



Shedding a bit of light on

# Ebola

& Europe's banks with fractional reserve Humpty Dumpty on the wall

This was originally written to tell you a bit about the Ebola disease. The Ebola Crises is over: We were able to solve it in the nick of time just before it caused a world-wide medical disaster. But is a crises with European Banks lucking out there now and slowly, silently also presently developing? Can we solve it before it destroys the financial world?

Nothing like Ebola was known when I worked for the UN in Zaire (Congo) in 1961. I loved it there: It had the climate of Miami and mountains similar to Switzerland.

I could speak with all the natives, with my limited knowledge of Swahili, whenever I was in the eastern part of what was once called the Belgian Congo but in the western part of the Congo, near Leopoldville (now Kinshasa) the natives spoke Lingala: This I didn't know, so I could only speak with the natives there who could also speak

French.

The Ebola epidemic in 1976 hit Belgian medical workers and natives — near where I previously worked — in this western section of the Congo. There were no electron microscopes in that area so blood from this 1976 Zaire epidemic was sent to Belgium and there it was determined that it was a virus similar to the Marburg monkey virus that caused outbreaks of hemorrhagic fever, in people working with African monkeys, in Marburg Germany, nine years earlier, in 1967. For more detail see: [http://jid.oxfordjournals.org/content/179/Supplement\\_1/S127.full](http://jid.oxfordjournals.org/content/179/Supplement_1/S127.full)

The 1976 disease in Zaire (Congo) was contained before it could get into any cities. You are never sure, in Africa, of how many die of these things because many die and are buried without the authorities knowing anything about it. But probably about three hundred people died from this first Ebola type virus in western Zaire. See:

<http://oxfordmedicine.com/view/10.1093/med/9780198570028.001.0001/med-9780198570028-chapter-031>

The Marburg monkey virus is far different from other viruses because its **virion** is worm shaped The Ebola **virion** has a similar worm shape and has a great many of these Velcro like hooks that latch securely onto victim cells and pulls itself deep inside these victim cells, destroying them, and using the contents of these cells to rapidly replicate more copies of the Ebola virus.

Note the term **virion** (used in microbiology): You cannot see a virus through

a microscope; it's too small. You are only seeing a near resemblance of it through an electron microscope; hence the ending letters on.

Both types of these are a flexible filament viron 80 nm (nanometer) in diameter but these can form into various shapes: They can appear as long and filamentous (sometimes branched), as rings, U shaped or even as a mace shaped viron.

They can also have various lengths but the lengths that seem most infective are the Marburg viron at 790 nm in length and the Ebola viron at 970 nm in length. For more information about these see: [http://ci.vbi.vt.edu/pathinfo/pathogens/Ebola\\_2.html](http://ci.vbi.vt.edu/pathinfo/pathogens/Ebola_2.html)

It certainly looks like, about forty-seven years ago, a virus known in monkeys, mutated enough to infect humans in Marburg and some other cities in Europe where people worked with African monkeys. This monkey virus evidently vastly improved itself and became this new Ebola virus that Oxfam says, if not swiftly contained could become, the "definitive humanitarian disaster of our generation".

This is a virus having the potential to destroy half the humans on earth if it is not contained: Make no mistake about this as you listen to people telling you that you have nothing to worry about.

These viral agents can reproduce, with new creative designs, far faster than our defenses can build to defeat

them. The odds are that they will win over us — unless we use our brains: And we don't seem to be using our brains too well in this latest Ebola outbreak.

If it's not contained soon in Africa then it's going to be a world wide disaster. It's not just Africa's problem: It's **OUR PROBLEM**. It's a **WORLD PROBLEM !!!**

Ebola cases are doubling every three weeks. As I write this today, Friday October 17, 2014, there are over 8,000 cases of Ebola in Africa. At this progression rate there will be over half a million cases of Ebola in Africa just 21 weeks from now.

When half a million people are dying of Ebola in Africa then the world's jet airplanes — that tightly pack hundreds of humans close together for hours and hours — become a perfect hosting media for the Ebola virus to completely inundate almost all the human population on this earth.

**I then warned (in the original letter):**

If these airplanes stop flying then General Electric (who are now concentrating on jet & other turbines) and Boeing and a few other major corporations will have a really rough time. Remember, these two companies mentioned are huge American companies. While America seems to be coming out of this recession, if Boeing and G.E. take a hit then the American stock market goes down (panic) and

America will end up just like the rest of the world with too many people unemployed.

I heard Obama say, "This is a serious disease, but we can't give in to hysteria or fear because that only makes it harder to get people the accurate information they need."

Unwarranted **hysteria** and **fear** is never good. However, there will be plenty of justifiable hysteria and fear in 2015 if this Ebola virus is not contained. I'm not trying to create fear but Ebola is one of two things I worry about: The other is the world's present fractional reserve banking system.

This fractional reserve banking system is not, nor has ever been, a stable system. This system works best if we creep along with a slight inflation of one to two percent per year. **Too much deflation — that a big portion of the world is in today — is the thing that is very unstable for a fractional reserve banking system.**

America can and will immediately solve any American banking problems. So will China and so will Russia immediately solve any of their banking problems. Europe can also do this eventually but eventually is a bit too slow. I don't see where Europe can do it immediately and this makes me worry: It makes me worry quite a bit,

especially not knowing how we are going to fare with this Ebola virus.

November 30, 2014 update:

We have done well in Liberia battling this Ebola problem. Ebola cases in Africa are now doubling every six weeks. This is better than every three weeks when I first published this letter on the internet.

If Ebola cases keep doubling every six weeks then we can expect to reach the half million mark, of Ebola cases, in mid July of 2015. Let's hope we do a lot better at containing Ebola than that.

December 21, 2014 update:

From Reuters December 20, 2014, "The death toll from Ebola in the three worst-affected countries in West Africa has risen to 7373 among 19031 cases known ..."

This is a slightly slower rate of progression but this rate still puts us in the expected region of half a million cases of Ebola before the year 2015 ends which is not too good at all. To avoid world panic in 2015 we have to do much better, fighting Ebola, than we are doing now.

June 6, 2015 update:



The people of Spain have now voted to stop their austerity program the same as Greece has voted. Europe now has two countries that have jumped the traces. But that's not all: OPEC has voted to continue pumping oil at an unprecedented rate while China hoards oil at an unprecedented rate: But how much can they hoard? What I have to ask now is this: Will OPEC quit pumping oil as soon as China stops hoarding oil? NO: Because they need to have the oil price even lower than the present price, not only to drive down the number of fracking oil rigs, but to counter Iran's possible future oil production. All this portends a rapid drop in oil price that probably will occur. Along with it comes a drop in commodity prices followed by a good many bank failures world wide, with plenty of bank failures in Europe where untold millions have been lent to countries that can't possibly repay: Remember, the Euro has sunk from \$1.38 to \$1.11 giving all Europeans a good 12% loss on all their Euros already. As they shift more into Dollars (for safety), this further strengthens the Dollar, which America doesn't need right now.

World trade relies on price stability: I'm old enough to remember the great depression when people were out of work. I shudder today when I see buildings in Austin, Texas selling for twelve times what they did two years ago and companies buying up other companies just like

they did in 1929. I'm not predicting another long-term world-wide depression; all countries will print enough money to stop a depression sooner than they did in 1929, but I think the chances now of this fractional reserve, banking system, Humpty Dumpty actually falling off the wall are at the highest they've ever been in my lifetime.

The world is awash in not printed money but bank money: While printed money can only cause inflation, bank money causes not only an inflationary boom **but bank money can also suddenly vanish causing the eventual BUST**. These **busts** generally require a trigger and a further collapse in oil prices could trigger the collapse of this present highly speculative boom.

Daniel P. Fitzpatrick Jr.

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Daniel P. Fitzpatrick Jr.