the facts as I understand them. One year ago, no one could have ever imagined that in 2020 we would be locked down, unable to live life as we knew it and hunting for basic supplies like toilet paper. That was only the beginning. We must prepare for far worse consequences as this virus continues to mutate and spread.

Increasing taxes will result in decreased productivity

The coronavirus has already caused significant economic hardship on businesses and families. Rather than raise taxes western economies should focus instead on reducing taxes at all levels to expand inward investments, job creation and expansion of manufacturing. Doing those things will result in greater prosperity which will increase tax revenues. Taxes should never total more than 20% on a personal income, capital gains and corporations.

Workers, managers, and people in general are driven by incentives. Tax increases during a pandemic will have a negative effect on economies. Protectionism is a necessary measure. It's important that countries manufacture their own products and no longer rely on China. People need jobs, but countries have managed their trade policies in ways that have brought more benefit to China than their own citizens. Unfortunately, many young, inexperienced, and idealistic politicians mistakenly believe socialism is the way to save the poor and working class. Repeatedly history has proven

that theory wrong. Socialism only discourages production and keeps government strangleholds on citizen's choices. The current wave of liberalism sweeping through our western societies is fully orchestrated by social media and radical left TV entities. This will lead to civil unrest and secessions within the United States and European Union.