



COVID-19 – CMEFS Update 22nd April 2020

OK, so where to begin!

These are very unusual times indeed and the bottom line for all of us is that until a working, tested, approved and effective vaccine is found and most of the entire world has been inoculated against the virus with this vaccine, these unusual times are set remain with us for a very long time to come.

Although the virus is not deadly in the majority of cases, in some cases it is, and very much so. And the problem is that we just don't know, for sure, that we will not be one of the unlucky ones should we become infected with it.

And this is why in order to avoid becoming infected with the virus, we will continue to wear face-masks out in public, continue to practice social distancing, continue to avoid any body contact, continue with the frequent washing of hands regime and continue to frequently sanitise our living and working spaces.

And even then, we are not 100% certain that as a result of just one unconscious move of the hand to the mouth, nose or eyes at exactly the wrong time, we will not become infected with it.

Yes, we all know that those most at risk of premature death after becoming infected with the virus are certain groups of people such as the aged, diabetic, those suffering from heart problems, AIDS, TB etc.

However, science still does not know why some younger and healthier people are dying prematurely after having become infected with the virus without having any history of the above, so although much reduced, the risk of death even amongst this group of people is not zero.

Although the main purpose put forward for the lock-down is to reduce pressure on our health system so that it does not become overwhelmed, it has also given the government some 'thinking time' in order to come up with a 'workable way forward', as we simply cannot remain in lock-down forever without completely decimating what little is left of our already floundering economy.

Whatever solution I, or anyone else for that matter might dream up, fact of the matter is that these solutions will not find the light of day, with the solution being implemented being that which the Government deems to be the best and most appropriate in the circumstances.

Note that none of what has been done to date falls within the definition of a long-term solution, in that everything that has been done to date has been nothing more than a "stop-gap" and very temporary "solution".

At time of writing, this solution has yet to be put to us, but it is most certainly going to involve as many of us as possible going back into the workplace once again and risking becoming infected with the virus whilst we wait for a vaccine, and this is just something we are going to have to live with, like it or not

However, irrespective of what is put forward by the Government, I believe it is every employer's responsibility to do everything they can to protect the health and lives of both their clients and employees.

To this end, seeing as most of CMEFS employees are presently working from home "very successfully", and can continue to do so, I have taken a decision that we will continue to do so for as long as it takes for us to be able to safely return to the workplace itself.

This is not a decision I have taken easily as although I use the words "successfully working from home" this is far from an optimal solution, as much is lost in not being in closer contact with one another and with you, our clients.

And let's not talk of the cost of data and the myriad disconnections that take place on a daily basis, and this amongst a whole host of other problems too numerous to mention.

I can assure you; the moment the opportunity presents itself to "get back to normal and get back to the office" we at CMEFS will all be jumping at the opportunity!

But until then, we have no other option but to "press on regardless".

However, lacking this "personal contact" with you in the weeks/months to come, it has become imperative that we communicate with you more frequently than a monthly newsletter allows so as to keep you fully up to date on developments.

With this in mind, I have decided to post a weekly "Update Newsletter" (this being the introductory one) as well as an "Investment News Update" on our website around 5pm every Friday after having compiled them during the course of the day.

Web address: www.cmefs.co.za

It has become necessary to post these weekly updates to the website as opposed to sending "bulk-emails" as these bulk-emails are not only very costly when sent out this frequently, but it is also a very slow and cumbersome process.

So please make a habit of visiting our website on a regular basis so that we can share with you what is happening within our business as well as how we see things playing out on the markets, something which we will no doubt revise frequently given the massive uncertainties that exist out there!

Moving on to more personal news in so far as we and all of our staff is concerned, we are happy to be able to report that all of us are in the very best of health and we are going to continue to do our very best to ensure that it stays that way until we are all able to return once more to the workplace.

And finally, we are also happy to say that even in these very trying circumstances, we are still very much in business, being one of the few fortunate who can (for now at least) continue to afford to pay all salaries and overheads.

And with your continued help and support, which is as always greatly appreciated, we hope we can keep it that way until we get back and are able to meet with you personally once again.

Won't it be great to be able to shake someone's hand, kiss someone's cheek or give someone a really big hug once again?

Can't wait!

And here's Nine's bit to end this week's edition of the newsletter.

Hi Everyone, I'm just asking Charles to mention that we're all caring for all of you and your families and friends and everybody around you, with this not very pleasant period that we're all going through. Just to let you know our thoughts are with you all and whatever comes out of it, we're accepting the things we can't change so we just make the most of everything if it's possible. Our love and thoughts go out as I say to you, your family, your friends and everyone. We've been sending out to just Trust, Believe and Accept. Just let's be aware of everything, and let's do the best we can with all of us together. Thankfully I can just have these few words to reach out to all of you and trust everything will come out as best it can for all of us as individuals through this awful experience in the physical. Wishing you all well, and lots of love and light and thoughts with all to you. As ever, Nine

And as a "final-final" please also look to the TAB to the right of the Newsletter TAB labelled **COVID-19 INFO** for some really useful updates and information on COVID-19 in a South African context.

Until next time then, from Nine, I and all of us at CMEFS do take really good care of yourself and your loved ones.



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