# Pfizer and Moderna Investors Are Running for the Exits

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by Justus R. Hope, MD, <u>The Desert Review</u> sourced from <u>21st Century Wire</u>

Wall Street investors are dumping their Moderna and Pfizer stock faster than the world can drop the mandates. Moderna is down 70 percent from its high, while Pfizer is off 19 percent. Former Blackrock Executive and investment adviser Edward Dowd calls for Moderna to go to zero and Pfizer to end under ten dollars per share.

How is this possible given that Pfizer now enjoys record earnings per share and a market capitalization of some \$270 billion, making it the 29th largest corporation globally? With nothing but profits in sight for the Pharmaceutical giant, what could be the problem?

After all, in December, a Forbes' headline read, "The Vaccine Maker Can Dominate The Covid Market For Years to Come, Wells Fargo Predicts." In addition to the enormously profitable mRNA vaccines, Pfizer is rolling out potent antivirals like Paxlovid, which could earn \$22 billion in 2022.

https://www.forbes.com/sites/sergeiklebnikov/2021/12/09/this-v
accine-maker-can-dominate-the-covid-market-for-years-to-comewells-fargo-predicts/

Compared to the \$81 billion in 2021 revenue, the earnings from the vaccines and the antivirals could top \$102 billion for 2022, which is music to shareholders' ears. However some are hearing shrieks, and these happen to be Wall Street's finest, the smart money that beats the rest of the herd to the exits like clockwork.

These sophisticated investors make it their business to not go with the conventional wisdom but to do their own research, which often pays spectacular dividends.

Edward Dowd is one such investor. He saw the dot com bubble ready to burst and acted accordingly. But, unfortunately, other not-so-savvy investors later saw their dot com heavy portfolios collapse as the NASDAQ Composite Index lost 40% of its value in 2000.

Dowd, a graduate of Notre Dame University and former Portfolio Manager at Blackrock, grew his fund from \$2 billion to \$14 billion and commanded the respect of his investment community peers.

Today, after semi-retiring to the shores of South Maui, he remains a voice of stock market wisdom that many hedge funds continue to rely upon. LinkedIn lists him as a Consultant to Founder & Partner of Symphonic Capital, LLC.

But the dot com collapse is not the only one Dowd successfully navigated. While many other portfolio managers placed their client's money in highly rated and lucrative mortgage-backed securities, Dowd hesitated and questioned. He considered that those might be grossly over-rated, and he was correct.

It turns out that the mortgage rating system was corrupted by the high profitability of predatory financial products tied to home mortgages. According to Edward Dowd, a large portion of the blame was shouldered by the rating agencies, those trusted organizations whose job it was to judge the risk of these subprime mortgage-backed securities – agencies like Moody's, Standard & Poor's and Fitch.

Dowd says they turned a blind eye to the true risk because it was profitable. So, in essence, these rating agencies were

captured by the institutions backing these risky subprime securities.

https://www.theguardian.com/business/2017/jan/14/moodys-864m-p
enalty-for-ratings-in-run-up-to-2008-financial-crisis

Joseph Stiglitz, a Nobel Prize-winning economist, put it this way, "The incentive structure of the ratings agencies also proved perverse. Agencies such as Moody's and Standard & Poor's are paid by the very people they are supposed to grade. As a result, they've had every reason to give companies high ratings, in a financial version of what college professors know as grade inflation."

#### https://www.vanityfair.com/news/2009/01/stiglitz200901-2

Dowd has sounded the alarm on Moderna and Pfizer as sinking ships that investors need to abandon. So what does the man who foresaw the dot com and the subprime mortgage crisis have to say about Moderna and Pfizer, and what trouble could exist in the paradise of COVID vaccine profits?

Here are Dowd's words:

I want to liken here to what's gone on in the Great Financial Crisis. We had rating agencies, third-party verification sources that were able to perpetuate the fraud because the money got too big, their institutions became corrupted with the institutional imperative, and they got triple-A ratings which we all know in hindsight were not triple-A ratings – let's move forward to today.

The FDA is the trusted third-party verification of pharmaceutical products. 50% of their budget comes from Pharma...due to the institutional imperative that was in place at the time and the speed with which they tried to approve these unproven products with this unproven technology, fraud did occur, and what's my proof of that? The FDA, together with Pfizer, were trying to hide the clinical data. And it's come out recently...that the all-cause mortality for the Pfizer product failed — that means there were more deaths in the vaccine group than the placebo group. Normally in such a case, you have NO drug approval for such drugs. It's the gold standard. I've been told by all my people in the Biotech Industry they were horrified... See mark 25:10.

https://www.iheart.com/podcast/867-war-room-impeachment-522769
54/episode/episode-1602-the-big-short-92212337/

And unfortunately, that is not all. Dowd feels that although he has successfully predicted three large frauds in his career, he now expects a global financial market collapse with the debt bubble getting ready to burst.

"So I've seen three frauds; the corporate fraud of the dot com boom, the bank fraud of the Great Financial Recession, and I believe the fraud has moved on to central banks and governments — because that's the nature of our monetary system — you have to constantly create credit to keep this thing going." See mark 2:22.

https://chute.rocks/qt7nvf3ccV2n

"The global debt bubble is at its peak…we are at the end…we are going to see lots of crazy things in the financial markets…we are going to see the credit markets become unhinged, the equity markets become unhinged. The Fed got a reprieve…under the cover of COVID, they were able to print 65% more money to keep this thing afloat, but we are at the end days here." See mark 3:41.

### https://chute.rocks/qt7nvf3ccV2n

He clarifies that the emergence of global totalitarianism is not purely about power and profit. Instead Dowd feels it is to control the masses when they realize the economy is collapsing – the ramifications of which may be the loss of pensions and social security income. "A lot of what you are seeing in the response of global governments is setting up a system — under the guise of medical tyranny — to prevent the riots that are going to ensue once this thing all unwinds — that's my personal belief..." See mark 4:04.

https://chute.rocks/qt7nvf3ccV2n

For the skeptics, consider that Pfizer stock lost \$20 billion in market capitalization on February 8, 2022, when their record earnings fell short of more optimistic expectations.

https://www.forbes.com/sites/jonathanponciano/2022/02/08/pfize r-triggers-28-billion-stock-plunge-moderna-after-warningcovid-vaccine-sales-could-disappoint-this-year/

Also consider that Moderna's stock is down some 70 percent from its high of \$484 on August 9, 2021, wiping out almost \$ 140 billion in investment.

https://www.forbes.com/sites/jonathanponciano/2022/02/14/moder na-stock-crash-losses-top-140-billion-as-insiders-sellmillions-of-dollars-in-shares/

Dowd predicts Moderna will drop to zero with bankruptcy as fraud related to concealing the COVID vaccine dangers surfaces, and he predicts Pfizer will become a sub-ten-dollar stock. Dowd explains that the smart money has already left Moderna and will soon be exiting Pfizer.

Dowd foresees an avalanche of lawsuits coming as the insurance industry continues to uncover the legions of mounting deaths coming from the complications of the mRNA COVID-19 vaccines.

Dowd teamed up with an insurance industry analyst and researched the life insurance claims. They found that since OneAmerica shocked the world by announcing a 40% rise in non-COVID deaths in younger working-class employees, multiple other insurance companies worldwide have seen the same thing – massive rises in non-COVID deaths. And the evidence inescapably points to the vaccines as the cause. See mark 13:16.

https://www.bitchute.com/video/hjMyF8epEEa3/

https://www.thedesertreview.com/opinion/columnists/life-insura nce-deaths-up-40-dr-robert-malone-s-chillinganalysis/article\_d24bccac-6f38-11ec-912f-1f6d8fc5fac4.html

Meanwhile, the funeral company stocks have outperformed the S&P. "Funeral Home companies are growth stocks. They had a great year in 2021 compared to 2020, and they outperformed the S&P 500. The peer group of Funeral Home stocks was up 40 plus percent while the S&P was up 26 percent – and they started accelerating price-wise in 2021 during the roll-out of the vaccines – You don't need to be a rocket scientist to connect the dots here." See mark 5:55.

https://www.bitchute.com/video/hjMyF8epEEa3/

Other insurance companies have reported the same or worse death numbers as OneAmerica. For example, "Unum Insurance is up 36%, Lincoln National plus 57%, Prudential plus 41%, Reinsurance Group of America plus 21%, Hartford plus 32%, Met Life plus 24%, and Aegon — which is a Dutch insurer — saw in their US arm plus 57% in the 4th quarter — in the 3rd quarter they saw a 258% increase in death claims." See mark 07:55.

https://www.bitchute.com/video/hjMyF8epEEa3/

"They raised (mortality) expectations 300,000 for 2022 over 2021 due to COVID plus 'indirect COVID,' which I think we know what that's code for... They (Aegon) did a

\$1.4 billion reinsurance deal with Wilton Reinsurance…what they were reinsuring were high face amount individual policies from 1 million to 10 million… (So) I think there is an asymmetric information situation going on in the insurance industry where some people have figured out something's going on. They are off-loading their risk — they are not going to say what it is as they don't want that information to get out as they unload the risk." See mark 08:49.

https://www.bitchute.com/video/hjMyF8epEEa3/

"Someone is going to be the bag holder here." And Dowd is confident it won't be the insurance industry. A court in France has already held that a life insurance company cannot be held liable for a death because of the mRNA vaccine.

https://freewestmedia.com/2022/01/14/life-insurer-refuses-to-c
over-vaccine-death/

But that does not explain how mRNA manufacturers can be held responsible for an emergency product they were told was liability-free. Aren't the vaccine manufacturers immunized from lawsuits?

After all, they were granted EUA, the specialized Emergency Use Authorization, which means they cannot be held legally accountable for deaths or adverse effects stemming from the experimental vaccines.

The idea is that no company – upon government request – should have to pay for unforeseen complications resulting from an emergency product that they released to the world out of their goodness of the hearts, with the best of intentions. Right?

Wrong — not when your company accomplishes this through deceit, also known as fraud.

Fraud undoes all these protections. If a company or person intentionally deceives another to profit, we have fraud. If Pfizer's data showed increased all-cause mortality and hid this to motivate people to take the vaccine while claiming it was safe, then fraud exists.

Under common law, the required elements to prove fraud amount

to:

#1. A materially false statement or purposeful failure to state or release material facts which non-disclosure makes other statements misleading.

#2. The false statement is made to induce Plaintiff to act.

#3. The Plaintiff relied upon the false statement, and the injury resulted from this reliance.

#4. Damages include a punitive award as a punishment that serves as a public example to discourage any future similar fraud. Punitive damages are generally proportional to the Defendant's assets.

https://definitions.uslegal.com/f/fraud/

Dowd has been researching the COVID-19 vaccines and what he considers obvious evidence of knowing concealment of the actual risks of death — and he points to the Herculean efforts of Pfizer with FDA in withholding their data despite legal challenges to release it. He likens the FDA today to the rating agencies during the Mortgage Crisis.

"FDA is the trusted third party, just like the rating agencies were. And a lot of doctors in this country, a lot of local governments are placing their trust in the FDA which gets 50 percent of its budget from large cap pharma. It wasn't any one person...I think they overlooked things...An all-cause mortality end-point should have stopped this thing in its tracks – and it didn't." See mark 1:51.

# https://twitter.com/Sander\_2021/status/1489746293002022912?s=2 0&t=nb7l5w4vfRvJsJ7TFfHyiQ

There were more deaths in the vaxxed group than in the unvaxxed. Dowd assumes fraud based upon the FDA backing Pfizer in not releasing their data. He believes this is a knowing attempt to conceal the deaths. "When one party enters into a contract…and fraud was occurring when they entered into that contract, and the other party did not know that — the contract is void and null. There's no indemnity if this can be proven, and I think it will be." See mark 4:45.

https://www.bitchute.com/video/hjMyF8epEEa3/

"Pfizer got blanket immunity with EUA. If fraud occurred, to my mind and what I'm seeing from their refusal to release the data — if there is fraud and it comes out — and we need whistleblowers — and it's looking more apparent that this product is deadly —

fraud eviscerates all contracts — that's case law. So you go down the daisy chain, and that's liability — that's bankruptcy for Moderna, definitely Pfizer." See mark 00:51.

Dowd remarks that no matter the effort, one cannot hide the bodies – and "the bodies are piling up." See mark 12:56.

https://www.bitchute.com/video/hjMyF8epEEa3/

He notes that the deaths skyrocketed after the vaccine rollout when they should have dropped. And the deaths are what distinguished the 2021-2022 vaccine scandal as far worse than what happened with Enron.

"People are dying and being maimed. This is a fraud that goes beyond the pale...We have the VAERS data...We have the DoD leak...And now we have the insurance company results and the funeral home results...We don't need to think too hard about this...Deaths should have gone down after the vaccines rolled out. This is the most egregious fraud in history of the nation – and it's global...Pfizer's involved, and they committed fraud," Dowd explained. See mark 10:25. https://www.bitchute.com/video/hjMyF8epEEa3/

"My job is to be ahead of the news and be a lead steer…when I use my stock picking skills outside the realm of stock picking, I am called a conspiracy theorist." See mark 6:45.

https://www.bitchute.com/video/hjMyF8epEEa3/

Dowd emphasized that he is not short on Pfizer or Moderna stock. He explained that he does not profit from their share prices dropping. He also points out that his predictions are not the cause of the steep declines as these occurred before he came out with this analysis. See mark 13:45.

https://chute.rocks/qt7nvf3ccV2n

"Let me make a point here. The mainstream media may ignore this. Wall Street is not." See mark 2:16.

https://www.bitchute.com/video/hjMyF8epEEa3/

"This is the most interesting hallucination I've ever seen in the financial markets." See mark 12:06.

https://chute.rocks/qt7nvf3ccV2n

"So we don't need the mainstream media...And I want you to know - Wall Street is rallying to this - I'm getting lots of inquiries from former colleagues. Nothing will convince a sleeping public more than red stocks or collapsing stocks. My goal is to awaken the country by seeing something is going on. And Wall Street is AWAKE!" See mark 2:33.

https://www.bitchute.com/video/hjMyF8epEEa3/

If money is any indicator, Edward Dowd is correct that insurance will win a fight between the insurance and the vaccine industries. The life insurance market in the US is worth some \$900 billion, while the vaccine market pales in comparison. https://www.pharmaceutical-technology.com/news/covid-19-vaccin
e-market-set-to-reach-19-5bn-by-2026-register-for-freewebinar/

https://www.ibisworld.com/industry-statistics/market-size/life
\_insurance-annuities-united-states/

If someone is left holding the bag, it will not be the insurance industry, but it just might be you and me, the average citizen. However, there is one major caveat – if Edward Dowd succeeds in awakening the citizens, then they – the oligarchs – cannot get away with this – the Vaccine Fraud, the Great Reset, the Fourth Industrial Revolution and Global Totalitarianism.

https://www.thedesertreview.com/opinion/columnists/gates-fauci
- and - daszak - charged - with - genocide - in - court filing/article\_76c6081c-61b8-11ec-ae59-7718e6d063ed.html

https://www.amazon.com/Ivermectin-Freedom-Justus-R-Hope-ebook/ dp/B09M95F8NF

"There's lots of people who got the jabs that didn't understand what was going on. A lot of them are in the investment world. A lot of them are smart people – they were duped too. Some of these people that got the jab are doing the work on shorting these stocks because – you know, you can guess – because they are mad as hell – and you've awakened the sleeping giant known as Wall Street. And Wall Street is on the move. The smart money is moving first – as always there's lead steers. Nothing gets going faster than a red momentum downtrending stock." See mark 3:26.

https://www.bitchute.com/video/hjMyF8epEEa3/

Those of you who still think nothing's going on, you don't want to be — what I call — the bag holder. You don't want to be the guy taking the fourth jab booster and holding these stocks (on their way) down — Moderna's going to zero — I think

Pfizer goes sub ten dollars once the lawsuits come out. " See mark 4:06.

https://www.bitchute.com/video/hjMyF8epEEa3/

Dowd's forecast can awaken not only Wall Street but the ordinary citizen. We are those sleeping giants of the world, those who can move mountains with the force of our stock sales and non-violent protests, the great silent majority who can remove dictators from power and elect new and fair leaders.

There is power in numbers, as the Canadian Truckers recently found. Courage is contagious as freedom convoys have sprung up everywhere. We hold the power if we choose to exercise it while we lose that power if we passively comply.

https://www.thedesertreview.com/opinion/columnists/trucker-con voy-drives-through-mandates/article\_77693166-82cb-11ec-9642dfbb0d0b2283.html

As this Freedom Trucker fireman said, "I don't know what happened to our country. It's disgusting. There's nothing that's going to be taken from us here today that they're not going to take anyways — And people need to stand. With enough of us, they can't do this." See mark 1:58:10.

https://youtu.be/ZiIY5LpC890

If enough of us speak out NOW, collectively, we have the power to not only end the mandates, but to restore ALL freedoms in Canada, Australia, the UK, Europe and the United States, and we will win the day. We will never consent to authoritarian rule.

We will not leave a world of slavery to our children and grandchildren. We will protest every single day until the government realizes who truly is in charge. We believe in government of the people, by the people, and for the people. The cure for 1984 remains 1776. Edward Dowd cautions those who continue to slumber, "If you are long these two stocks, you are long mandates, you are long government control, and you are long the selling of your freedoms." Let us get everyone on board the freedom train. See mark 15:16.

https://www.bitchute.com/video/qt7nvf3ccV2n/7

With enough of us (awake), they can't do this. Americans and Canadians are united in Freedom!

https://rumble.com/vvawOn-urgent-message-to-canadians.html

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