**Coronavirus Reality v Perception & World Markets**

The Coronavirus is a mixed bag of truth, lies, deception, confusion, reaction and overreaction. Like natural disasters, wars, rumors of war, and political and financial crisis, it is a sign of the times and things like this will become more and more prevalent. It has become clear, that the greatest threat to most citizens is not the virus, but society’s reaction to the virus. The virus will pass, but government and citizen reaction to it has set our nation, and the world, on an entirely new course physically, spiritually, and especially financially. These are shakings which scripture has clearly articulated would happen as the time of Christ’s return draws near. As Christians grounded in scripture, we should understand and expect this and not be anxious or fearful. That is not the case for unbelievers and governments which follow their own hearts and put their faith in themselves and the external world which surrounds them. Hosea 4:6 says, “*My* p*eople are destroyed for lack of understanding,*” and people fear what they don’t understand. Over 350 times scripture says “do not fear,” as fear is the opposite of faith, but it is the automatic default of the flesh when something suddenly interrupts our expectations of what we think should be happening. This is why social media, news media, governments, markets and individuals tend to overreact to whatever is going on around them.

The times described in Matthew 24, Luke 21 and Mark13, which Jesus said would come, are upon us and God is shaking everything that can be shaken. We need to do what these passages tell us, which is to be watchful and prepared, so that we won’t be caught off guard, fearful, confused, or manipulated by the circumstances and situations swirling around us. We need to pray for eyes that see, ears that hear and a mind that comprehends what’s going on in the spiritual realm, so we can wisely and peacefully walk out what Jesus tells us to do.

While reasonable precautions should be taken to prevent and manage the spread of COVID-19, we should not be fearful, panic or overreact. The virus does present a threat, but it pales in comparison to a plethora of other mortal threats in this world, and society is overreacting. (everybody obv knows the following and it is past tense news so you shouldn’t list everything/report it as if people don’t know) Markets have crashed, toilet paper, non-perishable food and other essential items remain out of stock or in low stock, and states of emergency have been declared everywhere. All social gatherings and non-essential work and travel have been banned in most places and the US and much of the world have been ordered to stay at home. It is possible the virus could mutate and wreak further havoc; however, the most likely scenario appears to be that cases will begin to die down in a number of weeks just as they reportedly have in China and South Korea. Many suspect the virus will also slow with the warmer weather, much like the flu season which usually finishes off in mid-April. Again, although most citizens seem to only exhibit minor symptoms if affected by the virus at all, it is still good to take precautions to protect those who may be more susceptible and ensure hospitals don’t become overwhelmed with more severe cases. While the data is likely very skewed due to the number of unreported cases, below are some statistics on the common flu and how it compares to the Coronavirus to provide some perspective.

**Flu Statistics:**

* **5% - 20%** of the U.S. population that will get the flu, on average, each year.
* **200,000** Americans hospitalized each year because of problems with the flu.
* The 2018-2019 Seasonresulted in **34,200 flu-related deaths.**
* The World Health Organization (WHO) estimates that **the flu kills 290,000 to 650,000 people globally per year.**

**Worldometer on** **Coronavirus:** (As of 3.24.20) <https://www.worldometers.info/coronavirus/>

* **Total Cases:** 409,051
* **Deaths:** 18,262
* **Recovered/Discharged**: 107,073
* **Active Cases Globally**: 283,716
* **Total Cases in US:** 49,665
* **US Deaths:** 622

It is important to consider the facts, as well as how human beings will react to situations regardless of the facts, when planning for practical preparedness in these situations. While the numbers are likely off due to many unreported cases in which citizens never went to the doctor or hospital because their symptoms did not become severe, and while age, prior respiratory issues and/or already weakened immune systems have been a factor in the majority of deaths, it remains a threat and markets, individuals, and governments will continue to react.

The Dow reached its all-time highest point **29,551** on Feb. 12, 2020; it closed Friday night March 18 at **18,559**,and is over 11,000 points down from its peak. This has been the largest drop since the 2008 financial crisis; the Federal Reserve lowered interest rates a half percent, then lowered them again March 15 to almost 0, lower than the 2008 Financial Crisis. Even more worrisome, they are making the largest infusion of cash into the overnight repo market in history. They also are going to be buying $500 billion Treasury Securities and $200 billion Mortgage Back Securities. This dramatic action clearly shows that the financial fallout is much greater than people think, as these actions are unprecedented.

Even when markets and central banks have a firm foundation, they will fluctuate with world events, but not to this degree. However, when stock market growth cycles peak and/or go into a freefall and economies begin to falter, central banks lower interest rates and infuse cash into the banking system to attempt to re-stimulate the economy to sustain growth if possible. Regardless of the actual or perceived threat posed by the Coronavirus, investors are reacting and market analysts have no grid system for what’s happening and no clue what will happen next. As of Thursday, the longest bull market in American history was over, with markets falling more than 20%. If the Coronavirus gets worse, the markets will likely go lower, if it begins to subside, it will likely gain back some of what it lost, however watch closely what the Federal Reserve and the central banks of the world do in the coming weeks as that will give you insight into how things really are and not simply how most perceive them to be.

**Dow Plunges 10% With Stimulus Details Uncertain** (3.18.20) Bloomberg

<https://www.bloomberg.com/news/articles/2020-03-17/asia-to-extend-stock-rally-after-u-s-shares-gain-markets-wrap>

**Fed Cuts Rates to Near Zero and Will Relaunch Bond-Buying Program** (3.15.20) WSJ

<https://www.wsj.com/articles/fed-faces-crucial-decisions-to-alleviate-virus-shock-11584303662>

**Diary of a Crazy Week in the Markets** (12.14.20) WSJ

<https://www.wsj.com/articles/diary-of-a-crazy-week-in-the-markets-11584143715>

**Stocks Plunge 10% in Dow’s Worst Day Since 1987** (3.12.20) WSJ

<https://www.wsj.com/articles/global-stocks-follow-u-s-markets-lower-11583975524>

**Fed Unveils Dramatic Measures to Ease Market Strain on Virus** (3.12.20) Bloomberg <https://www.bloomberg.com/news/articles/2020-03-12/n-y-fed-to-conduct-purchases-across-range-of-maturities-k7ozy3u5?srnd=premium>

**Federal Reserve Issues $500 Billion to Overnight Lending Program** (3.14.20)

<https://www.theblaze.com/glenn-radio/federal-reserve-issues-500-billion-overnight-loan-to-banks?utm_source=theblaze-dailyAM&utm_medium=email&utm_campaign=Daily-Newsletter__AM%202020-03-15&utm_term=TheBlaze%20Daily%20AM%20-%20last%20270%20days>

**U.S. Will Suspend All Travel From Europe for Next 30 Days** (3.11.20) WSJ <https://www.wsj.com/articles/coronavirus-outbreak-prompts-trump-to-question-europe-travel-restrictions-11583971156>

**Stock Markets Down More Than 7% After Trading Halt Lifts** (3.9.20) WSJ

<https://www.wsj.com/articles/asian-stock-markets-in-early-monday-sell-off-after-saudi-arabias-decision-to-cut-most-of-its-oil-prices-11583713399>

I suggest praying for discernment and asking what the Lord wants you and your family to do, and how to practically walk those things out. Take basic common sense precautions, like washing your hands frequently, limiting social exposure, avoid touching public surfaces like stair rails, doorknobs, grocery carts, etc. Eat right, get enough sleep and don’t stress, as stress really saps your immune system. As with any foreseeable emergency, and for general preparedness, purchase some extra food and provisions and keep some extra cash at home. The articles and interview below contain some very practical suggestions.

**US Health Officials Warn These Are the Essential Dos & Don'ts Regarding The Coronavirus** (2.29.20) <https://www.theblaze.com/news/dos_and_donts_coronavirus?utm_source=theblaze-dailyAM&utm_medium=email&utm_campaign=Daily-Newsletter__AM%202020-03-01&utm_term=TheBlaze%20Daily%20AM%20-%20last%20270%20days>

**Prepare to Repel (Viral) Boarders Daniel Belt** (2.27.20) <https://www.youtube.com/watch?v=KVZQtw2DV9w&t=105s>

The following articles contain a variety of viewpoints and suggestions in regard to the Coronavirus. I am not necessarily in agreement with everything in these articles and interviews, but if you are looking for more information on this subject you may find these helpful.

**Farr's Law and COVID-19** <https://nypost.com/2020/03/08/coronavirus-going-to-hit-its-peak-and-start-falling-sooner-than-you-think/>

**March 2nd Coronavirus Update We're all Gonna Get it, But We'll be Fine** (3.2.20)

<https://www.youtube.com/watch?v=8Ohb9iWnBHg&feature=emb_logo>

**Jamie Walden - How to Prepare for COVID-19** (2.25.20) <https://www.youtube.com/watch?v=RCV_whV3-Jc>

**American With Coronavirus Speaks Out for the First Time, Thinks America Should Relax** (2.29.20) <https://www.theblaze.com/news/american-with-coronavirus-speaks-out-for-first-time-shares-advice-that-has-everyone-talking?utm_source=theblaze-dailyPM&utm_medium=email&utm_campaign=Daily-Newsletter__PM%202020-02-29&utm_term=TheBlaze%20Daily%20PM%20-%20last%20270%20days>

**What Are Your Odds of Getting the Flu** <https://www.webmd.com/cold-and-flu/flu-statistics>

**CDC US Coronavirus Outbreak is a Matter of When Not If** (2.26.20) The Blaze

<https://www.youtube.com/watch?v=N73oU58uTII&feature=emb_logo>

**CDC outlines what closing schools, businesses would look like in a pandemic** (2.25.20) CNBC <https://www.cnbc.com/2020/02/25/cdc-outlines-what-closing-schools-businesses-would-look-like-in-us-pandemic.html>

**A Matter of When,** **It’s Time to Prepare** (2.26.20) The Blaze <https://www.youtube.com/watch?v=N73oU58uTII&feature=emb_logo>

**This Is How Many People Die From the Flu Each Year, According to the CDC** (2.11.20)

<https://www.health.com/condition/cold-flu-sinus/how-many-people-die-of-the-flu-every-year>

**WHO Declares Coronavirus Outbreak a Global Public-Health Emergency** (1.30.20) WSJ <https://www.wsj.com/articles/coronavirus-triggers-damage-control-from-governments-companies-11580396657>