



## COVID-19 – CMEFS WEEKLY NEWSLETTER

FRIDAY 19-06-2020

Hello. I do hope that this week's edition of our newsletter finds you and your family as well as can be.

### COVID-19

As I am under more pressure than usual time-wise this week, this week's edition will be very short, and basically an "in case you missed it" edition.

At LAST some good news on the Covid-19 front with scientists in the UK proving that they can reduce deaths of persons requiring ventilation as a result of complications arising out of having become infected with the Covid-19 virus by up to 1/3.

Better news yet is that it a drug that has long been in use, so its side and unwanted effects effects are well documented, something I chatted about in last month's newsletter.

AND it is an inexpensive drug, costing only around R150 for one injection.

And from a South African perspective, great news, as we actually manufacture the drug here and have done so for some time, so we are going to see a massive drop in our Covid-19 death rate.

33.3% is a big number when you are talking about human lives.

As exciting as this news is, what excites me, even more, is that in discovering the efficacy of this drug in the treatment of these most severe cases of Covid-19, hopefully, further research will now be done to establish WHY it is that this works in these 1/3 of all cases and hopefully obtain answers which will enable enhancements to the current formulation of the drug to increase the number of lives it can save.

Dare we hope for 100% of all lives?

### OTHER:

The recent decision by the Constitutional Court in SA allowing independent candidates to stand for election to Parliament is nothing short of GROUND-BREAKING and will forever change, for the better, the political landscape of South Africa.

Once all the details have been ironed out (Parliament have two years to get this done) we will be able to elect our preferred candidate to political office and in so doing **HOLD THIS CANDIDATE ACCOUNTABLE** in so far as his/her fulfillment of their mandate is concerned.

As things stand right now, we have only been able to vote for a Party in the National Elections whereafter the Party would elect their preferred candidates to office.

These candidates were/are therefore beholden to their PARTY to keep their jobs, and NOT to the electorate, which in the end results in a total lack of service delivery, as well as much corruption, as those elected to political office are not accountable to the electorate in any shape, fashion or form whatsoever.

Don't like what someone in political office is now doing? The attitude at the moment is "tell someone who cares" as they know full well that they cannot be removed from office until their political masters decide to do so.

Now, come the next election, if you are not happy with the way your chosen candidate has performed, well, you simply don't vote for them again and they lose their job.

They are therefore highly incentivised to deliver on their promises and not to be caught with their hands in the proverbial "cookie jar".

As seen from the above, I have no doubt whatsoever that this decision by the highest court in the land has been a massive lift for all of us South Africans and democracy in particular, in so far as our political future is concerned.

It... is... no... small... thing!

It is, in effect, the beginning of the end of all that has been bad in our politics to date.

It also now gives us a fighting chance that we and our children and our children's children WILL have a future in South Africa, as the trajectory up until now, was most certainly not headed in that direction.

Like I said at the beginning, a short newsletter this week.

That's all for now and I trust you enjoyed the read.

Nine sends love and thoughts to all, as always.

Until next time then, from all of us at CMEFS, do take good care of yourselves. Kind regards. Charles.

Name	Division	Cell Number	Detail
Alicia	Wealth	063 434 8074	Learner. Servicing attaching to the following classes of business. Investment Accounts, Tax Free Savings Accounts, Retirement Annuities, Living Annuities, Pension and Provident Preservation Funds, Endowments.
Andrew	Wealth	063 321 7399	Intern. New business and servicing. Medical Aids & GAP Cover. In the process of migrating across to the Wealth Division.
Andrisha	Wealth	063 378 1473	Representative. New business. Investment Accounts, Tax Free Savings Accounts, Retirement Annuities, Living Annuities, Pension and Provident Preservation Funds, Endowments.
Bernelee	Tax	078 708 4536	Administrator providing admin support to Geraldine and understudy to Geraldine.
Brady	Wealth	071 843 3933	Representative. New business. Investment Accounts, Tax Free Savings Accounts, Retirement Annuities, Living Annuities, Pension and Provident Preservation Funds, Endowments.
Felicia	Risk	071 880 9576	Learner. Servicing attaching to Short-Term insurance, assisting Stella. Starting to obtain some exposure to Medical Aids, GAP Cover and Life Insurance.
Geraldine	Tax	083 754 1699	Head of tax division.
Jamie	Wealth	071 850 1389	Learner. Core responsibility being to produce and send out the monthly investment statements and to handle any queries connected to them. Satellite responsibility to assist where possible in the Wealth Division.
Luh	Bookkeeping	063 102 3313	Head of Bookkeeping Division. Professional Accountant (SA) SAIPA 30345
Nadean	Tax	063 026 1351	Intern. Administrator providing admin support to Bernelee and understudy to Bernelee.
Siso	Risk	060 376 6605	Learner. Starting to obtain some exposure to Short-Term insurance Medical Aids, GAP Cover and Life Insurance.
Stella	Risk	078 784 6462	Head of Short-Term Insurance Division.
Terisha	Books	071 858 3373	Intern. Bookkeeping Division. Data Capture and other functions relating to the bookkeeping Division.
Thabo	Risk	078 004 3864	Learner. Starting to obtain some exposure to Short-Term insurance Medical Aids, GAP Cover and Life Insurance.