



# Charles Merrington

Executive Financial Services (Pty) Ltd

Page 1 of 5

Authorised Financial Services  
Provider Licence Number 12833

## COVID-19 – CMEFS WEEKLY NEWSLETTER

FRIDAY 24-07-2020

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

### COVID-19

Last week I started with "Eish. What more can be said on this subject?"

Apparently, a lot, given the week that was.

Let us start with a bit more detail on why it is important to wear masks TO PROTECT OTHERS FROM YOU. [My comments]

Here are some extracts from a letter published by Dr. BM Naidoo, Senior Lecturer Nelson Mandela School of Medicine, (Dept of Obstetrics and Gynaecology), titled, "Our breath can be deadly so do your duty".

"When we expel air gently, the halo or area of human breath that could contain the virus occupies or measures about 10cm. In well-ventilated spaces, when breathing normally it is 15cm, talking 20cm, laughing 1m, coughing 2m, and singing 3m. **It spreads by inhalation from person to person if these physical distances are not observed.** [Even in well-ventilated areas, like outside] This should not be called physical distancing but "viral distancing". To be clear, this is NOT aerosol spread but lack of physical ***(viral) distancing spread.*** Wearing a mask is the ***only*** effective way of reducing the viral distancing spread from a potential 3m to ***less than 3cm.***

[Note that even with a mask, we are still potentially expelling the virus, but we are reducing the halo or area of human breath containing the virus to 3cm rather than a potential 3m. In a well-ventilated area this expelled virus-containing-air will quickly evaporate upward into the sky taking the virus with it.]

A virus expelled in a room [even whilst wearing a mask] with poor ventilation will rise and remain stagnant. This includes closed doors and windows, This is ***aerosol spread*** [as opposed to viral distancing spread] and probably explains the rapid spread in mines, prisons, old age homes, and the like. It is vital therefore that any spaces that are going to be occupied for any space of time by more than one person be as well ventilated as possible. Open those windows and doors. Ideally one should feel the free flow of air through the room."

[End of extract]

Further to the above, a US study was done by a team of 5 researchers from the Texas A&M University, The University of Texas, The University of California, San Diego and the California Institute of Technology has found that the best way to reduce the spread of Covid-19 is to wear a mask. They compared the rate of infections in Italy and New York both before and after the wearing of masks became mandatory. The team found that in Italy between April 6<sup>th</sup> and May 9<sup>th</sup> the use of masks prevented as much as 78 000 infections. In New York, between April 17<sup>th</sup> and May 9<sup>th</sup>, it prevented more than 66 000 infections.

All of the above might seem obvious *now*, but it is a sad indictment on the World Health Organisation (WHO) that they actively advocated NOT wearing masks in the early days of the pandemic (I remember this time well as I was most definitely dissuaded by them from wearing a mask as they were even going so far as to say wearing a mask might even *increase* your chance of infection.)

And even now, the WHO is only talking about “emerging” evidence that the virus might be spread through a process of aerolisation – as discussed above, despite overwhelming evidence presented by hundreds of scientists worldwide showing this to be true.

No wonder we are all so confused. One *has* to wonder if there is not some hidden agenda here?

In so far as confusion is concerned, one only has to look at the picture below which I extracted from today’s newspaper to see what I am talking about.

Read the caption at the bottom and tell me what is wrong with it?



Yes, you're right. The caption should read "*to protect others*" and not "*himself*", from the spread of the virus.

No wonder we are all so confused, and the press, sadly, is littered with this sort of thing.

## **HOW TO STOP YOUR GLASSES FROM MISTING UP WHEN WEARING A MASK**

I battled for ages with this, especially when shopping. I either had to raise my glasses (in which case I could see very little) or lower my mask (in which case I presented a risk to others), or try and peer through the fog, or a combination of all of these.

I remembered recently than when I used to snorkel in the sea, before snorkeling I would rub the inside of the mask with a bit of hair shampoo, which stopped them misting up underwater.

After a bit of trial and error with different "soaps", I found the following works for a continuous period of about 12 hours before needing a new application.

Put a drop of washing up liquid on the tip of your index finger and then rub the tip of your index finger and the tip of your thumb together to spread the liquid evenly between the index finger and thumb.

Then rub your thumb and index finger over the inside and outside of the lens of your glasses until both lenses are completely covered with the washing up liquid.

When complete, DO NOT RINSE THIS WASHING UP LIQUID OFF WITH WATER, LEAVE IT ON.

Then take a very absorbent drying up cotton cloth, and "dry" this washing up liquid off the lenses until both lenses are clear.

When you put the mask on, ensure that your glasses are either off, sitting on your forehead or at the top of your head so that when lowered or put on, they sit ON TOP OF the mask.

Voila! That's it! Works like a charm and an absolute dream to go shopping without all the "glasses misting up hassle!"

## **FOR ALL THE SMOKERS IN PURGATORY – NDZ - PLEASE CAN WE LIGHT UP AGAIN**

This is getting beyond ridiculous now.

On the 18<sup>th</sup> July, the Director of the National Institute for Communicable Diseases Lucile Blumberg said there is no direct evidence linking smoking with severe cases of COVID-19.

That statement in and of itself should be enough to lift the ban that is forcing smokers into a life of crime and diverting scarce policing resources to arresting anyone found with cigarettes in their car or on their person.

How...absolutely...ridiculous. Laughable if it were not so sad.

Then other news just in is that research by the University of Cape Town's Economic Research unit has PROVEN that the continued ban on tobacco sales was causing more harm than good to the tobacco industry AND THE COUNTRY. Some findings...

- 93% of approximately 11 million smokers in the country are still able to purchase cigarettes and doing so
- The market has been COMPLETELY taken over by illicit cigarette suppliers, putting unnecessary strain on an overstretched police service
- The fiscus continues to lose R35 million EVERY SINGLE DAY
- After 118 days, the cost to the fiscus so far amounts to R4 billion – in excise taxes alone

Another thing that has been aired in the press is that the incidence of sharing one cigarette between many – because of the increasing cost of them brought about as a direct result of the ban – has escalated by more than 400% since the ban was put into place.

This act of “sharing” was highlighted by Nkosasana Dlamini Zuma (NDZ) as being one of the principle reasons for the ban not being lifted a long time back, after President Ramaphosa had said it would be lifted without asking for permission from NDZ first.

I can honestly not see ANY reason (let alone GOOD reason) for the ban to continue. Not only is it ABSOLUTELY pointless, the R4 billion not collected (and that is just in excise duties and excludes VAT, etc) will ultimately be paid through increased taxes on you and me in the future. So every day it continues, it is costing you and me more and more in future taxes.

Outside of having a direct interest in the illicit trade, the only reason I can see for NDZ continuing the ban is to “save face”. That ship, however, has already sailed. Somebody should tell her...

What price one person's ego!

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.