May-29-2020

I sent this e-mail (below) to my brother, Bill.

Bill,

You, Joe and I were good in the business world. Now that Joe is gone, you and I have to drastically change our mindset, from business — to <u>WAR</u> — against this corona virus.

We have to change to the General Grant mindset: Grant failed miserably in the business world — our world — but Grant was a supreme genius on the battlefield.

Grant was good in both tactics <u>and</u>, strategy. George Washington was a good tactical commander, but he lacked the strategic genius of Grant.

It was the French, who saw the strategy needed when, after the Battle of Saratoga, General Burgoyne surrendered one third of the British troops, in America, to the American colonists.

Then, to America came master strategist Comte de Rochambeau, ostensibly to teach American troops how to use these new weapons that France was now supplying, and also to give these American soldiers some basic military training.

Of course, the real reason France sent Rochambeau was to implement the strategy that would win the war for America, which Rochambeau executed perfectly.

What the both of us have to do now, Bill, is to abruptly switch our business mindset to a more military mindset in dealing with this oncoming corona virus.

Remember, **we** have a brain: this virus doesn't.

We also have to remember — to avoid being a victim — that it now means unrelenting vigilance in resisting exposure to this deadly, super infective virus.

Bill, I'm warning all my friends to keep unwashed fingers away from eyes & nose: those are the unprotected main entry points for the virus, that the human digestive system kills.

Stay even **more** than 6 feet away from people who don't wear masks.

Bill, This is far more than a whole new ball game: this is **WAR**!!!

And the 103,460 DEATHS in the U.S.A. <u>today</u>, *from this virus*, is only the BEGINNING of many, many more DEATHS in this <u>deadly</u>, and possibly lengthy virus <u>WAR</u>.

We <u>must</u> adapt to a far different mindset, Bill, to survive in this new far different virus era that, *for over a decade now*, Al Gore has been warning us about: that this over populated world will keep bringing us <u>more</u> of these deadly virus killers.

No, I'm afraid we are **not** going fully back to 'business as usual' this time.

Once there is enough vaccine to vaccinate everyone, and things **begin** to return to **'business as usual'**, then interest rates will **also** return to the old *much higher than now rates*.

When that happens, people will wake up and realize that all this tremendous low rate of return paper, *created by this pandemic*, is only worth a fraction of what it is valued at today.

This low interest rate market is no longer a FREE MARKET. This is a market formed by Central Banks. What will happen eventually to the global institutions that hold all this low interest rate paper, and to countries whose money value depends on the value of all this devalued paper?

Until that time, though, liquidity remains important.

And — *in the coming electric car era* — the commodity that will sell for many times the price it sells for today is silver, because battery terminals, connections, contacts, etc. all necessitate an alloy of 70% silver.

Daniel P. Fitzpatrick Jr.

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