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BILL'S PERSPECTIVE VI 05/01/2016

In 2000, we celebrated the start of a new era with hopes of a better future. Soon after, there was a market correction fueled by a fake crisis called "Y2K". Computers were supposedly going to crash. In preparation, consumers had bought new computers generating an artificial demand. This buoyed the "tech bubble" until it burst, signaled by an article in Barron's 03/20/2000 called "Burning up".

Many various scandals followed such as [Enron](#) etc. Just when things were getting back to something referred to as "normal", 911 happened and we were thrust into an unfamiliar world.

During all of this, something wonderful happened! It made the cover of Time magazine. [Craig Venter](#) and his team successfully mapped (sequenced) the human genome. It took several years and BILLIONS of dollars to complete. The magnitude of this discovery is only now being quantified.

At a meeting to inspire advisors to prepare clients to save more money for a longer retirement, a speaker on the topic of the "[Biomedical Epoch](#)" was interrupted mid-sentence by a desperate man with a loved one near the point of death. The speaker had described a real cure for the same disease the loved one had. "Why doesn't my Doctor know about this?" the man shouted. At the end of the speech, the speaker met with the man giving him the information needed.

Clients will be living longer, much longer! Medical discoveries are accelerating at a pace in which the medical profession can't-keep-pace. Living to 100 and beyond will be common.

It now takes \$1,000 and one day to [map the human gene](#)! We are at the cusp of personalized medicine. Many people have seen the [60 Minutes program](#) in which a form of cancer called glioblastoma vanished from a patient's brain using an altered polio virus.

The possibilities are staggering. It has been said that given your individual makeup, they will soon be able to look at your [genome](#) and council you as to diet etc. Further, if there is any indication of a malady or illness that is genetic, they will be able to help you design a treatment or better yet a prevention program.

This too brings up moral/ethical questions that will have to be addressed eventually. One of the issues that will have to be considered soon is the question of "designer babies" and their individual attributes such as sex, hair and eye color etc. Another is the possibility of cloning and having a spare body to grow organs to order.

Many areas will benefit from this revolution such as pharmaceuticals, biotech, medical equipment companies, healthcare and senior living related real estate, leisure and travel as well as life insurance companies.

Many of today's methods of medical care will be considered barbaric in the near future. Remember, it wasn't that long ago when surgeons discovered it was wise to [wash their hands](#) before a procedure.