

# **Preparing for the Inevitable Financial Collapse**

## **A Special Interview With Edward Dowd**

### **By Dr. Joseph Mercola**

**Dr. Joseph Mercola:**

Welcome everyone, Dr. Mercola, helping you take control of your health. And we have an unexpected pleasure for you today. We've been able to connect with Ed Dowd and I suspect most of you have heard of him.

**Dr. Joseph Mercola:**

He's come to prominence in the last year or so. And he's not really in the health field, but he's really an expert in the finance field and he is a graduate, so to speak, of the BlackRock Institution.

**Dr. Joseph Mercola:**

I think they're the largest asset manager in the world. I think over \$10 trillion, but you can certainly up that and just let me finish your bio and then we can go into details.

**Dr. Joseph Mercola:**

Because I really want to know some of the details of the BlackRock and why you went there and things. But as a result of that, I don't think you can get a finer education and experience in finance than with BlackRock.

**Dr. Joseph Mercola:**

And you've left them and you basically went out and helped many people understand some of the collateral damage that's occurred as a result of these COVID jabs.

**Dr. Joseph Mercola:**

And you've been shockingly courageous about it. You're one of the smartest guys I've seen in finance because you are able to articulate these concepts and put them together in a way that's understandable to people, which is so deeply appreciated.

**Dr. Joseph Mercola:**

But you're taking, I perceive, a big risk, and we'll talk about that because I'm personally a little concerned about your security as to what you're exposing, that they're going to want to take you out for what you're doing.

**Dr. Joseph Mercola:**

So, anyway, I think why don't we start at the beginning? What motivated you, catalyzed your entry into finances and then ultimately BlackRock and describe what you did there and then why you left.

**Edward Dowd:**

Sure. Basically, I was always interested in finance right out of college. I read the book, "Liar's Poker," which was supposed to be a warning, but I thought it was great.

**Edward Dowd:**

I'm like, "Oh, I could become a master of the universe and make a lot of money." So, I was younger, had a different mindset.

**Edward Dowd:**

And so after college, I went to HSBC and got a job as an institutional fixed income salesperson selling bonds, which is what "Liar's Poker" was about.

**Edward Dowd:**

And that was a five-year education in what really happens in the capital markets and everything you learn in the textbooks is hooing garbage. Okay.

**Edward Dowd:**

So basically capital markets are a place where, and the debt markets overwhelm the equity markets, and the debt markets are the engine of the monetary system.

**Edward Dowd:**

So, I learned about finance. I learned about Wall Street and how it worked and how it was incentivized. And back when I was a bond salesman, it was from '90 to '95, and there were a bunch of scandals then. There's always scandals on Wall Street.

**Edward Dowd:**

And Wall Street is basically a boom-and-bust operation. There's usually a boom created by the Federal Reserve that puts money into the system, they don't control where their money goes and Wall Street takes advantage of that. And usually it ends in fraud.

**Edward Dowd:**

And the scandal in the early 90s was some of the fraud with the mortgage-backed securities, Piper, I forget the name of the firm. There was a big Wall Street firm that went under because they had some trades in the drawer, computer systems weren't as robust. So, some traders were hiding losses and that firm went belly up.

**Edward Dowd:**

Interestingly enough, BlackRock at the time helped fix that problem. They had computer systems that helped analyze the mortgage-backed securities.

**Dr. Joseph Mercola:**

Was that Larry Finks?

**Edward Dowd:**  
Larry Fink. Yeah.

**Dr. Joseph Mercola:**  
His Aladdin system?

**Edward Dowd:**  
Aladdin system, correct.

**Dr. Joseph Mercola:**  
Yeah. It's really morphed over the last two decades.

**Edward Dowd:**  
Yeah. It's morphed and I have a lot of friends who used to work in the Aladdin department and it's not rocket science, it's just risk-management software basically.

**Edward Dowd:**  
And they did a good job of selling it and getting a lot of people to use it. So that's what a good business person does. And Larry Fink is a good businessman. He's good at growing his firm and he did.

**Edward Dowd:**  
But I learned the engines of Wall Street, but I wanted to get into the stock business. So I went back to business school at Indiana University and then graduated in '97 and went to Wall Street, went to Donaldson, Lufkin & Jenrette where I was an electric utility analyst down the hall from the internet folks who were doing all the IPOs (initial public offerings)-

**Dr. Joseph Mercola:**  
Before the internet bust.

**Edward Dowd:**  
Yeah. And basically, the fraud on the IPOs was at every investment house and it wasn't hard fraud, it was soft fraud. They just were not doing due diligence that the institutions used to do.

**Edward Dowd:**  
Before they would IPO a company, they would make sure that the company had things like revenues and in the late 90s, that went by the wayside.

**Edward Dowd:**  
So, a lot of firms without revenues and just ideas were IPO'd. The stocks went up, so everyone thought everything was great, but they went up because of speculation and easy money.

**Edward Dowd:**

And eventually the Fed did what they do. They tightened interest rates and the bubble popped and a whole host of corporate fraud was exposed WorldCom, Enron, Lucent Technologies, Nortel Networks.

**Edward Dowd:**

It was an economy that was based on Y2K and a new paradigm. And a lot of junk bonds were raised and equipment and software were sold to companies that didn't have revenues.

**Edward Dowd:**

And so the cycle did what the cycle did. We had that bust and the Fed printed dollars again. And we had the real estate bubble, which unfortunately went onto the bank balance sheets and that's where we had the systemic crisis and the Great Financial Recession.

**Edward Dowd:**

And I saw that coming with my colleagues. I was at BlackRock at the time. I went to BlackRock after Wall Street. I was purchased by BlackRock. I was at a firm called State Street Investment Research.

**Edward Dowd:**

And we were their first asset management purchase. And we became instrumental in their equity business. And then they ended up buying Merrill Lynch Asset Management, then Barclays. So BlackRock grew through acquisition mostly.

**Dr. Joseph Mercola:**

Oh, I did not realize that. Okay.

**Edward Dowd:**

Yeah. And they got into the passive ETF (exchange-traded fund) business through Barclays, and that's where all the trillions of dollars of growth has come from.

**Dr. Joseph Mercola:**

So the reason I'm so intrigued, and I think most people are with BlackRock, is it's very clear they appear to be part of the global cabal. And what's behind what's happened to us the last two years.

**Dr. Joseph Mercola:**

How could they not be with \$10 trillion under assets? So wonder what your take on that because you're really insightful as to the underpinnings of the financial system.

**Edward Dowd:**

Well, I can't talk per se about BlackRock, because I signed a non-disparagement agreement when I left.

**Dr. Joseph Mercola:**

Oh, yeah, yeah.

**Edward Dowd:**

But I can talk about Blackstone.

**Dr. Joseph Mercola:**

Sure.

**Edward Dowd:**

I can talk about Vanguard. Vanguard is a similarly sized institution. And I don't believe that they control these corporations, but they have undue influence, which Charlie Munger of Berkshire Hathaway has written about.

**Edward Dowd:**

And basically because of the growth of passive ETFs, the voting of those shares goes to the senior executives of the firm.

**Edward Dowd:**

And so there is some influence at Vanguard over some of the board votes. And Charlie, it used to be back in the day before passes became such a big part of the industry, most of the money inequities was managed by fundamental portfolio managers.

**Edward Dowd:**

So, I used to vote for the board but because we were so busy, we had like 80 companies in our portfolio, there was a firm called Institutional Shareholder Services, ISS, which would help us figure out the votes.

**Edward Dowd:**

And it was a software system that would analyze all the proposals and then tell us how to vote accordingly. And if we wanted to withhold a vote or change a vote, we would.

**Edward Dowd:**

So, there seems to be a concentration of power in the votes. The vote used to be more spread out over many, many, many, many different people.

**Dr. Joseph Mercola:**

But what about the ownership? Because we've run articles in the past where I believe it's BlackRock and Vanguard and State Street [Corporation] appear to have interest in almost every single company around.

**Dr. Joseph Mercola:**

And BlackRock, I believe is a public company. So, the shareholders you can find out is public, but Vanguard is not. I understand it's private.

**Dr. Joseph Mercola:**

And it's my memory but certainly correct me if I've got this mistaken, but Vanguard was a huge component of BlackRock. So, between the two of them they seem to have control of most the companies that are in the country and even worldwide.

**Edward Dowd:**

Well, they don't control. You got to remember what Vanguard and BlackRock are. They are agents.

**Dr. Joseph Mercola:**

Okay.

**Edward Dowd:**

They manage other people's money, but they do vote some of the shareholder board proposals. So, they don't get on the phone and call [Albert] Bourla at Pfizer and say, "Do what we say."

**Edward Dowd:**

It's more soft influence. And because I haven't been at BlackRock for 10 years I couldn't tell you what's going on there and I couldn't tell you what's going on at Vanguard.

**Edward Dowd:**

But I do believe, as concentration of market share, Vanguard and BlackRock are the biggest passive investment asset management firms.

**Edward Dowd:**

So Charlie Munger had a point that it's too much decision-making in too few hands. Now I don't think they run the companies. I don't think they sit in a smoke-filled room with cigars laughing maniacally.

**Edward Dowd:**

But where there's a concentration of power, there's definitely things that can go awry and aren't exactly above board, but I have no proof of that.

**Dr. Joseph Mercola:**

Okay.

**Edward Dowd:**

It just when power's concentrated bad things usually happen.

**Dr. Joseph Mercola:**

Yeah. Thanks for your insight or insights on that. The other question I'd like to dive into before we start going to the impact that COVID is having, which the data that you've been able to bring to the forefront, would be what seems to be a mathematically inevitable financial collapse.

**Dr. Joseph Mercola:**

It's just been fraud upon fraud, and they just seem to be kicking the can down the road that inevitably has to collapse, which is leading many people speculate of the inevitability of The Great Reset.

**Dr. Joseph Mercola:**

And I think a large part of it is related to the derivatives market. And I don't quite fully understand how that works, but I think it's in the quadrillions that really is, maybe not accounted for, but that is out there that could essentially buckle.

**Dr. Joseph Mercola:**

So, what's your take on this? And I think it's important because it does weave into what some of their plans are to implement, clearly one of the black swans on the horizon is a financial or economic collapse.

**Dr. Joseph Mercola:**

And I'm just wondering what your thoughts are on this inevitability of the collapse. There's so many of us who thought this was going to happen much sooner than it did.

**Edward Dowd:**

Correct.

**Dr. Joseph Mercola:**

But they were so clever. They're so sophisticated. They just have such a powerful grasp and control of the whole system. It's just shocking what they're able to do. So, you have far better insights than I do.

**Edward Dowd:**

So, let's think about the dot-com fraud, that was corporate fraud, and the Federal Reserve System was created in 1913. And it's a debt-based monetary system.

**Edward Dowd:**

So money's created through debt and in the old days, banks used to lend the debt and the debt would find its way to different areas of growth, which would then get overheated in fraud would be the inhabitable result because money was too easy.

**Edward Dowd:**

The system itself is inherently fraudulent. Again, it was more a free market fraud, just rolling around. So, in the late 90s, we had corporate fraud and we had a 50% stock market correction. We had 9/11, we had a recession.

**Edward Dowd:**

And so the Fed did what they always do. They turned on the money spigot, lowered interest rates, and the money found its way into the real estate market.

**Edward Dowd:**

And that blew a bubble. And then that went on and real estate was being hypothecated through collateral debt obligations and mortgage-backed security.

**Edward Dowd:**

So, Wall Street had a great party. They levered up 20-, 30-to-one on their balance sheets to make money. They thought the party would go on forever. And then inevitably the Feds started to raise interest rates and it collapsed.

**Edward Dowd:**

Now the problem with this bank fraud was that it was systemic in nature. So, the central banks had to step in and buy a lot of this fraudulent debt and recall not one banker went to jail.

**Edward Dowd:**

So, after the Great Financial Crisis, not one banker went to jail. So, all this fraud remains today on the Fed's balance sheet and the Bank of Japan's balance sheet and the European Central Union's balance sheet.

**Edward Dowd:**

So, the fraud didn't go away. It just became on the balance sheets of the central banks and they "saved the system."

**Edward Dowd:**

And then the governments in the Great Financial Crisis, because the economy collapsed globally, they started spending like drunken sailors.

**Edward Dowd:**

So, the last 12 years has been a ballooning of what I call the central bank government bubble, the "sovereign debt bond bubble."

**Edward Dowd:**

And so inevitably the system, who's going to save that? Who's going to be the buyer of that when that blows up? No one. So, most of us in the financial community knew this bubble would burst.

**Edward Dowd:**

And we were trying to figure out when, like you said, a lot of people thought it would happen sooner. In 2019, it looked like it was going to blow up.

**Edward Dowd:**

There was a repo crisis. There were strange things going on in the credit markets. The global economy was definitely rolling over and then conveniently enough COVID appears.

**Edward Dowd:**

And the reason why that's important is because when COVID appeared, it gave emergency powers to all the central banks. The governments spent like drunken sailors again, and it gave them another two years to kick the can down the road.

**Edward Dowd:**

And here we are in 2022 and it's unraveling again. And the reason why COVID was important, the Federal Reserve was able to what I call, plug the hole, in what was beginning to become a liquidity debt crisis.

**Edward Dowd:**

And they printed 65% more money. And one, the money stock went up 65% year over year in 2020, and that was able to paper it over. And then the economy was shut down, it was an external shock, not in the internal shock.

**Edward Dowd:**

So, when they reopened and with all the money in the system, we had a recovery for a year and a half. Stock markets went crazy, credit markets went crazy, and we went back up again.

**Edward Dowd:**

But here we are two years later, and the inflation caused by the bad policies of the Biden administration, the EU (European Union), the money growth has led to what I call, and also COVID broke a lot of supply chains, and I'll talk about disability and how this fits into the inflation picture.

**Edward Dowd:**

But basically, we hadn't had inflation in goods and services for the last 12 years. We had inflation in assets, stocks and bonds.

**Edward Dowd:**

And so what's gone on now is the real economy is feeling the effects of the inflation, the bad policies. And we're starting to see the U.S. dollar go up.

**Edward Dowd:**

And the U.S. dollar is a reserve currency of the world. And over the last 22 years, there's been a tremendous growth in what's called dollar denominated debt.

**Edward Dowd:**

So, the credit growth in that we had in the U.S. went overseas after the dot-com bust. So we have about 15 trillion in dollar denominated debt.

**Edward Dowd:**

So, when you see the dollar going up, that's indicative of a debt crisis because money's becoming tight. There's fewer dollars out there. People are scrambling for dollars.

**Edward Dowd:**

And the reason why I think we're imminently going to collapse is we've never seen a commodity inflation cycle with the dollar going up at the same time.

**Edward Dowd:**

Usually, they're inversely related. The dollar goes down and commodity prices go up, in commodity cycles. This is the first commodity cycle since we created the Petrodollar where both have gone up in tandem, which says to me, there's some monetary phenomenon in the inflation, it's mostly supply side, shocks, it's bad energy policy.

**Edward Dowd:**

And then you can make the case that it's intentional because the policies are so bad that they're shutting down energy production.

**Edward Dowd:**

And before the Ukraine War, Biden's first executive order on day one of his administration was to shut down the Keystone pipeline. Here we are. I think we're at the end.

**Edward Dowd:**

And COVID did a couple things. COVID provided cover for the central banks and the governments, but it also allowed for a control system.

**Edward Dowd:**

If everything's going to collapse, wouldn't it be nice to have a control system where travel is restricted, you can blame it on a virus, you create vaccine passports, which then get linked to digital IDs and then central bank digital currency.

**Edward Dowd:**

So, I think COVID was a convenient excuse. We can get into the debate about whether it was created or not. We don't-

**Dr. Joseph Mercola:**

No, no. We're all the same page. I was announcing that literally in 2020, early February, 2020, and of course received a platforming de-credentializing for it.

**Edward Dowd:**

Right. And look as time rolls on and the vaccine programs continue to be out there, given all the evidence we have of what the harm is, and it's increasing.

**Edward Dowd:**

As we roll through time I'm starting to think this was a plan. I don't have evidence, but the fact that we're not stopping what's going on suggests to me that it's a conspiracy of interests and they don't want to stop the rollout of these vaccines.

**Edward Dowd:**

And the longer this goes on, the more convinced I become that COVID may have been planned. I used to say it was a convenient excuse, but the longer this goes on, the more ridiculous this becomes, I think there was ill intent going on.

**Dr. Joseph Mercola:**

Yeah. There's a lot of evidence to suggest and support that. So, I'm really curious as to what your prediction is of what this collapse will look like?

**Dr. Joseph Mercola:**

And you said it's imminent, so I'm wondering if you can also provide a timeframe on it? Is it like a two-to-three, five-year timeframe?

**Dr. Joseph Mercola:**

It doesn't seem to be this year or maybe early next year. I think it's further down the road, but what's your take on it?

**Edward Dowd:**

Well, I've been saying six to 18 months to 24 months.

**Dr. Joseph Mercola:**

Oh, wow.

**Edward Dowd:**

It won't be a complete collapse, but there'll be an initial collapse. The central banks will come in and try to take more power, do some things, and then I think we'll have a-

**Dr. Joseph Mercola:**

What does that look like? What does the central banks' rep for additional power look like?

**Edward Dowd:**

So, if the stock markets become seriously unhinged, which I think they will, and we start getting declines of more than 40% in the indices, they've been floating the idea for the last several years of buying stocks outright. Right now, the Fed's not allowed to do that.

**Dr. Joseph Mercola:**

I thought they did that through BlackRock?

**Edward Dowd:**

No, no, no, no, no. Again, BlackRock is not a leveraged institution. They're an agent. So, all that money is literally in the pension funds and 401ks.

**Dr. Joseph Mercola:**

Okay.

**Edward Dowd:**

The Bank in Japan currently buys Japanese stocks, and if the Fed starts doing that, then we have what's literally called Neo-feudalism.

**Edward Dowd:**

Well, it's already occurred, but it'll become even more ridiculous. There's no market mechanism to punish anybody for making bad decisions. They're going to be bailed out. Their bad decisions are bailed out by the central banks.

**Edward Dowd:**

So, the moral hazard is so high that if you just are a C-suite executive at a major Fortune 500 company, you're going to become phenomenally wealthy and not have to really be good.

**Edward Dowd:**

And you're going to be one of the Lords and the workers and everybody else are going to be struggling to make it make ends meet.

**Edward Dowd:**

And that's what's been going on for the last 12 years. The economy for the most part has been an economy of the big and those close to the printing machine.

**Edward Dowd:**

If you work at a big hedge fund or you're on Wall Street, or you're a C-suite executive where you're able to issue options, you become phenomenally wealthy.

**Edward Dowd:**

If you're at a venture capital firm or private equity firm, anybody that touches money and is close to the printing press, it's not a cabal but if you're just close to it, you've been rewarded.

**Edward Dowd:**

If you're trying to actually create a small business, if you're a worker at one of these corporations and you don't get a lot of stock options, you're not getting ahead.

**Edward Dowd:**

Everything's become more expensive, especially health care, college, housing. Now we have goods and services and fuel prices rising, which is a problem.

**Dr. Joseph Mercola:**

So, what's your projection? You gave us some insights on what the technical or logistical implementation would be with the central banks buying up the stocks.

**Dr. Joseph Mercola:**

But what happens to the average person in the street as a result of this collapse in the next year and a half to two years?

**Edward Dowd:**

Well, so I don't know for a fact they're going to buy stocks. I predict they'll try.

**Dr. Joseph Mercola:**

Yeah. It's one of the options, right.

**Edward Dowd:**

Yeah, yeah. I think, technically, it looks like we're setting up for a correction to begin sometime this fall. We saw the top of the U.S. stock market in January. We've had a nice little summer rally, which I was expecting and commodity prices peaked in June.

**Edward Dowd:**

And we're thinking that the Federal Reserve is making a policy error raising into a recession that's already occurring. They've never done that. This is the first time when they've actually raised interest rates while a recession is starting to begin.

**Edward Dowd:**

So, we think it's going to become very apparent to the capital markets very soon that the real economy's imploding. The New York Empire Manufacturing Index was -36%, that just got reported this week. That's a disaster.

**Edward Dowd:**

So, anecdotally on the island of Maui, I have friends that run small businesses. One of them is a moving company. Summer is their big, busy season. They're down 35, 40% from last year, and it's not looking good.

**Edward Dowd:**

So, we all have anecdotal evidence that the real economy is imploding. The capital markets will figure that out soon enough.

**Dr. Joseph Mercola:**

Yeah. Just curious as a side tangent, but I'm wondering how it is in Maui? It's my understanding that that was one of the more progressive states, very comparable to California or New York where they were implementing these really strict mandates and guidelines. And has that been your experience?

**Edward Dowd:**

Yeah. So, little history on COVID in Maui. COVID, I believe, was on Maui in the fall of 2019. Everybody around me was getting sick with this really bad bug that they couldn't shake and it took them out for weeks.

**Dr. Joseph Mercola:**

Well, I didn't know. Because I think the first case before and in the U.S. traditionally it was in Washington, January of 2020.

**Edward Dowd:**

Right. But it was here on Maui.

**Dr. Joseph Mercola:**

Wow.

**Edward Dowd:**

Because the media hadn't made anything about it, people just thought it was a flu and they just got on with their lives and there was no fear.

**Edward Dowd:**

Then we had 800,000 tourists come to Maui between January and March before the lockdown. And then we had the lockdown and there really weren't any COVID cases on the island of Maui.

**Edward Dowd:**

I don't remember the map I ran, but we were way lower than the rest of the nation for 2020. And I think it's because the first wave came and we built up natural immunity. People said, it's because of the lockdowns, I don't believe that. So, COVID-

**Dr. Joseph Mercola:**

Probably a large result of the sunshine, the sun exposure you got there.

**Edward Dowd:**

Right. And most of my friend group, we didn't know people who had COVID. Roll into 2021 and the vaccines. All of a sudden, COVID starts coming to Maui. You roll into '22, COVID's everywhere. It's a disaster here.

**Dr. Joseph Mercola:**

Wow.

**Edward Dowd:**

Yeah. I finally got COVID on July 4th and because I'm knowledgeable of all the protocols, I went on the protocols, the hydroxychloroquine, ivermectin, z-pak, all the vitamins. And I had a sore throat and I was over it in five days. That's it.

**Dr. Joseph Mercola:**

So was that shortly after you got your jab?

**Edward Dowd:**

I never got a jab.

**Dr. Joseph Mercola:**

I'm just giving you a hard time.

**Edward Dowd:**

So, when they implemented all the mandates, to get into a restaurant you needed a vaccine passport, to go to a gym. This is how I got involved in this fight and became more elevated.

**Edward Dowd:**

I was suspicious of the jab from the get-go. Because I need two things. Operation Warp [Speed], anything sounds like a disaster. Okay. Seriously.

**Edward Dowd:**

And number two, that it was experimental. And I knew that most vaccines, because of my Wall Street background, took seven to 10 years of safety data to be vetted before they were put into people's arms.

**Edward Dowd:**

So, I just thought everybody would be like me rational and not take it. And then when I saw the propaganda machine, when I saw the social pressure, I knew something else was afoot, that something was going on.

**Edward Dowd:**

And that's when I got super involved. I started going to rallies on Maui. I started meeting like-minded people and that's how I got hooked up with Dr. Malone here on Maui.

**Edward Dowd:**

And my voice has been elevated by him. And now I'm part of the crew that's trying to expose this crime. And when I met him in October of 2021, I told him that I had a suspicion there were lots of bad things going on with the vaccines.

**Edward Dowd:**

Because I'd heard anecdotes. And we saw the VAERS (Vaccine Adverse Event Reporting System) data and this was before the DOD (Department of Defense) leak. But I said I would be monitoring the insurance companies and the funeral home companies. And if my thesis was correct, they'd show up in those results and sure enough, they did.

**Dr. Joseph Mercola:**

Hmm. That is true science. You make a prediction and you observe the reality rather than create it.

**Edward Dowd:**

Exactly. And I wanted to use non-government databases because we were able to get some CDC (Centers for Disease Control and Prevention) data that showed the same thing, but they've now compromised the CDC data in the last couple months. They're supposedly upgrading some servers and reloading the 20-

**Dr. Joseph Mercola:**

Which data is that?

**Edward Dowd:**

The CDC all-cause mortality death data.

**Dr. Joseph Mercola:**

Oh wow. Manipulating that too. Oh my.

**Edward Dowd:**

Oh yeah. They started that-

**Dr. Joseph Mercola:**

They have to otherwise the fraud's going to be exposed.

**Edward Dowd:**

Correct.

**Dr. Joseph Mercola:**

They have no choice.

**Edward Dowd:**

The U.K. ONS (Office for National Statistics) data is still being published and is quite good. So we're analyzing that now. And what we're seeing is basically into the fall of 2021, the insurance companies reported 40% excess mortality.

**Edward Dowd:**

Which, if you know anything about insurance and actuarial math, a 10% all-cause mortality rises once in a 200-year flood. 40% is off the charts. So, it was statistically just was insane.

**Edward Dowd:**

And it didn't affect old people. There was a huge shift in the deaths in 2021 from old to young. So, in 2020, the 500,000 people that died excessively were mostly old.

**Edward Dowd:**

You roll forward into vaccine rollout and it shifts to younger people dying at an alarmingly higher rate. And so we have evidence all over the place.

**Edward Dowd:**

And at this point, we have evidence of the crime. What I'm shocked at is the fact that the mainstream media still is blacking this all out.

**Edward Dowd:**

And the good news is there seems to be word of mouth and more and more people, because the vaccine doesn't work, aren't getting boosters.

**Edward Dowd:**

Because a typical rational person doesn't keep getting something that doesn't work. Although there are a lot of people that still do it because it's become part of their self-identity and their religion. I call them Covidians.

**Dr. Joseph Mercola:**

Yeah. Their critical thinking skills essentially have evaporated.

**Edward Dowd:**

They're gone.

**Dr. Joseph Mercola:**

But with respect to the fall of 2021, I think it was, that insurance all-cause mortality data. I believe you were the one that brought that information to the forefront. There was others that took it up, but I thought it was you that initially identified them.

**Edward Dowd:**

Well, there was a reporter in January of 2021, Margaret Menge. So we were on the lookout for something. And in January 2nd or third, she is in Indiana, and she was on a Chamber of Commerce conference call listening the OneAmerica CEO, [J.] Scott Davidson, who didn't know what he was saying.

**Edward Dowd:**

Because he's not a public company. He's a private insurance company. He let the cat out of the bag and said they were seeing 40% rise in all-cause mortality, especially amongst the young working-age folks.

**Edward Dowd:**

And that's when I started to really monitor the insurance results. And sure enough 40% is around the number in the second half of '21.

**Edward Dowd:**

And then we looked at the CDC data as well before they hit it. And we saw, depending upon the age group, it was around 40% all-cause mortality.

**Edward Dowd:**

But the smoking gun for us is when we broke it down by age group. And we saw that into the fall of 2021, that millennial excessive deaths rose to a new high in the fall.

**Edward Dowd:**

And the rate of change was such that it was a line where the slope was so steep that temporarily you could say it was August, September, October, that's when the mandates hit. You could say this was an anomaly that had to be due to, in my humble opinion, the mandate and the jab.

**Edward Dowd:**

They try to explain it away by saying, "Well, lockdowns cause deaths of despair, suicides, drugs, and alcohol, and people missing their cancer screenings."

**Edward Dowd:**

Well, in a three-month timeframe, we went from like 40% to 50% excess mortality in the summer to 84% excess mortality into the fall for the millennial age group, which represented about 61,000 people between March of '21 and February of '22.

**Edward Dowd:**

61,000 excessive deaths in that age group represents a Vietnam War in one year for that age group. That's what occurred. And look, these are ages 25 to 44, you shouldn't be dying at that age unless it's accidental or self-induced via suicide or drug abuse.

**Edward Dowd:**

And you can't tell me that everyone decided in a three-month timeframe to all of commit suicide and overdose on drugs. Makes no sense.

**Dr. Joseph Mercola:**

Yeah. And that index or that piece of data, the all-cause mortality, is probably one of the most important facts that you can analyze.

**Dr. Joseph Mercola:**

And that seems to have been fraudulently manipulated out of the data of the initial trials of the jab trials. And of course, the Federal data is just gone. You cannot find it.

**Dr. Joseph Mercola:**

So, I'm wondering, or it's just they mislabel things. That was one of the biggest piece of fraud that I perceived out of the whole mess is that when I think it was the Pfizer trial, they identified the events that happened, but they miscategorized them.

**Dr. Joseph Mercola:**

They did not categorize them and associate them with the vaccine conveniently. All the deaths, all the side effects, just miscategorized. So that was removed from it.

**Dr. Joseph Mercola:**

But from your perspective, has there been any other supporting evidence since you've brought that to the forefront? Other insurance companies, other funeral homes, stocks or the increase in business that they've been doing during that time?

**Edward Dowd:**

So, into Q1, we saw continued excess mortality and a rise in disability in the insurance companies and funeral home company results were good as well.

**Edward Dowd:**

In the Q2, the insurance companies are playing games right now where they're releasing reserves, they're increasing pricing. So, it doesn't look as bad, but it's still not good.

**Edward Dowd:**

The funeral home companies are still seeing growth above what they thought they'd be seeing. They thought they'd be returning to trend line and they're still getting year-over-year growth.

**Edward Dowd:**

You got to remember their year over year growth is versus 2021. So, they shouldn't be growing. And these are same-store sales, not via acquisitions. So these are same-store sale comparables year over year.

**Edward Dowd:**

And both the funeral home companies that I looked at for Q2 grew same-store sales between 2% and 3%, which you're going to remember is comparable to Q2 of 2021. It should be collapsing 20%, 30% and it's not.

**Dr. Joseph Mercola:**

I think there was another statistic that I remember reading that the demand for child caskets exploded.

**Edward Dowd:**

I haven't verified that yet, but it wouldn't shock me.

**Dr. Joseph Mercola:**

Yeah.

**Edward Dowd:**

It wouldn't shock me. I want to go back to something you mentioned that really got me. I was using the "fraud" word pretty liberally in the fall of 2021 in regards to Pfizer.

**Edward Dowd:**

And as soon as I saw that the FDA (Food and Drug Administration) wanted to hide the data for 75 years, that's all I needed to see for fraud. That's prima fascia evidence on its face of cover up.

**Edward Dowd:**

The way a drug trial works, and you know this, and again, the all-cause mortality endpoint, this is something we need to talk about.

**Edward Dowd:**

Normally, if you're a single product biotech company and you go to the FDA and you do a clinical trial and you fail the all-cause mortality endpoint, the drug does not get approved.

**Edward Dowd:**

At the end of the day, if the risk is higher than the benefit, this thing doesn't get approved. The all-cause mortality endpoint for the Pfizer vaccine, when they touted its effectiveness, they conveniently hid that data point from everybody.

**Edward Dowd:**

Came out in the Foyer request in the fall and, again, the trial was only 28 days. This is also very just unprecedented. So, in 28 days, there was something like 23 deaths in the vaccine group and 17 in the placebo group, which gives all-cause mortality excess of 23%. It should not have been approved just on that alone. That's fraud in my humble opinion.

**Dr. Joseph Mercola:**

Yeah. And then the other component that was implemented is that I think after the 28 days the trial was supposed to go on for six months or even longer, I don't recall.

**Dr. Joseph Mercola:**

But they immediately, relatively, quickly eliminated the placebo group-

**Edward Dowd:**

Correct.

**Dr. Joseph Mercola:**

-and shockingly most people don't realize this. They had a true placebo.

**Dr. Joseph Mercola:**

I don't know why they did a true placebo because in previous vaccine trials, that's always done with another vaccine to conceal the damages that it's doing.

**Dr. Joseph Mercola:**

But they actually used a true saline placebo, but it was a moot issue because they eliminated, was it at the 28-day level?

**Edward Dowd:**

It was shortly after the 28 days. They claimed "Well, because the vaccine's so effective morally we can't not."

**Dr. Joseph Mercola:**

[crosstalk 00:39:57].

**Edward Dowd:**

Yeah. So, there was a moral argument that you can't make this up.

**Dr. Joseph Mercola:**

Yeah. It's right out a science fiction novel. It really is. Dystopian science fiction novel.

**Edward Dowd:**

And I think you're probably very familiar with Brook Jackson, the Ventavia whistleblower who-

**Dr. Joseph Mercola:**

She's currently in litigation, isn't she?

**Edward Dowd:**

What's that?

**Dr. Joseph Mercola:**

I thought she was suing the-

**Edward Dowd:**

Oh, she is. But the reason we didn't hear from her earlier is she blew the whistle right during the trial. She was overseeing 1,000 patients of the 44,000.

**Edward Dowd:**

All of her patients were unblinded. So, you know in a scientific study unblinding is the no-no because all sorts of biases can be introduced.

**Edward Dowd:**

And one of the major ones is you come in to the doctor and you say, "Oh, I'm not feeling well." And the doctor looks at your chart, sees that you got the vaccine says, "Well you're vaccinated so I'm not going to test you for COVID because you probably don't have it." Boom.

**Edward Dowd:**

That's how you commit the fraud. And she blew the whistle, she was fired immediately. Somehow she went to the FDA and somehow she was fired.

**Dr. Joseph Mercola:**

Within hours.

**Edward Dowd:**

Within hours. And then she was, we call it the rope-a-dope. She basically was working with the FDA in a whistleblower lawsuit and they kept delaying it, delaying it, delaying it until finally she realized, because when you're in a lawsuit like that, you have to remain quiet until the trial.

**Edward Dowd:**

So they were literally just kicking the can down the road, delaying it every six months. And she felt morally obligated to come out finally and she has.

**Dr. Joseph Mercola:**

Do you know the update on the current status of her litigation?

**Edward Dowd:**

No, but I do know that one of the biggest findings from that is Pfizer argued that, "Yeah. Even though we-"

**Dr. Joseph Mercola:**

Oh yes. That came out.

**Edward Dowd:**

“We committed-”

**Dr. Joseph Mercola:**

Yeah. I forgot.

**Edward Dowd:**

“Even though we committed fraud, the government knew about it. So, we're okay.”

**Dr. Joseph Mercola:**

It's not fraud. We can't be prosecuted because the government knew.

**Edward Dowd:**

Yeah. The government knew. And then again, why is this not the biggest headline in the mainstream media? It's been buried. Only those of us in the echo chamber that are on top of this issue seem to know this.

**Dr. Joseph Mercola:**

It's a sad commentary.

**Edward Dowd:**

It's super sad.

**Dr. Joseph Mercola:**

Rule of law is just disappearing. Well, actually, it's that absolute control of the media that just funnels everything down to what they want their views to be heard on.

**Dr. Joseph Mercola:**

So, sad indeed. So, any other updates in data that you have come upon recently that supports what we all know to be true?

**Edward Dowd:**

Yeah. So, let's talk about the disability data.

**Dr. Joseph Mercola:**

Oh yeah, that's right. That's a good one.

**Edward Dowd:**

This is super important. And I think we're going to find as tragic as the worst adverse event, which is death, there are some things worse than death, which are life-altering disabilities that make your life unlivable.

**Edward Dowd:**

And those who live with you have to take care of you. And the impacts to society are way worse than a sudden death. And we're going to be talking about the disabled because there's way more of them than there are the acute deaths.

**Edward Dowd:**

So, let's go over what we discovered. So, my partner who was an ex-Wall Street insurance analyst discovered that there's a Federal database, U.S. Bureau of Labor Statistics.

**Edward Dowd:**

And the good news about them is they don't have any skin in this game. They do a household survey every month. Okay. And every month we get the employment numbers that comes from them and they do a bunch of different questions, some of which are in regards to disability where they ask eight different questions, which essentially come down to this, "Are you disabled and or is anybody in your household disabled of working age?"

**Edward Dowd:**

And that number was running around for the prior five years to 2021, anywhere between 29 and 30 million. It's now basically 33 million and growing significantly since 2021. And it really started to take off May, June of 2021.

**Edward Dowd:**

I had some Ph.D. physicists who've done some statistical analysis. And they're saying that it's almost a four standard deviation above the norm and the slope of it, the rate of change is alarming.

**Edward Dowd:**

So, I don't have the graph to show you, but it was going like this up and down, up and down. And then 2021 like this.

**Dr. Joseph Mercola:**

Straight up.

**Edward Dowd:**

Yeah. So, we've increased the disabled by 10% and again, this is a survey and my naysayers will say, "Well, there's a delay in social security claims for disability." I go, "This has nothing to do with claims. This is self-identification. This is not tied to a doctor's note or getting on disability. This is just someone saying voluntarily that they're disabled."

**Edward Dowd:**

And, again, it's a statistical survey. It's a sampling. They make phone calls every month. They talk to you on the phone, you answer questions and they impute the numbers from that, statistically.

**Edward Dowd:**

So, the number of disabled could be way, way more. We're just scratching the surface here. But the signal is the change, the rate of change, the standard deviation above the norm, which is four.

**Edward Dowd:**

And you know math. Three standard deviations is crazy. Four is like, "Wow." So this is what's going on. And I think if you want to ask yourself, why is there a labor shortage?

**Edward Dowd:**

I think this explains a lot and you multiply this globally and they talk about supply chains and inability to hire people. This is definitely going on. And I think a large part of the inflation we're seeing is due to people not able to work.

**Dr. Joseph Mercola:**

Yes, indeed. So, since this data was compiled from a Federal database, it would seem that as this information comes to light, there's going to be significant moves to change that so that it doesn't continue to-

**Edward Dowd:**

Well, what's interesting is the CDC's been complicit in this fraud all along, along with the FDA and the NIH (National Institutes of Health). The US Bureau of Labor statistics, I'm hoping they don't have any skin in the game.

**Dr. Joseph Mercola:**

But they're still Federal. They can be controlled by the same system.

**Edward Dowd:**

There certainly could be control, but I think there'll be pushback as opposed to complicit cover-up. Hopefully this data stay out there longer than the CDC data has. So, I'm hopeful that this won't become compromised.

**Dr. Joseph Mercola:**

Yeah. So, it's interesting you mentioned disabilities. I have been in this battle, I think would be the best way to describe it, since the mid-90s.

**Dr. Joseph Mercola:**

And when I graduated medical school in '85, the incidence of autism in the general population was like 1 in 10,000. And since I did not see 10,000 patients a year, most physicians don't, individual different patients.

**Dr. Joseph Mercola:**

I never saw an autistic patient until the '90s when in 1986, they had the Vaccine Indemnification Act passed that essentially insulated all vaccine manufacturers and liability.

**Dr. Joseph Mercola:**

So, they got to work and they just started cranking out all the new vaccines. And we started getting explosion in the '90s. So shortly after that, we did see this incredible rise in autism.

**Dr. Joseph Mercola:**

And I treated hundreds and hundreds of autistic kids when I was practicing in Chicago last century and was able to help a lot.

**Dr. Joseph Mercola:**

But why did we not see them when I first got out of school? It was because they increased in the vaccine. So, that is hidden in plain sight.

**Dr. Joseph Mercola:**

Tried to describe a way, but essentially they say, "Well, it was just undiagnosed previously." That's a bunch of hog wash. You cannot miss these people from a mile away.

**Dr. Joseph Mercola:**

They have very specific characteristic behaviors that you just don't see anywhere else. And once you've seen a number of autistic people, you know what the behavior is.

**Dr. Joseph Mercola:**

I think the most recent statistic, it's more prevalent in boys, but it's like 1 in 30. From 1 in 10,000 to 1 in 30, 1 in 30.

**Dr. Joseph Mercola:**

And Stephanie Seneff, Ph.D., who's a pretty brilliant scientist from MIT (Massachusetts Institute of Technology), she has projected in the past that within a few years it's going to be 1 in 2, 1 in 2.

**Edward Dowd:**

Oh my gosh.

**Dr. Joseph Mercola:**

Yeah. And this is just autism from the traditional, true vaccines. As far as I know, I don't think the COVID jab causes autism.

**Dr. Joseph Mercola:**

Now maybe down the road, we've only been exposed to it for not much more than a year, for most people. So, how do we know? Well, maybe it's coming up on two years.

**Dr. Joseph Mercola:**

But we don't know if it causes autism, but my guess is we probably would've seen some by now, but it causes other disabilities that seem to be equally as distressing.

**Dr. Joseph Mercola:**

So, you combine that, it does not look pretty for the future of this country when you've got all those people coming down with autism from traditional things and the other ones.

**Dr. Joseph Mercola:**

But I think the one silver lining, and I'd like to get your take on this, that I see from my perspective is that the adoption rate for jabbing the 6-month-old to 5-year-olds is low single digits, under 5%.

**Edward Dowd:**

Right.

**Dr. Joseph Mercola:**

That is very, very encouraging that even though 30% of the country is hypnotized, we still have that low adoption rate that parents finally woke up.

**Dr. Joseph Mercola:**

And hopefully they're going to wake up to the whole vaccine fraud. All of them are frauds. Every single one.

**Edward Dowd:**

I absolutely agree. So, before this journey, I didn't know that statistic you shared about the 1986 Indemnification Act and now I do.

**Edward Dowd:**

And it's interesting because I'm an analyst and I'm like, "Hold on." I was born in '67, I got a few shots and so my mind starts going.

**Edward Dowd:**

And you mentioned autism started to take off after that because of the indemnification they were able to put more and more vaccines into the initial schedules.

**Edward Dowd:**

And parents don't know any better because it's silent. The doctors have monetary incentive to do this. And next thing you know, instead of, I don't know, maybe I got four shots as a child in '67. And how many do they get now, Dr. Mercola?

**Dr. Joseph Mercola:**

I'm probably off, but I think it's up to 71. It might have been like 18 when you're at that time. So it's increased dramatically.

**Edward Dowd:**

Yeah. So, 71 versus 18 for me. So, you mentioned autism, let's also mention some other strange things. This is where my mind goes.

**Edward Dowd:**

Millennials tend to have a lot of testosterone problems. I'm 55 and I don't have any, but I know a lot of young people that have to go on TRT all of a sudden, testosterone replacement [therapy]. There's all sorts of things going on with this group that didn't really happen in my age group.

**Edward Dowd:**

So I think we're going to find years and years from now, there's been a whole host of health issues other than autism that have gone on from these vaccines that compromised things that we didn't see.

**Edward Dowd:**

And that's what is going on with the COVID jabs. We hear about the cancer re-ignitions. There's all sorts of things we just don't know.

**Edward Dowd:**

But they seem to be increasing at an alarming rate among the vaccinated. Very suddenly in my friend group, a lot of heart issues in my friend group. Four individuals that I know are having heart issues between ages at 30 and 50.

**Dr. Joseph Mercola:**

The prime age where you should expect it.

**Edward Dowd:**

Right. And I hang out with people that don't drink. So, it's even worse because they're not drinkers and smokers and they're pretty healthy, so something's going on.

**Dr. Joseph Mercola:**

Yeah. And they're getting sunshine. They live in Maui.

**Edward Dowd:**

Yeah.

**Dr. Joseph Mercola:**

Which is interesting, I don't know if you aware of this, but hopefully you can avail yourself to this therapy, which is essentially free, is just to be outside around solar noon for about an hour to get the exposure to the sun rays, which are not only UVB, but there's other rays like near-infrared.

**Dr. Joseph Mercola:**

And there's recent studies that have shown that just exposure to about 25 minutes a day around that time will radically increase your testosterone levels.

**Edward Dowd:**

Well, it's interesting you say that. I haven't heard that statistic in particular, but I work East Coast time so my day ends around 11. I usually go out on my lanai and do some 30-minute Wim Hof breathing in the sun.

**Dr. Joseph Mercola:**

Okay. Perfect.

**Edward Dowd:**

Yeah. So I'm getting it. I have never measured my testosterone.

**Dr. Joseph Mercola:**

Because I recall there's no daylight saving times in Hawaii.

**Edward Dowd:**

No, no.

**Dr. Joseph Mercola:**

So, yeah. 11 o'clock is 11 o'clock.

**Edward Dowd:**

I get the vitamin D and all the other good stuff. I did not get COVID until July 4th and my immune system and my health has been quite spectacular ever since I changed my lifestyle many, many years ago.

**Dr. Joseph Mercola:**

Yeah, yeah. The most important thing is just not to swallow vitamin D unless you absolutely have to but no one living in Maui should be swallowing vitamin D, no one.

**Dr. Joseph Mercola:**

That's just insane. I've been a big fan of vitamin D for decades, but I just don't advocate that. Just get into the sun.

**Dr. Joseph Mercola:**

So, I wanted to share one thing with you because you may not be aware of this because vaccines wasn't a focus of yours. But one of the things that really got me livid was when they came out with a hepatitis B vaccine for infants, for infants.

**Edward Dowd:**

Right.

**Dr. Joseph Mercola:**

The risk exposure for an infant for hepatitis is parenteral drug use or having sex or probably the biggest risk is getting infected from the mother.

**Dr. Joseph Mercola:**

But they could easily screen the mother for hepatitis B infection. Simple blood test, inexpensive, but they refuse to do it.

**Dr. Joseph Mercola:**

And instead they're going to vaccinate everyone for hepatitis B on the premise that they might have a risk 20 years down the road, at which point, those vaccines don't really work that well at all.

**Dr. Joseph Mercola:**

It's shocking how they got away with it. Justified that as the excuse and the public took it, the public took it. The public took it. And the worst thing is they give it on day one, the day they are born, they give it to them. It's one of the shots they do.

**Edward Dowd:**

The whole medical system, unfortunately, is incentivized to make money and profits. And it's been going on for years and to your point that there's good news that people have finally not-

**Dr. Joseph Mercola:**

What's your take on that? Did you see a silver lining above?

**Edward Dowd:**

Yeah. I think this is exposing a lot of what's been going on and here's something that a lot of people don't know if you're not on Wall Street.

**Edward Dowd:**

There was this company, I think it was either Gilead or Genentech, I don't know which one it was. But they came up with a drug that cured hepatitis C, cured it.

**Edward Dowd:**

Now let's talk about what happened. The stock took off, but then quickly people realize, well there's only 80,000 people in the U.S. with hep C, they'll cure it. Oh, this drug cures it, it doesn't address the symptoms where we can have a cash flow for the life of the patient, the stock didn't like that.

**Edward Dowd:**

And so Goldman Sachs and a couple other research houses wrote that as a business model, it's better to treat the symptom and cure it because you get a sustainable cash flow.

**Edward Dowd:**

There you go. That was written down on Wall Street in a report. And I don't think they knew what they were saying. They were just analyzing it and they said it. But that's the model.

**Dr. Joseph Mercola:**

That's true. You can't deny that. If that's your goal, increasing revenues, that is the best strategy, but that's not the goal of health.

**Edward Dowd:**

Right, right. So, what we're looking at is a whole system designed to treat symptoms rather than cure something. This has been what Western medicine has become.

**Edward Dowd:**

It's pills and injections to treat symptoms rather than, again, as I get involved in this journey, I learn more and more.

**Edward Dowd:**

There was a whole way of doing medicine back in the '30s before the petroleum ministry took over and started issuing drugs of holistic medicine and using different methods to cure something rather than treat the symptom.

**Dr. Joseph Mercola:**

Well, I just finished a chapter in my new book and the first chapter addresses that. It's really a transition from essentially the 19th century medicine where they haven't yet evolved into what's called scientific medicines or trust the science.

**Edward Dowd:**

Right.

**Dr. Joseph Mercola:**

There was really a conflict between the two sects. And the average salary of physician was relatively low, mechanics made more. And they had no prestige, so they were really hurting to do well.

**Dr. Joseph Mercola:**

And essentially Rockefeller came in 1910 and Carnegie with the Flexner Report and that just took off like a wildfire. They gained control of the entire system.

**Dr. Joseph Mercola:**

And Rockefeller had some conflicting or self-interest because obviously he was the wealthiest guy in the world. I don't know if you know, he had 95% of the oil reserves in Standard Oil, 95%.

**Dr. Joseph Mercola:**

It was an absolute monopoly. We have the equivalent in 21st century and that's Google, which is pretty similar, 95% of the search engine results in the whole world are from Google.

**Dr. Joseph Mercola:**

It's a pretty severe coincidence, but anyway, they transitioned it. So, it went back to about 1910 is when the transition started and it's gotten worse every year and it's just exemplified the last two years.

**Dr. Joseph Mercola:**

So, you're in agreement that this lack of adoption by the parents of the infants, the small children, is a good sign. I can't wait to see the stats on what's happening to the normal childhood vaccine schedule and that parents are starting to refuse those. I sure hope they are and they woke up to this fraud.

**Edward Dowd:**

I'm hopeful that what they've done here is a bridge too far and it's exposed to whole system. And the system that's been hidden because it's been little pockets of activity.

**Edward Dowd:**

This is a 550 million doses administered to the people in the U.S. And then I don't know, was how many doses, billions of doses worldwide.

**Edward Dowd:**

And I think as this scandal collapses and unfolds, and again, I don't know the timeline of that. It's going to remake a lot of our institutions. And I think that's a good thing.

**Edward Dowd:**

And I think people like yourself and others who've been out in the wilderness are going to be vindicated. I didn't know about the '86 schedule. I'll never take another vaccine again or a flu shot. I'm done. I'm out.

**Dr. Joseph Mercola:**

The new flu shots, I just read a post by Dr. Malone and Subject today, they're coming out. They're integrating the new flu jab or flu shot with the COVID jab.

**Edward Dowd:**

Oh. Isn't that special?

**Dr. Joseph Mercola:**

Yeah. That's the new one. So, I'm curious, we didn't really dive into the fraud that you exposed, and became quite popular for in our community.

**Dr. Joseph Mercola:**

I'm wondering if you've got any consequences of that because fraud's a pretty specific word. And unless you're really careful there's some legal implications as a result of making that claim.

**Dr. Joseph Mercola:**

You seem to be pretty solid, but it's a word that most people refrain from using in the legal community.

**Edward Dowd:**

Well, so I'm an investor and that was my profession and there's lots of precedence of people in the investment world using the F word when talking about corporations and they then bet their own capital against that corporation by going short.

**Edward Dowd:**

I'm not involved in shorting Pfizer or Moderna because I didn't want anybody to come after me for that. But First Amendment speech. I can say whatever I want and they can come after me. But good luck.

**Dr. Joseph Mercola:**

Well, let's hope that holds up. First Amendment's been taking a lot of hits lately, a lot of hits, because it's perverted through the use of the private corporations that they don't have to follow, but the government does.

**Edward Dowd:**

Well, I also think because of the media control, what I've been saying and doing has gotten out there. And a lot of my friends on Wall Street have seen me and it's word of mouth and what have you.

**Edward Dowd:**

I think suing me and trying to shut me up would only elevate the story. So, I think they're just like, "Let him do what he's doing. Who cares?"

**Dr. Joseph Mercola:**

So have you seen any impact from that story going out?

**Edward Dowd:**

I've had some friends who are Covidians ghost me and I'm at the point now, in my knowledge of what's going on, where I'm starting to become quite happy not associating with people that don't even critically think anymore.

**Edward Dowd:**

And through this journey, I'm making new friends, new connections, and from every great evil comes a great good. And one of the goods for me, I felt isolated, now I have a community and I have like-minded individuals and I'm partnering with people to do different things.

**Edward Dowd:**

And our value system is already linked because we already know what's going on. So, I don't have to join in business with someone and try to figure out who they are over a three-year period. We already know how we think.

**Dr. Joseph Mercola:**

Yeah. It's a great filter, unquestionable.

**Edward Dowd:**

Yeah. Absolutely.

**Dr. Joseph Mercola:**

So, what's on your plate? Any projects that you're working on that you hope to-

**Edward Dowd:**

So we're working on the ONS data from the UK. I have some Ph.D. physicists in Europe working on that with me. We're going to hopefully be putting out some graphs and charts showing that the UK is seeing 10% to 20% excess mortality ever since the vaccine roll out.

**Edward Dowd:**

They have better data than the U.S. They actually have vaccine uptakes and we're going to hopefully be able to statistically link vaccine uptake with excess mortality taking off.

**Edward Dowd:**

My insurance partner and I did contact and write letters to 100 insurance companies alerting them as to what we saw, only about 25 responded and got on some calls with us and some of the doctors with different narratives.

**Edward Dowd:**

And there really hasn't been any movement in the insurance industry to try to figure out what's going on. So, we're thinking of leaking that letter soon, doing a national campaign.

**Edward Dowd:**

We've been talking to some senators, showing some of the data. So, I'm not just showing things, I'm trying to take action and move things along and make people in positions of power take notes. So, that's what we're trying to do right now.

**Dr. Joseph Mercola:**

Okay. And I'm just curious personally, what your preparation plans are in timing of what you think might resolve this craziness?

**Dr. Joseph Mercola:**

With respect to the financial collapse, new bioweapons, supply chain shortages, all these variables are going to come to fruition at some point and collide together. It's a poly-crisis that they're projecting.

**Edward Dowd:**

Yeah. People ask me for investment advice, I'm loathe to give it, but I will say this, even though there's inflation, if financial assets are going to collapse, don't worry about inflation.

**Edward Dowd:**

It's probably a good idea to have some of your portfolio and I'm not going to tell you what percentage in cash to take advantage of the blood in the streets scenario that's coming.

**Edward Dowd:**

So, that when everyone's selling, you're doing what JP Morgan of old did, you're buying. So that's not a bad idea. People say, "Oh, I can't help-"

**Dr. Joseph Mercola:**

Or even further back, the Rothschilds.

**Edward Dowd:**

The Rothschilds. Right.

**Dr. Joseph Mercola:**

Napoleon time.

**Edward Dowd:**

Right. And I think what we're going to see, we got the midterms coming up. The people in power are deathly afraid because crimes have been committed.

**Edward Dowd:**

So, I suspect shenanigans. They're trying to get monkeypox going. That doesn't seem to be capturing imagination of the people. They may try to-

**Dr. Joseph Mercola:**

They're trying though, they're really trying.

**Edward Dowd:**

They're trying.

**Dr. Joseph Mercola:**

They're trying.

**Edward Dowd:**

They're trying. I suspect good old-fashioned war, war usually takes care of a lot of problems. China, the thing we need to worry about is China.

**Edward Dowd:**

China has a demographic problem. They're in a demographic decline that started in 2020. They're over indebted and they're literally imploding as we speak.

**Edward Dowd:**

And a lot of these COVID lockdowns you see in the last couple months are nothing more than covering up bank runs. So, China is where I'm most concerned.

**Edward Dowd:**

Because one of their biggest fears, and it has been since they started growing in the early 2000s, is their own population. And as long as they kept people fed and getting jobs, they didn't have to worry.

**Edward Dowd:**

If there's an economic collapse, what traditionally most countries do is they create an outside demon that unites everybody and create a problem outside of their own problems.

**Edward Dowd:**

So China, if I'm China and I'm running the show and I'm an evil person, I would start something with Taiwan just to get everybody focused outside of the internal issues in China.

**Dr. Joseph Mercola:**

Yeah. Well, that's interesting because there's a scientific engineer used to work with Google, I think his name is Kai-Fu Lee, and I've interviewed him in the past. He wrote a few books.

**Dr. Joseph Mercola:**

Obviously Chinese and he was projecting that China would be surpassing the U.S. in the not too distant future, especially in disciplines like AI.

**Dr. Joseph Mercola:**

But that didn't integrate the economics that you just described, because that could seriously be a real issue that would prevent them from implementing that.

**Edward Dowd:**

Well, you and I are similar in age. You remember in the '80s and '90s, everyone said Japan was going to overtake the U.S. Well, Japan had a demographic bust and they collapsed and they've lost two decades.

**Edward Dowd:**

China is just hitting that now. So, demographics are one of the most powerful influences in China. Larry Fink's a good businessman, but he is going into China at exactly the wrong time. He's top ticking China. China's done, in my humble opinion.

**Dr. Joseph Mercola:**

That is interesting. I have not heard that before, but the logic seems pretty solid.

**Edward Dowd:**

It's a contrarian viewpoint, but it's backed by data.

**Dr. Joseph Mercola:**

Yeah, yeah. Got to love data. Yeah. All right. Well this has been an absolute delight. I can't thank you enough for your bravery and courage.

**Dr. Joseph Mercola:**

Oh, one question.

**Edward Dowd:**

Sure.

**Dr. Joseph Mercola:**

Are you concerned for your personal safety? Because you're really putting yourself out there and I applaud you for doing that.

**Dr. Joseph Mercola:**

But the information you're bringing out, you're a target and I'm wondering if you take any special precautions?

**Edward Dowd:**

So I've been offered security. And I live on Maui, so the good news is this is an island. I have a very deep community here and I've been offered security. I haven't taken it yet.

**Edward Dowd:**

I've been offered all sorts of places if something happens and I start to feel unsafe, I got safe houses to go to.

**Dr. Joseph Mercola:**

Good.

**Edward Dowd:**

I don't have weapons, but friends have weapons. So, I'm feeling into it, but I'm not worried right now and I'm not traveling domestically, so.

**Dr. Joseph Mercola:**

Oh, good. That's good.

**Edward Dowd:**

And no one knows where I live. I have a PO box. So my address isn't out there.

**Dr. Joseph Mercola:**

That's a real good strategy for a lot of other reasons too.

**Edward Dowd:**

Yeah.

**Dr. Joseph Mercola:**

You don't have CNN stalking you.

**Edward Dowd:**

No one's going to be able to find where I live.

**Dr. Joseph Mercola:**

That's great.

**Edward Dowd:**

Which is good.

**Dr. Joseph Mercola:**

That's good.

**Edward Dowd:**

Yeah.

**Dr. Joseph Mercola:**

So, I'm breathing a sigh of relief for you because I was really concerned, but that's good strategy, solid. And you got to have a community, you got to have support in case something happens. So, good. Yay. Good for you.

**Edward Dowd:**

Thank you. I appreciate your concern.

**Dr. Joseph Mercola:**

All right. Well, you keep up the great work and I look forward to what you're bringing out. We so desperately need people with your insight or insights into the financial industry.

**Dr. Joseph Mercola:**

Because it's such a powerful contributor to what's going on and, as I understand it, it's not just a grab for more and more wealth and assets.

**Dr. Joseph Mercola:**

Because they can essentially leverage that to purchase or acquire more power and control, which seems to be the fundamental motivation for why they're doing this. Power and control.

**Edward Dowd:**

Well, also think about this. If you are a central banker and a politician over the last 12 years that's created this bubble, you don't want to be blamed for it, right?

**Edward Dowd:**

So, wouldn't it be nice to have something to blame and also then control the populations. That's why COVID was so perfect. It's a system of control.

**Dr. Joseph Mercola:**

And scapegoat.

**Edward Dowd:**

And a scapegoat. And an excuse to print more money, to keep the thing going. It's perfect.

**Dr. Joseph Mercola:**

A gift. All right. Well, thank you for helping us get more information so we can understand the reality and the truth of what's going on and what's been happening to the population and how to prepare for it in the future. So, I really appreciate all your help.

**Edward Dowd:**

You got it. Thank you so much, Dr. Mercola.

**Dr. Joseph Mercola:**

All right, bye now.