



Bitcoin Woes

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Cryptocurrency investors are feeling the pinch these days. Two months ago, Bitcoins were selling for \$126,000 apiece, riding an investment boom spurred by new exchange traded funds bringing a fresh group of investors into the market, plus Trump Administration policies favoring all things crypto. In the wake of these storm winds at the back, crypto investment firms have sprung up, offering professional management in electronic tokens.

Celebration was in the air. A November 21 report by the security.org website joyfully speculated that Bitcoin's price would reach \$155,000 by the end of the year.

Turns out, that prediction was off by roughly 50%. Bitcoin's price at the close of the year is hovering around \$85,000, and traders have noticed a surge in selling from longtime holders of the digital currency—people who have experienced outlandish profits over the last decade and now seem to be taking some of their winnings off the table. We are experiencing a mild stampede to get out of an 'asset' whose mid-year rise was somewhat inexplicable, and whose value is entirely dependent on the next person who is willing to buy it.

Other factors may be at play. Bitcoin has been touted as a safe haven in turbulent economic times, like gold. But gold has been soaring in price, while bitcoin seems to be behaving more like a high-beta tech stock, which doesn't tend to attract investors who are skittish about the markets. The Trump Administration proposals to support crypto investing have stalled in Congress, and the decline has spooked novice ETF investors into jumping ship—creating a self-reinforcing downward spiral.

The people who follow cryptocurrencies will tell you that the tokens survive on confidence—and have to, because there is nothing of tangible value in little blips in the internet circuitry. Bitcoin is valuable as long as people believe it is, and when that confidence cracks, the tokens crash like they're doing now.

This is ironic, because Bitcoin (and other crypto) enthusiasts believed that this would be the year of widespread acceptance that electric currencies are fully as solid as the tangible, government-backed variety. It looks like that may have to wait a year or two—at least.

Sources:

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<https://www.coindesk.com/en/bitcoin-could-plunge-back-to-70000-as-early-as-the-first-quarter-if-the-fed-suspends-rate-cuts/>

<https://www.security.org/digital-security/cryptocurrency-annual-consumer-report/>

If you have any questions about this article or want to discuss your family finances, investment portfolio, or financial planning advice, please call on me anytime at my number [\(215\) 325-1595](tel:(215)325-1595) or you can [click here to schedule a meeting](#).

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