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Executive Financial Services (Pty) Ltd

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## COVID-19 – CMEFS WEEKLY NEWSLETTER

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

### COVID-19

Now that's scary and this is not the first time I've either heard or read this kind of statement.

Mark Keohane, an award-winning sports journalist and a regular contributor to Independent Media, opens his column this week with these words:-

***“From the outset of lockdown, I've been responsible, reasonable, and have shown the threat of Covid-19 every respect. So has my partner. Yet, somehow, I got it and two days later, so did she.”***

I do not doubt that Mark both was and is as responsible and careful as you and I are, and yet he got it.

So please do not think that just because you or someone you know very well are exercising every precaution that either you or they, cannot get the virus or have not somehow managed to already get the virus.

Even with all the precautions taken, Mark got it and does not know how, but he did.

So do not let you guard down, no matter how fatigued you are “with all of this”.

Keep doing everything that needs to be done for as long as it takes, and yes, it will be a long time yet.

Wear a mask, keep your distance, wash your hands and clean surfaces along often touched things like door and cupboard handles regularly, and develop the habit of not touching your face too often, if at all.

Be AWARE.

Right now the virus is running amok here in SA as well as many other parts of the world, such as the US, where they seem to think that somehow, being American, exempts them from having to pay attention to doing the basics such as the above to contain the spread.

It's a nasty one this.

Without daily testing, you cannot tell if you either have it or have had it, as you could be completely asymptomatic from beginning to end, but remain highly infectious.

So again, just because you or a person you know very well looks as healthy and vital as can be, it does not mean either you or they are virus free and not contagious.

And the news seems to get worse.

The leading epidemiologist in the US, Dr. Fauci, had this to say on 29<sup>th</sup> June about creating herd immunity through vaccination (when it becomes available that is) in the US, but which could equally apply here.

*"I would "settle" for a Covid-19 vaccine that's 70% to 75% effective, but that this incomplete protection.*

*This incomplete protection coupled with the fact that many Americans say they won't get a coronavirus vaccine makes it "unlikely" that the US will achieve sufficient levels of immunity to quell the outbreak.*

*With government support, three coronavirus vaccines are expected to be studied in large-scale clinical trials in the next three months.*

*"The best we've ever done is measles, which is 97 to 98 percent effective," said Fauci, the director of the National Institute of Allergy and Infectious Diseases.*

*"That would be wonderful if we get there.*

*I don't think we will.*

*I would settle for a 70, 75% effective vaccine."*

A CNN poll last month found one-third of Americans said they would NOT try to get vaccinated against Covid-19, even if the vaccine is widely available and low cost.

In an interview Friday, CNN asked Fauci whether a vaccine with 70% to 75% efficacy taken by only two-thirds of the population would provide herd immunity to the coronavirus.

"No -- unlikely," he answered.

As a reminder, herd immunity is when a sufficient proportion of a population is immune to an infectious disease, either through prior illness or vaccination, so that spread from person to person unlikely.

So it would seem that once we are "over the worst" even with everyone agreeing to be vaccinated against the virus with the vaccination being 70-75% effective, we will still be a risk, although admittedly at lesser risk, of contracting the virus, so it is just a risk we are all going to have to learn to live with into the foreseeable future.

Wearing masks out in public therefore might be the norm, especially for those at high mortality risk, for years to come.

Or until a workable and 95% effective treatment is found, which is not within the realms of impossibility given the huge advances we are making in the field of medical science.

So while we all hope for the best, let's remain alert and not let Coronavirus fatigue set in to the point that you lower your guard.

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.