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I am going to keep this short and to the point as I can. I am going to start with two things to think about 'science' my explanation and 'risk' from a Yale law professor.

What is science? Covid-19 and the honey bee

Science is the intellectual and practical activity encompassing the **systematic study** of the structure and behaviour of the physical and natural world through **observation and experiment**.

You can look up many definitions and they will mostly included what I highlighted. When politicians say they listen to the science, the fact is that there is very little science. We are now just beginning to understand the science of Covid-19 with about 1 year of observation, study and experiment. **Much of what we thought to be true early on, ongoing science will prove wrong. It already has.**

Imagine if we had no such thing as bees or hornets etc. All of a sudden one year they start to appear all around the world. I would bet the first observation is that they sting. All of us have been stung by a bee. Some people would actually die with allergic reaction. We would have no EpiPen yet. Our first observation would be that these funny insects are bad and dangerous.

We would soon observe after many months or more that they spend a lot of time around flowers and plant life. They must feed on these? In a year or so some bee hives would be discovered. That would be scary, thousands of these stinging insects in one place. Scientists would start observing these, probably take one apart. In a couple years scientists would know a lot about bees.

Covid-19 is the same except it is very political and influenced by big money. Science has proven that masks and lock downs are not very effective but a lot of politicians keep doing it. That is because politically they cannot admit they have made mistakes, when really the science was not there yet. Politicians are only listening to the scientists that tote the line they want and many of these so called scientists are actually government employees and/or work for big Pharma..

The science about Covid-19 is evolving but our politicians response is not. That is why Canada is failing miserably with this pandemic, far behind the majority of countries. The UK and US have already started changing their narrative to start reducing fear. I have noticed far less Covid news headlines in the UK and the US. The UK is already moving ahead with drug treatments (pills) to help cope with Covid-19. This next piece on the law professor is from the NY Times and an example how they are starting to alleviate fear.

Guido Calabresi, a federal judge and Yale law professor, invented a little fable that he has been telling law students for more than three decades. He tells the students to imagine a god coming forth to offer society a wondrous invention that would improve everyday life in almost every way. It would allow people to spend more time with friends and family, see new places and do jobs they otherwise could not do. But it would also come with a high cost. In exchange for bestowing this invention on society, the god would choose 1,000 young men and women and strike them dead.

Calabresi then asks: Would you take the deal? Almost invariably, the students say no. The professor then delivers the fable's lesson: "What's the difference between this and the automobile?" In truth, automobiles kill many more than 1,000 young Americans each year; the total U.S. death toll hovers at about 40,000 annually. We accept this toll, almost unthinkingly, because vehicle crashes have always been part of our lives. We can't fathom a world without them.

It's a classic example of human irrationality about risk. We often underestimate large, chronic dangers, like car crashes or chemical pollution, and fixate on tiny but salient risks, like plane crashes or shark attacks. The Times editor goes on; "*I have been thinking about the fable recently because of Covid-19. Covid certainly presents a salient risk. Yet many vaccinated people continue to obsess over the risks from Covid — because they are so new and salient.*"

There are experts and doctors trying to be real about the risk, but we don't hear it from our government and the main stream media. Here is a great example – [Canadian Doctors speak out.](#)

There is so much misinformation about the vaccines that I am going to start with a list of simple facts. These are undeniable and indisputable and I bet very few if any of you, know all of them.

- The vaccines are experimental, not approved by the FDA, but for emergency use only. Whose emergency?
- Because they are emergency use only, there are no repercussions or liabilities for the drug companies. They can never be sued and in essence you are signing up as a human trial when you take one of these experimental vaccines;
- Moderna and Pfizer are using a new technology that has never been used before in drugs or vaccines called [mRNA](#), that instruct cells to make proteins. Some refer to it as gene therapy;
- mRNA technology has been around for almost 20 years but any attempt to use it in drugs never got past safety protocols in animal trials;
- The current vaccines were developed in earth shattering speed of around 9 months. The previous quickest vaccine development was four years to make the mumps vaccine in 1967;
- Moderna has never made an approved drug or vaccine;
- These vaccines [do not stop you from getting Covid-19 or spreading it.](#) They help fight Covid-19 if you get Covid-19 and early results suggest a significant reduction of hospitalization and death;
- Big Pharma will make \$billions (maybe \$trillions) in profits from these experimental vaccines;
- Medium & long term risk are unknown, nor is long term effectiveness. Too early to know real results;
- The former Chief Scientist (Dr. Michael Yeadon) for Pfizer UK [has warned against these mRNA](#) vaccines. He left Pfizer 9 years ago on good terms. Pfizer funded his start up company. You will mostly see news now to discredit him and his original articles removed;
- ([VAERS](#)) the vaccine adverse effects reporting system used by the CDC. It has been used for this purpose for decades. [653 deaths and 12,044 adverse affects](#) have been reported caused by vaccines as of several weeks ago;

- Keep in mind that not all or 100% of these will turn out to proven as caused by vaccines, much the same as not all or 100% of Covid-19 **related** deaths will be caused by Covid-19;
- Know that the big Pharma companies are competing against each other so often misleading slander will be spread on this experimental vaccine or that one, like the recent blood clot scare.

To back up the fact that vaccines do not stop spread. [As many as 246 Michigan residents considered fully vaccinated against COVID-19 were later diagnosed with the virus](#), and three have died, state officials confirmed Monday, April 5th. The cases were reported between Jan. 1 and March 31, and the 246 had a positive test 14 or more days after the last dose in the vaccine series, said Lynn Sutfin, a spokeswoman for the Michigan Department of Health and Human Services, in an email.

Vaccine Costs

[Israel is paying US\\$47 per person](#) for Pfizer and Moderna vaccines. It is a relatively small country of 9.9 million. Considering two doses per person, each vaccine cost \$23.50. As of mid March [Israel has spent NIS 2.6 billion \(\\$788 million\)](#) so far on coronavirus vaccines and expects to pay a similar amount for more doses in the future, the Health Ministry said.

Figures released by the [National Audit Office](#) in December estimated that the UK had spent nearly £12bn on its vaccination campaign so far. The bill included £2.9bn paid for a total of 267 million doses of five different coronavirus vaccines. That is about US\$4 billion for 267 million doses or US\$15 each. The Oxford AstraZeneca vaccine is produced in the UK so lowers their cost. [This article estimates](#) the Pfizer vaccine is about 15 pounds or US\$21 per dose.

Trudeau's vaccine deals are secrets, but [according to Stats Canada import data](#) the cost is roughly \$34.50 per does or US\$27.50.

Canada, here comes the weird stuff.

The Public Health Agency of Canada expects to spend up to \$5 billion on vaccines and other COVID-19 treatments. Federal budget documents show \$5.3 billion was approved in December for COVID-19 vaccines and treatments, including the purchase of doses, and research and development. This is a low figure when you consider the UK has spent 12 billion pounds so far or about C\$21 billion

Last month, \$5 billion of that was shifted from the current fiscal year into 2021-22, the next fiscal year that starts April 1. Only 6.5 million of the more than 240 million COVID-19 vaccine doses Canada is guaranteed to buy will be delivered before the end of March. [The article goes on to list](#) another 80 million or so ordered.

There are [numerous articles such as this one that Canada](#) has ordered over 400 million vaccines. Canada has a population of about 38 million people so this is over 10 doses for each man woman and child in the country. Considering 25% to 50% of the population will not need a vaccine or want one, we are easily looking at 15 doses per person. This is preposterous and if we use a quite accurate number of US\$27 per dose, that is a bill of US\$10.8 billion or C\$13.7 billion.

[The NY Times vaccine tracker](#) lists Canada as of April 29th at 2.8% fully vaccinated, behind about 56 other countries. **How can a country that has ordered more vaccines than any other country in the world be among the worst countries for vaccine administration? All you need is a very very incompetent government plagued with scandals and lies.** That is what we have with the Trudeau government in Canada. Around half or more of Americans thought Donald Trump was the worst president ever. America, please send him to Canada, he is better than what we got. Trump probably would not take on the basket case here in Canada anyway.

There are 6 or 7 corona viruses that have been around over decades, so there is a lot of data and even good data from some sources on the current Covid-19 where we know how deadly (death rates) it is, chances of infection and hospitalization etc. I am going to use Canada reported data because we do not have a lot of positive effect from experimental vaccines yet. That said, most of the very elderly have been vaccinated and their hospitalization and death rate has declined considerable. The government reports that more young people are being hospitalized (7% to 15% of totals), **but this increase is totally because the number of elderly in hospital has declined.**

I read one article about the risks of Covid-19 from someone that was once a financial analysts. It struck me that is how I see things. As a financial analyst, I am always weighing risk of investments, risk over one company vs another and odds of success etc.

With corona virus we have a lot of information and know a lot about risks.

Canada, deaths by age as of April 22. These numbers are official Canadian stats from the [Justice Centre](#). It is a very good unbiased source for all kinds of info. They are non profit and the organization was started in 2010. I also attached the PDF on Canada stats from them, it is a great summary of statistics.

Age	Deaths
• 0 – 19	6
• 20 - 39	133
• 40 - 59	871
• 60 – 69	1,899
• 70 – 79	4,580
• Over 80	15,946

As a quick comparison on young people and regular flu, [Canada Public Health reported 10 deaths in age 16 and under for the 2018-19 influenza season](#) (compared to only 6 Covid-19 deaths under 19 years of age this past 13 months).

It is common knowledge around the world, that Covid-19 is predominately more dangerous on the elderly, so I am dividing Canada numbers into 2 groups, those 70 and older and those 69 and younger. Besides, that puts me in the young group :)

There is 86,768 cases unresolved so that has to be subtracted from total cases to get accurate death rates on resolved cases. $1,155,834 - 86,768 = 1,069,066$ resolved cases.

Of 1,069,066 resolved Covid-19 cases, 20,526 were 70 and older that perished. That is 1.92% died and 98.08% survived.

Of 1,069,066 resolved Covid-19 cases, 2,909 were 69 and younger that perished. That is 0.272% died and 99.728% survived.

In summary. 98.08% survival over 70 years old and 99.728% survival under 70 years of age. Also consider that real survival % would be higher because not all cases of Covid-19 are reported. Not everyone with symptoms gets tested. And we also know Canada has exaggerated the death numbers.

I am going to use a risk/reward analogy investing your life savings ('life' pun intended) in the NoVaccine Corporation and/or ProVaccine Pharmaceuticals (PVP).

I first visited the NoVaccine Corporation (NVC). They are offering a product called 'life expectancy'. They have been around a long time, at least 100 years and have sold their product to pretty much everyone in the world. There is a long history of stats and performance so we know the risks well. I asked NVC how effective is their product with Covid-19?

NVC, it has proven over 99.7% effective over decades with all virus types, including Covid-19.

Do you give any kind of guarantee or warranty?

NVC, yes, if you are under 70 years of age we guarantee a 99.7% effective rate within a 0.015% variance on the bottom end. Our life time guarantee is up to age 70.

So 30 people or less out of 10,000 could have a problem? That is a very good number. And what about if you are over 70 years old?

NYC, yes that is the correct number. We have found our product is not quite as good for people over 70, but is still about 98% effective. We give no guarantee if you are over 70.

Ok,so around 200 people out of 10,000 could have some problems if you are over 70, still very good odds. Has Covid-19 changed your effective rate?

NYC, No not really. There has been a number of previous corona viruses in the last few decades. Influenza has been around 100 years and it has much the same symptoms and just as lethal. It is caused by a separate virus, but with all these, we have a lot of experience with respiratory viruses and how they influence our effective rate. And sad to say these mostly kill the elderly that in most cases would pass soon anyway so not much influence on our effective rate.

That seems hard to believe, with everything you here in the news. There must be some effect?

NYC, the news media tends to be drama and always trying to get attention grabbing headlines. The media has also become more of a propaganda machine. They do not look at both sides or the over all picture. That is the best I can do to explain it. Look at this another way, the life assurance companies are experts on age and mortality rates if Covid-19 was a factor, they would be changing and increasing rates. They are not concerned what so ever.

That is a good point, what about the costs of life expectancy?

NYC, it is free. We have been around a long time and our work is sponsored by our studies involving Universities, Governments, Life Assurance companies and Hospital/Medical companies.

Ok, thanks for all your answers. It appears little has changed and we are just playing with numbers around the fringe. Have a good day.

NYC, no problem, just one more thing. Be careful crossing that busy street out there. We had one fella get run over by a car before he had a chance to use his life expectancy.

[If you are young and healthy, you are more likely to die in a car accident than with Covid.](#)

I safely made it across the street to visit ProVaccine Pharmaceuticals (PVP). They have only been in business about 4 months but they are all over the news and social media about their 'Genomagic' product. It sounds very good and people are scrambling and lining up to get Genomagic.

I first asked what is Genomagic?

PVP, unlike previous vaccines, we use messenger RNA that instructs some genes to produce spike proteins to build antibodies. That is the quick simple explanation.

Seems complex unless you know genes, has it been used before and where?

PVP, no it has never been used before but we are sure it will work very well.

How effective is it with Covid-19?

PVP, our preliminary tests indicate it is 90% to 95% effective in preventing severe Covid-19 that requires hospitalization and possible death. You must get two doses, separated by a few weeks, with just one dose it is around 70% effective.

When were the preliminary tests and how many participated?

PVC, we enrolled 41,135 participants on July 27, 2020 and reported trial results on November 18 with up to a 95% effective rate.

So this new Genomagic has only been around 9 months. That is not very long and not very many in the trials. The effective rate seems pretty good. Are there more trials and what about side effects?

PVC, we have started trials in pregnant women and children under 12 years old. The emergency use authorization was for over 16 years of age so we need data on children. Tens of millions have taken the vaccine so in essence we have a very large trial underway and will collect more data. There were only some mild side effects among the 41,135 in the first trial and just one moderately, severe side effect.

What kind of side effects?

PVC, mostly fatigue and headache. We have learned there is the odd case of allergic reaction. Side effects are reported on the CDC's VAERS system for the US and there is not many there considering the 10s of millions of vaccines administered.

Do you have any idea on long term effects?

PVC, No, the vaccine has not been in use long term, but we will report on that as time goes on.

What is the cost of the vaccine?

PVC, it is paid for by the government. They are recommending the vaccine. You should trust your government.

Is there any guarantee or warranty with Genomagic?

PVC, no it is approved for emergency use only and so there is no guarantee and we have no liabilities, but we are doing what is best for everyone.

How long before the FDA approves Genomagic?

PVC, we don't know, it typically takes years for final approval but this is being fast tracked as much as possible.

If it takes years could the emergency use end or be revoked?

PVC, that is not our call, it is up to the FDA. We believe Geomagic really will be magic on Covid-19, but people might have to get a booster shot every year.

I am confused. If Geomagic works, there should be no more emergency. How could a booster shot be approved as an emergency?

PVC, that is a good question, we don't know and that will have to be addressed further down the road. Again it will be up to the FDA.

One more thing about the booster, does Geomagic not stop the spread of Covid-19? Can you still get Covid-19 after taking Geomagic? Is that why a booster might be required?

PVC, no it does not stop the spread or totally prevent Covid-19, but there were very fewer infections in our first trial and those that did get infected only had mild symptoms. Since the first trials there have been more re-infections. That is natural as time passes, obviously as people can be exposed numerous times to Covid-19. Variants might also be a factor. We really need more time and data and it is too early to consider whether a booster shot may be needed.

Thank you, your answers have been helpful.

Conclusion

To invest in life expectancy, I can be quiet certain about the risks. In just over one year there has been 1,155,834 Canadian cases of Covid-19 in a population 37.6 million as of 2019.

The odds of getting Covid-19 in the next year is 1 in 32.5. My odds would be lower because I am outside a major city and don't have to go to work 5 days a week among co-workers, but we will stick with 1 in 32.5

The odds of dying from Covid-19 if you are under 70 is 30 out of 10,000 or 3,000 out of a million. **Therefore the odds of somebody under 70 getting Covid-19 and dying are $3,000/32.5 = 92.3$ out of 1,000,000 or .009%**

If I am over 70 the odds of getting Covid-19 and dying are (200 out of 10,000) Out of 1 million that is $20,000/32.5 = 615$ out of 1,000,000 or .06%

These are very good odds and I would have small risk of losing all my life expectancy investment.

Geomagic is not without risk. The biggest problem is that it is just 4 months old with no track record. Would you invest in the company that has been around for decades or the new one with no track record? That is the question.

We know for certain that many get unusual side effects with Geomagic. I know 12 people that bought into it and 5 have had some weird side effects like headaches, dizziness, numbness, blisters and soreness in most of the body. I am **not** considering fatigue or a sore arm that is more common with any needle or previous vaccines.

We know there have been deaths from severe allergic reaction and blood clotting. There is not much data because it has only been 4 months and the only collection of data I know of is the Centre of Disease Control (CDC), Vaccine Adverse Effect Reporting System (VAERS).

This is what is [reported by the CDC on their VAERS as of April 26, 2021](#)

“Over 230 million doses of COVID-19 vaccines were administered in the United States from December 14, 2020, through April 26, 2021. During this time, VAERS received 3,848 reports of death (0.0017%) among people who received a COVID-19 vaccine.”

The CDC says they see no pattern in the deaths and I am sure many are not caused by the vaccine. **However, I know many reported Covid-19 deaths are probably not Covid-19 but lets stick with what is reported to be fair on both sides.** Since it is only a little over 4 months, we have to multiply by 3 to get an estimate of a yearly number to compare to life expectancy. **That means 11,544 vaccine related deaths for the year.**

The 230 million CDC states is misleading because many people have 2 doses. The NY Times recently reported that the CDC put the number of people that have had at least one dose at 147 million.

Therefore for the year we can predict 11,544 deaths out of 147 million for Genomagic. **That works out to 78.5 per million or .0078%**

For a direct comparison, life expectancy death rate is 92.3 out of 1,000,000 or .009%
Genomagic is 78.5 out of 1,000,000 or .0078%

These numbers are using the government's own data.

The death rate is a little less for Geomagic, but here is the caveat and what is really scary. For life expectancy I used Canadian Covid-19 death numbers which are known to be heavily exaggerated. The health minister admits that they cannot distinguish in their records if Covid-19 was the cause of death or just present with another cause of death. I think it is BS that they cannot distinguish, but that is how they are covering their tracks.

More than likely the death rate from experimental vaccines will be higher than Covid-19, purely going by stats and numbers that have been reported so far.

I looked at the [US life expectancy product here](#), to see how US and Canada compare.

As of April 14th 227,424 deaths under 75 in the US.

[Total cases in the US are 33,180,686](#) (recovered 25,823,800 and 591,063 deaths) so 6,764,823 unresolved. The population in the US in 2019 was about 328 million so the odds of getting Covid-19 were about 1 in 10, that is about 3 times higher than Canada.

There are 33,180,686 cases – 6,764,823 = 26,415,863 resolved cases with 227,424 deaths under the age of 75.

The odds of dying from Covid-19 if you are under 75 is 227,424 out of 26,415,863 or 8,614 out of a million. If an America was under 65 it is 107,045 out of 26,415,863 or 4,054 out of a million.

Therefore the odds of somebody under 65 getting Covid-19 in the US and dying are 4,054/10 = 405.4 out of 1,000,000 or .04%.

The odds of getting Covid-19 and dying in the US are about 4 times higher than Canada, but most of that is because the infection rate was over 3 times higher in the US.

Now, here is the smoking gun why Covid-19 is little threat. I just stumbled across this on the weekend when I was in deep thought.

If Covid-19 was a real threat or problem, the Life Insurance companies would be concerned. They would have higher rates. Well guess what, they don't give a rats ass about Covid-19. The only restrictions I came across is with new applications. If you plan to travel and depending where, they may postpone your application until you return or if you have Covid-19 they could postpone an application 90 days so you are proven recovered. Compare this to cancer. If you had a cancer diagnosis in the last 2 to 4 years you would have to buy a much more expensive policy if you could get one at all.

Life insurance premiums during a pandemic. [This is from policygenius and sums up well](#) what I found from numerous sources.

Similar to any other medical diagnosis, the severity of an illness can impact your life insurance rates when you're applying for a policy. While simply getting a virus, such as the seasonal flu, won't cause a price hike in your life insurance premiums, some of the long-term side effects of getting ill can.

If you were to contract the coronavirus and it caused long-term health problems before you applied for life insurance, you might end up receiving a lower health classification and a costlier life insurance policy. For the most part, however, if you get ill, make a full recovery, and later apply for life insurance, you can expect that the **price difference in life insurance premiums will be minimal**. And, as we mentioned above, if your policy is already in force and you contract the coronavirus, there won't be any impact on your premiums.

Here is another, Insurance companies real problem is the drop in yields (interest rates)

"While the social and medical consequences of COVID-19 have been significant, the shock to the economy and markets is having a large impact on life insurance and annuity companies." [Deloitte](#)

The Canadian Institute of Actuaries began collecting monthly data from 13 Canadian insurers at the start of the pandemic. The spike in individual claims was short-lived and remained "*within the range of normal volatility*," the report says.

Funny, most of what you find on Google search is that the Vaccines won't cause your life insurance premiums to rise. I guess somebody on Facebook must have said something negative about the vaccine and life insurance.

Feel free to forward this around, there is no copyright.

I plan on posting my 3 Covid-19 reports and a few other pieces I did on the home page and setup search to key on Covid-19. I have heard web sites on such topic are getting high traffic

I will send links at that time.

I might have a few more updates and hopefully it is better news putting this pandemic and political bungle, the crime of the century, what ever you want to call it behind us.