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11/06/23 • COVID › NEWS

Insurance Industry Execs ‘Alarmed’ by Surge in Deaths Among Young People — But Stop Short of Blaming COVID Shots

According to InsuranceNewsNet, insurers are especially concerned by data from the Centers for Disease Control and Prevention that show “mortality rates alarmingly rising for different categories,” including younger adult mortality rates that are up more than 20% above historic

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Executives at the largest insurance companies in the United States are alarmed that teenagers, young and white-collar Americans in the prime of life are inexplicably dying at a record pace, causing a “monumental outflow” of death claims and drag on profits that is shaking the industry and causing some to take a fresh look at the problem.

According to an Oct. 26 report in InsuranceNewsNet, U.S. insurance companies expected higher-than-normal payouts from excess deaths during the COVID-19 pandemic.

Insurers saw death benefits rise 15.4% in 2020, the biggest one-year increase since the 1918 Spanish flu epidemic, followed by a record \$100.28 billion — nearly double the historic norm — in total death benefits paid out by the industry in 2021.

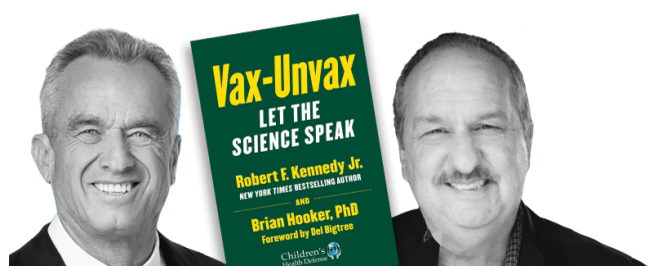
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According to InsuranceNewsNet, insurers are especially concerned by data from the Centers for Disease Control and Prevention (CDC) that show “mortality rates alarmingly rising for different categories,” including younger adult mortality rates that are up more than 20% above historic norms in 2023.

The CDC numbers reported in August show the death rate for Americans ages 15-45 rose 20-24% above normal in 2020, and soared in 2021, to a nearly 30% death increase for 15-year-olds and a more than 45% increase for 45-year-olds.

RFK Jr. and Brian Hooker’s New Book: “Vax-Unvax”



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Surge in excess deaths ‘caught carriers off guard’

Most troubling to insurers, CDC data reported in August showed that Americans in the period January-May 2023 were still dying at abnormally high rates with the pandemic long over. Mortality rates were 25% higher than normal among 15- to 19-year-olds and 20% higher among 45-year-olds considered in the prime of life.

Even twenty-somethings were dying at a rate nearly 15% above normal and thirty-somethings at a pace 20% higher than usual, the CDC data show.

Samantha Chow, global leader for Life, Annuity and Benefits Sector at

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The issue is, “Can the industry handle a sudden spike in claims?” She added, “The real concern for life insurers lies in preparing for an unexpected wave of death claims and the impact on their assets under management.”

“Do they have enough reserves to weather these outflows, given the excess deaths? It’s not just about death or health,” Chow said. “It is about the industry’s ability and readiness to manage this monumental outflow.”

The excess deaths and the record drag on insurance company revenue and the predictive chaos in actuarial tables they represent, alarmed the Society of Actuaries (SOA), the world’s largest professional actuarial organization.

Excess mortality is defined as excess deaths in a given population and time period above the expected number.

The SOA has conducted ongoing research since 2021 to gather “a high-level view of U.S. Group Term Life Insurance mortality results during the COVID-19 pandemic” compared to prior baseline results.

The SOA Research Institute studied more than 2.7 million claims and over \$120 billion in earned premiums reported by “20 of the top 21 U.S. group term life insurers” in the U.S., representing approximately 90% of the employer-based group term life insurance industry.

In an August 2022 poll among its more than 30,000 members worldwide, the SOA found that 85% of members thought excess mortality rates would continue to 2025. In August this year, the same poll found 79% believed excess mortality rates will continue through 2026.

Life insurance executives and actuaries told InsuranceNewsNet, “The

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Yet in its latest report issued in May, the SOA Research Institute found no connection between the historic U.S. death rates and insurance payouts starting in 2021 and COVID-19 vaccine mandates that rolled out the same year.

Chow blamed the excess deaths and claims on “the ripples of COVID-19 and its varying impacts, leading to higher rates of depression, suicide, and increased substance abuse.”

Other insurance executives told The Wall Street Journal they blamed “delays in medical care as a result of lockdowns in 2020, and then, later, people’s fears of seeking out treatment and trouble lining up appointments” for a surprising surge in non-COVID-19 death claims, especially heart and circulatory issues and neurological disorders.

But Dr. Pierre Kory, president and chief medical officer of the Front Line COVID-19 Critical Care Alliance (FLCCC), who treats long COVID and vaccine-injured patients in his practice, called on insurance companies to work with media and governments and investigate the powerful evidence that countless deaths and disabilities are temporally linked to the COVID-19 mRNA vaccines and read the exploding science that pinpoints mRNA technology lethality.

In an interview with The Defender, Kory cited the more than 1 million COVID-19 vaccine-linked injuries, disabilities and more than 30,000 deaths reported by doctors, nurses and others to the Vaccine Adverse Event Reporting System (VAERS).

VAERS, run by the CDC and U.S. Food and Drug Administration, is the government’s “early warning system” to detect vaccine harms.

Dr. Peter McCullough, one of the most highly published cardiologists in the world, pointed to a study of deaths after vaccination with detailed autopsies in Heidelberg, Germany. “Of 35 fatalities within 20 days of

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heart failure, vascular aneurysm, pulmonary embolism, fatal stroke, and vaccine-induced thrombotic thrombocytopenia," McCullough wrote.

He also cited his own systematic review of "all autopsy studies that include COVID-19 vaccine-induced myocarditis as a possible cause of death" that found that "all 28 deaths were causally linked to COVID-19 vaccination by independent adjudication."

Kory said a large and expanding volume of scientific literature has described the pathogenicity of the artificial spike protein, unleashed by the mRNA injection into the body.

"We know from research on autopsy series that among those who died from the vaccine, spike protein was disseminated to all organs and vessels of the body," he told The Defender.

"Spike-induced damage occurs by numerous mechanisms, including necrosis of vessel walls leading to things like aortic dissection, inflammation of important organs, including the heart and brain causing myocarditis and cognitive deficits respectively," Kory said.

He also also cited "fibrinoid aggregates circulating in the blood causing poor perfusion in the microcirculation as well as hypercoagulability in the blood causing strokes and heart attacks, immunosuppression causing increased risk of infectious illnesses, and/or reactivation of latent viruses."

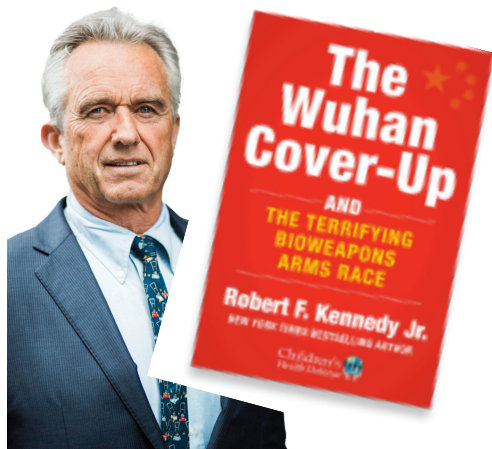
Edward Dowd, the former BlackRock fund manager who oversaw \$14 billion in assets on Wall Street for the largest asset manager in the world, exposed the excess-death crisis in insurance-industry data in his December 2022 book, "Cause Unknown": The Epidemic of Sudden Deaths in 2021 and 2022."

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Dowd added:

“It’s not just that there’s a vast conspiracy. There was this fear that generated a destruction of critical thinking. My ethics professor at Indiana University said you can’t rationalize facts with someone whose position is based on emotion and ego.”



“The Wuhan Cover-Up” by Robert F. Kennedy Jr.

ORDER NOW

‘We don’t have proof’ yet — but data are ‘persuasive’

In his book, Dowd reported on insurance industry research in 2016, which found that group life policyholders, whose health insurance is covered by Fortune 500 companies and tend to be younger and well-educated, were the healthiest Americans, dying at one-third the rate of the general U.S. population. The trend of greater white-collar health continued through 2020.

But in 2021, after the COVID-19 jabs were mandated across the Fortune 500, the trend flipped. Ages 25-64 of the group life policyholders suddenly experienced 40% excess mortality, compared to 32% in the general population.

Disabilities also soared after the COVID-19 shots, from an annual U.S. baseline of 29-30 million disabled to 33.2 million.

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With lockdowns and school closures, “Deaths went down. But then they started to go up again in 2021, and they’ve reached a new high in 2023 of 20%” above normal, he said.

Dowd told Russell Brand that such a huge jump in childhood deaths is “a six-standard deviation from the norm. A standard deviation is basically a probability from normal. It’s very unlikely.”

A five-standard statistical deviation is so remarkably far outside the norm it “would be the equivalent of a 7-foot giant being born, or many of them,” he said. “This is a six-standard deviation.”

Dowd said he believes the COVID-19 vaccines are causing widespread, otherwise inexplicable, excess deaths. “We don’t have proof. It’s our thesis,” he said. But “if you have a brain in your head,” the data are persuasive, he said. “Obviously I think it’s the vaccines.”

Mathew Crawford, a Texas-based statistician and finance specialist who spent years analyzing COVID-19 data for his Substack newsletter, told The Defender the insurance industry has been in denial over growing evidence for vaccine-induced excess deaths for more than a year.

In March 2022, he said, the CEO of German health insurance giant BKK ProVita presented evidence that the vaccines had already killed tens of thousands of Germans. He was fired the next day, as the story vanished from the news.

In June 2022, Lincoln National reported a 163% increase in death benefits paid out under its group life insurance policies in 2021.

In August 2022, Reinsurance Group of America’s (RGA) financial reports showed massive 2021 losses downplayed by the report authors, “plus plans for new accounting methods that we should all be

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The SOA Research Institute report that claims to exonerate the COVID-19 vaccines in excess deaths actually does the opposite, Crawford said. Among other evidence, he said, it “shows group life insureds — particularly of working age — are seeing even more excess mortality than the larger U.S. population,” and “the sharp numbers during Q3 2021 coincide with vaccine mandates for working age individuals.”

The ‘worm is turning’

But Dowd said he believes “the worm is turning” on denial of vaccine harms.

He said he was optimistic that the work of Josh Stirling, founder of the Insurance Collaboration to Save Lives, a nonprofit that aims to reduce mortality by providing life insurers with tests to screen policyholders for health problems, shows a “big tent” is forming in the industry to tackle the problem.

“I think the truth is coming out,” Dowd said. “The stocks of Pfizer and Moderna continue to go lower. More and more people are getting disabled and injured over time.”

He cited the Rasmussen poll released Nov. 2 that found 24% of Americans “believe someone they know died from COVID-19 vaccine side effects, and even more say they might be willing to become plaintiffs in a class-action lawsuit against vaccine makers.”

The poll also found “There are almost no political differences on these questions,” said Dr. Robert Malone. “For example, 25% of Republicans say they know someone personally who died from side effects of COVID-19 vaccine, as do 24% of Democrats and those not affiliated with either major party. This is important – because this shows it is not a ‘tribal’ response. People from all walks of life are waking up.”

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Why were “working age, white collar Americans with group life insurance policies (i.e. largely Fortune 500 corporate employees)” suddenly dying at rates significantly higher than before?

“What happened in the white-collar workplace at that time?” he asked.

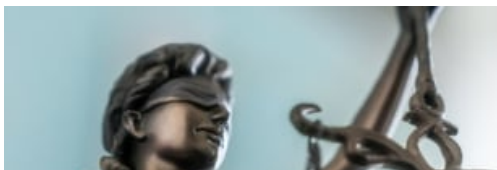
Kory said the answer is clear:

“I will give you the only possibilities that could explain such a sudden rise: a series of terrorist attacks, wartime mobilization, or the proliferation of corporate vaccine mandates. As far as I can remember, only one of those events actually took place.”

Kory and investigative reporter Mary Beth Pfeiffer in October published an op-ed in The Washington Examiner, “What’s behind the spike in deaths among younger, working people?” and another, in August, in USA Today titled, “More young Americans are dying — and it’s not COVID. Why aren’t we searching for answers?”

“Deaths among young Americans documented in employee life insurance claims should alone set off alarms,” they wrote in USA Today. “Week in, week out, this unnatural loss of life is on the scale of a war or terrorist event.”

“Life insurance data show a massive spike in excess deaths among younger, working-age people that began in 2021, even as COVID-19 deaths decreased, and continues today,” they wrote in The Examiner. “So far, good explanations are elusive. A concerted, bipartisan investigation should explore this threat to America’s economic future and recommend a course of action.



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5 takeaways from mortality report

If the worm is turning, it's not evident in major media or government policy.

Associated Press fact-checkers rated as "false" Kory's claim that "an increase in death benefits paid out by life insurance providers in the third quarter of 2021 in the U.S. provides evidence that the COVID-19 vaccines, which became widely available in 2021, led to a spike in deaths."

The AP said the vaccines are proven safe and effective and "insurance industry leaders say the delta variant of the coronavirus and deferred medical care during the pandemic likely contributed to the increase in deaths."

The CDC says there is no evidence that excess deaths are linked to vaccines. "These vaccines are safe and effective and have undergone the most extensive safety monitoring in U.S. history," a CDC public affairs specialist said.

The AP reported that death after vaccination remains extremely rare, dismissing as not causally linked to the vaccines the unprecedented toll of deaths and injuries reported to VAERS.

Kory cited five takeaways that challenge that assumption from the mortality report on excess U.S. deaths by the SOA Research Institute:

1. Among working people 35-44 years old, "a stunning 34% more died than expected in the last quarter of 2022, with above-average rates in other working-age groups, too," Kory said, quoting data from the SOA Research Institute report. "COVID-19 claims do not fully

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versus 14% above normal. The disparity nearly doubled in the fourth quarter of 2022, U.S. actuaries reported.

3. The executive of a large Indiana life insurance company was clearly troubled by what he said was a 40% increase in the third quarter of 2021 in those ages 18-64. “We are seeing, right now, the highest death rates we have seen in the history of this business — not just at OneAmerica,” CEO Scott Davison said during an online news conference in January 2022. “The data is consistent across every player in that business.”
4. Excess deaths are a global phenomenon. The U.K. also saw “more excess deaths in the second half of 2022 than in the second half of any year since 2010,” according to the Institute and Faculty of Actuaries. In the first quarter of 2023, deaths among people 20-44 years old were akin to “the same period in 2021, the worst pandemic year for that age group, U.K. actuaries reported. In Australia, 12% more people died than expected in 2022, according to that nation’s Actuaries Institute. A third of the excess was non-COVID deaths, a figure the institute called “extraordinarily high.”
5. Death rates are lower than in 2020 and 2021, but they are far from normal. In the year ending April 30, 2023 — 14 months after the last of several pandemic waves in the U.S. — at least 104,000 more Americans died than expected, according to Our World in Data. In that period, 52,427 excess deaths were reported in the U.K., 81,028 in Germany, 17,731 in France, 10,418 in the Netherlands, and 2,640 in Ireland.

Kory said the major media silence on the issue and the SOA’s “strong desire to not be drawn into any debates regarding” COVID vaccine

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“Unsurprisingly,” Kory said, “the SOA does not attempt to interpret or even specifically mention the timing, suddenness, and magnitude of the rises in death claims of young, white-collar workers.”

“I would agree that it is not their job to do this, so the rest of us will,” he said. The way forward is “simply to ask if there were any other events preceding and during those massive spikes that could explain the rises. I can find no other rational explanation than the roll-out of vaccine mandates as the cause.”

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Mike Capuzzo

Mike Capuzzo is the managing editor of The Defender. He is a former prize-winning reporter for The Philadelphia Inquirer and The Miami Herald. a science

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Got it

128 Comments

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G

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Name

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Share

Best Newest Oldest



melinda gladstone

16 days ago

Here, I will say it for you...it's the shots.

70 0 Reply • Share ›

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Australian Govt Official Blows Whistle. We Planned the Pandemic Decades Ago"

"NN reports: The so-called "pandemic" was planned and globally co-ordinated, decades in advance, he testified before the Australian Senate".

However, Robert issued a warning to the globalist elite that they will be exposed and held accountable.

"But we are going to hound you down, the people that are guilty," he warned.

"We are going to hound you down and hold you accountable"...

"We will expose your global agenda."

<https://thepeoplesvoice.tv/...>

17 0 Reply • Share ›

M

Matt

➔ GarySummers

—



15 days ago

I hope they are successful.

9 0 Reply • Share ›



Captain Rabbit

➔ Matt

—



14 days ago edited

That's a forlorn hope. People faced with nothing less than genocide, lies on a historical scale and corruption, coverups, everything from medical establishment through education and politics are lying and conspiring to lie and commit genocide. yet still "hope " systemic

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→ Captain Rabbit

10 days ago

But God.....

1 0 Reply • Share ›



el Gallinazo

→ GarySummers



10 days ago

Please do not call them "elite." There is nothing elite about these psychopaths. They may be better referred to as "the Parasite Class."

1 0 Reply • Share ›



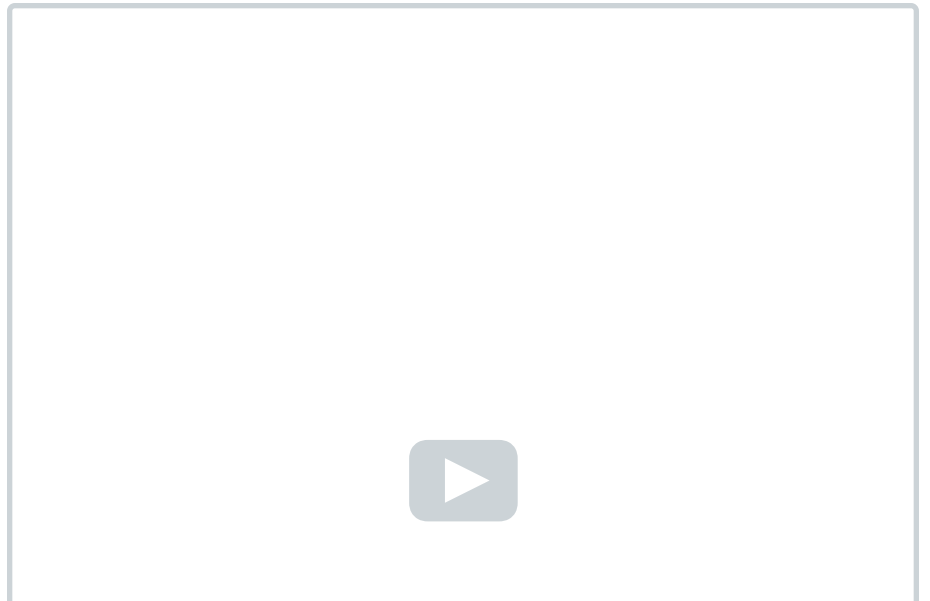
toysandme

→ GarySummers



7 days ago

Decades in advance? You bet! Look carefully at the date this video was published, lower left corner: May 5, 2010. Thirteen years ago!



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0 0 Reply • Share ›

R

Ricky Ricardo

➔ GarySummers

— 🚩

9 days ago

I already posted these; but since the truth is in such short supply: <https://www.bitchute.com/vi...>
<https://rumble.com/v1wr1hc-...>

Dr. Martin has many videos that leave no doubt of what "covid" is really about!

0 0 Reply • Share ›



Dick Gautraud, MD

➔ melinda gladstone

— 🚩

14 days ago

It might be the vax, but just virtue signaling that you @know" it is isn't very compelling.

0 0 Reply • Share ›



pubicprotector

➔ Dick Gautraud, MD

— 🚩

13 days ago

M.D. figures

0 0 Reply • Share ›



drw22

16 days ago

“These vaccines are safe and effective and have undergone the most extensive safety monitoring in U.S. history,” a CDC public affairs specialist said. - Excuse me! Most vaccines had 5-7 YEARS of testing.

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David Turco

→ drw22



15 days ago

It's not a vaccine. Never cede to a lie. The CDC had changed the definition of a vaccine on Sept 11th, 2021 to make it fit. It's an mRNA serum, not a vaccine.

40 0 Reply • Share ›

D

darkoss

→ David Turco



15 days ago

They also found DNA within the shot. Aborted baby DNA? I dunno. Anyone who took the shot now has altered DNA. They are no longer creations in our creators image. Is the shot(s) the "Mark of the Beast"? Time will tell.

17 0 Reply • Share ›



brbg

→ darkoss



15 days ago

The DNA found was Simian DNA which is capable of infiltrating human DNA. The vax is a bioweapon.

17 0 Reply • Share ›

C

Citizen Free

→ brbg



15 days ago

Cancer causing SV-40 sequence.

5 0 Reply • Share ›

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Leaders at White House, HHS, CDC, NIAID, AAP "All Knew COVID Vaccines Linked to Myocarditis", Yet Publicly Covered Up Findings.*

DailyClout received the third, 131-page release of documents from Attorney Edward Berkovich's Freedom of Information Act (FOIA) request to the Centers for Disease Control and Prevention (CDC). The FOIA request stated: "I request emails sent by and received by Dr. Rochelle P. Walensky, Sherri A. Berger, and Kevin Griffis (all of whom are CDC personnel) on dates beginning February 1, 2021 through May 31, 2021, containing the word myocarditis." Astonishingly, the emails reveal that the most senior of leaders, all the way up to the White House, knew about heart damage linked to mRNA vaccines yet colluded behind the scenes to conceal this side effect from the American people.

<https://dailyclout.io/foiad...>

10 0 Reply • Share ›



Itbl123

➔ GarySummers



15 days ago

Does this mean that the WH and other

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10 0 Reply • Share ›



moneekwa

→ darkoss



10 days ago

Mark of the beast is hand or forehead, not upper arm.

2 0 Reply • Share ›

G

GarySummers

→ David Turco



15 days ago



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— — Gary Summers

15 days ago

Extensive list, Gary! Of course there are many more; but that's a great start. Thanks for including the TURD. He's one of the worst...Klaus Schwab's pride and joy!

2 0 Reply • Share ›

R

Ricky Ricardo

→ David Turco

— 🚩

9 days ago edited

Dr. David Martin explains it all; clear, concise and to the point - It's a ~~Bio~~ ~~wepaon~~!

1 0 Reply • Share ›



DLT88

→ drw22

— 🚩

16 days ago

Yeah, but actually they worked on those shots for years in the Wuhan Lab -- and then came up with the fake virus scare to get people to offer up their arms for them.

22 0 Reply • Share ›

G

Gary Summers

→ DLT88

— 🚩

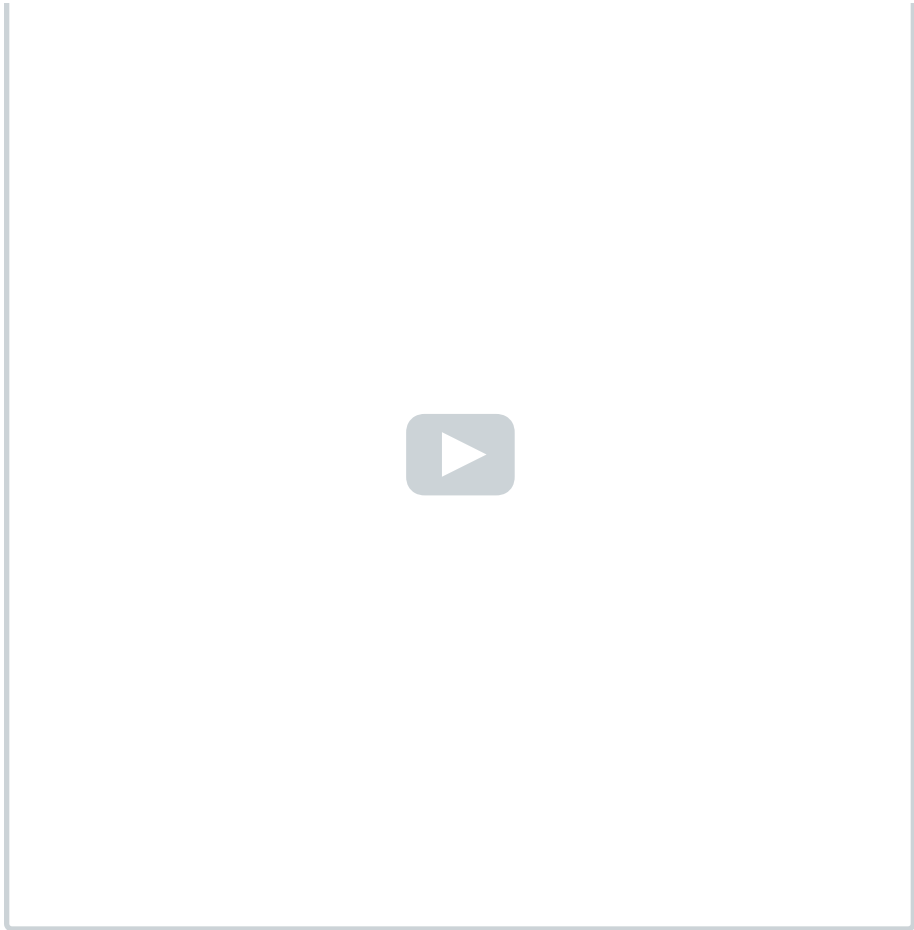
15 days ago edited

They knew they couldn't use the Box Cars again? Globalist, Gates, Rothschild's, Rockefeller's, Soros's, Fauci, are very happy!

GATFS: "At 4:42 is where he begins to talk about

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G

GarySummers



→ GarySummers

15 days ago

"Atomic Bombshell: We Have Proof That
"Rothschild's Patented" Covid-19
Biometric Tests in 2015 "

<https://humansbefree.com/20...>

5 0 Reply • Share ›

D

darkoss

→ DLT88



15 days ago

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on the public. I believe her conscious and integrity plagued her. So she quite medicine. I never forgot that interview.

3 0 Reply • Share ›

N

Natural is better

→ darkoss

13 days ago

When I declined the covid jab my dr offered me, she practically rolled her eyes, said "you're my second one today" and that from now on, healthcare would be all about "vaccines, vaccines, vaccines." Haven't been back to her since. I wonder how her vaxxed patients are doing? Is she rolling her eyes at those who think the jab harmed them?

1 0 Reply • Share ›

M

Matt

→ drw22

15 days ago

They believe if they continue to repeat their lies, that they will stick. But current booster uptake says it's not working.

9 0 Reply • Share ›

G

GarySummers

→ drw22

15 days ago

"Breaking" 'How Many Did Not Have To Die!'

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die than those who did not, according to a new study."

Just 0.8 percent of patients at a facility in France who received hydroxychloroquine (HCQ) and an antibiotic died, compared to 4.8 percent of patients who did not receive the drug combination, French researchers reported on Nov. 1.

<https://www.zerohedge.com/c...>

9 0 Reply • Share ›

M

Marketable

➔ drw22

— 🚩

15 days ago

No, they've been concocting the kill-shots for several years, and they perfected their efficacy for killing people before release for use on us. Safe for the elites who got saline shots, and effective at killing we the sheeple so as to reduce the surplus population who have been just too darned big and unruly a bunch for the elites effectively to manipulate and control. MAGA!

5 0 Reply • Share ›



publicprotector

➔ drw22

— 🚩

13 days ago

and most vaccines are still dangerous

2 0 Reply • Share ›

R

Ricky Ricardo

➔ drw22

— 🚩

9 days ago

It is the most extensive spewing of BS in history!

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0 0 Reply • Share ›



Optinetgroup

16 days ago

"Society of Actuaries: no connection between historic death rates and COVID shots". They are just one member of the corrupt pushers of the vaccine created genocide.

21 0 Reply • Share ›

D

darkoss

➔ Optinetgroup

15 days ago

For the billionth time. The shot was NOT a vaccine. That is like saying bidumb was actually elected fair and square.

9 0 Reply • Share ›

T

Tina ➔ Optinetgroup

15 days ago

That's what they are putting in print. They also are not offering why there are "historic death rates."

9 0 Reply • Share ›



Paul Velte

➔ Optinetgroup

15 days ago

Yes, how many institutions have totally destroyed their integrity and their own reputations over the past three years ?

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or denomination: a most tremendous litmus test for a church you should not go to.

Next thing said churches will probably push are cashless and checkless contributions and after that support and encourage the Mark of the Beast.

1 0 Reply • Share ›

T

Tina

15 days ago

They absolutely know what is going on and will add the following question to a Life Insurance application if they haven't already: "Have you ever received a Covid 19 vaccine or booster?" The applicant will think it will reflect positively if they answer 'yes', but it will generate a higher premium for a given age group. Insurance companies are in business to make money, not payouts. Make no mistake, they see the writing on the wall and will enact policies to protect their bottom line.

20 0 Reply • Share ›

D

darkoss

→ Tina

15 days ago

I had chest pains last year. I went to ER as my heart rate tends to run slow. Slow heart rate is less than 60 beats a minute. My resting rate can go as low as 48. I am 63 and have been an athlete my entire life. Turns out, I was having acid reflux issues which mimic a heart attack. The first thing triage nurse ask me was if I had taken the shot. Now why is that pertinent. Any idea why medical staff are interested in shot status when chest pains occur? My conclusion is,

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