



COVID-19 – CMEFS WEEKLY NEWSLETTER

FRIDAY 18-09-2020

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

COVID-19 AND CLIENT APPOINTMENTS AT OUR OFFICES

We are very nearly there!

The intercoms at the back-entrance gate and the door at the front entrance are now working and working better than ever before I am happy to add.

The last bit of staff training will have been completed by Tuesday next week.

Hopefully the Covid-19 shields will also be installed and delivered next week, but we are in the hands of the supplier in this regard.

And all of this has tied in very nicely to the move to level 1, which as the President so rightly said, is now going to be our "new normal" into the foreseeable future.

Level 1 will therefore remain with us until the virus no longer presents the threat to our well-being that is currently does.

So we will be wearing masks in public, practicing safe social distancing, avoiding physical contact with one another, avoiding touching our faces as much as possible, regularly cleaning surfaces and much used objects such as door handles, and sanitising our hands regularly for some time to come yet. But more on Covid-19 later.

For now, seeing as we will be seeing clients more regularly at the office now, a refresher on what needs to be done when an appointment is made to meet with any of our staff at our offices might well be a good idea. So here goes.

Prior to the appointment, you will be asked on the phone to confirm that you will abide by all protocols required under level one as already mentioned above.

You will also be asked to advise us the day before the appointment if you, or anyone accompanying you, are suffering from any Covid-19 symptoms, so that the appointment can be deferred to a later date.

You will also be asked to do the same as above if it comes to your attention that you have recently been near someone who has subsequently been diagnosed positive for Covid-19.

In the event that you have been near someone who has tested positive for Covid-19, as a reminder, your options are to get tested yourself to see if you have become infected, or to place yourself in voluntary self-isolation for 10 (used to be 14) days to see if you display any of the symptoms of the disease.

It is not an option to simply carry on life as normal as you do not only represent a threat to yourself in so doing, but a threat to everyone else you happen to meet.

Always remember that we are in this together. We will do everything we can to protect you, and we are anticipating the same from you.

When you arrive at our offices, the first thing you need to do is to sanitise your hands with the foot operated hand sanitisers placed at each of the two entrances to our offices.

Thereafter, at reception, your temperature will be taken, after which you will be asked to sign a document confirming that you agree to follow all prescribed protocols, that you and anyone accompanying you are Covid-19 symptom free and that neither you nor anyone accompanying you has been near anyone who has recently been diagnosed as Covid-19 positive.

When this process has been completed, and because you would have had to touch several objects to complete the arrival protocols (such as a pen that will have been provided), for your safety, we will ask you to sanitise your hands once again before proceeding to either one of the boardrooms for the appointment.

Each of the two boardrooms will have been very well ventilated prior to the arranged appointment time.

If necessary, such as when overhead projectors might need to be used, or the nature of the conversation is such that utmost privacy is required, the doors (and perhaps even windows) in the boardroom might need to be closed and the blinds drawn.

Given that it has now been well established that the main way that the virus is spread is through aerosolization of the virus when breathing out, keeping either of the boardrooms closed for any extended period of time is not a good idea, notwithstanding that masks will be being worn and the Covid-19 shields will be in place.

For this reason, kitchen timers have been placed in each of the boardrooms and will be set to ring every ½ hour or 1 hour (depending on the boardroom and number of people occupying it) so that all windows and doors can be opened for 5 minutes to re-ventilate the room to remove any residual aerosolization and/or stale air from the boardroom. This to reduce the chance of infection by way of breathing in aerosolized virus to virtually, if not actually zero.

We don't want you or any of our employees to get sick. We really don't! So please bear with us as we all get used to this "new normal"

And that is pretty much it in so far as keeping appointments at our offices is concerned.

Just moving along a little bit and getting back to the subject of the virus itself, we as South Africans have given up much and made great sacrifices to get to where we are in so far as the combatting of the spreading of this iniquitous disease is concerned.

But we need to do even more.

We want to reduce the spread to zero.

We want to reduce the death rate as a result of Covid-19 related complications to zero.

We want life to get back to the "old" normal as quickly as we can – whilst at the same time acknowledging that this will not happen over-night, so as not to breed impatience.

When I say "old" normal I mean being able to greet someone with a warm handshake, or to give someone a big hug when they need it or receive one when we need it. To be able to give someone an affectionate kiss on the cheek to show how much we care. To be able to attend live events and let ourselves be a "part of the crowd". And so on. In short, be HUMAN again, because needing body contact is an integral part of being human. It is part of what makes us, us. And right now, we still can't fully be "us".

So, let's do everything we can to get back to "us".

And in this regard, we have another weapon in our arsenal which has just been launched by the government which is freely available to all with a smart phone. You don't even need data, as it does not incur any data charges to download. It is the "COVID Alert SA" app and it is available on the Play Store as well as iPhone's version of the Play Store.

In essence, this app will notify you if you have been near someone who has since been diagnosed Covid-19 positive in the last (I think) 14 days. Or you will in turn place a notice on the app that you have just been found to be Covid-19 positive so it will alert others who have been near you of that fact.

And all of this is done with complete anonymity. You do not give your name to anyone and no one gives their name to you. Further, no data will be collected and stored elsewhere and after 14 days, all records are cleared from your phone.

I am aware that there is definitely one, and I have no doubt many more, scary videos being posted on the internet/Face Book etc saying things like this app is part of some sort of sinister plot by the government to gather information on you and on others surreptitiously, and that you are opening yourself up to various security and privacy issues etc.

Aside from anything else, the Face Books and Googles of this world already know everything they need to know about you, and if the government was really interested in tracking your every movement it would not do so, so openly, but rather covertly and/or stealthily.

To me, at the end of the day, I am going to use whatever it takes and do whatever needs doing to be part of the solution to seeing the back end of the Covid-19 pandemic, and in so doing prevent one or more otherwise unnecessary premature deaths.

These scare-mongers take no responsibility whatsoever for their words and/or actions, act anonymously, don't bother to provide any information on why they consider themselves to be qualified to make the comments that they do, and provide no evidence of their assertions, and don't hold themselves accountable for those otherwise unnecessary deaths which can be attributed directly to someone being hoodwinked by the false claims they make. All of this for a tiny moment of "cyber-fame". Sad.

But that is the way of the world nowadays.

Correction.

This is the way of a small minority of the world who would want us to see the whole world in the pervasively negative way they see it but offer no solution.

Fortunately, by far the vast majority of us in the world (I would go as high as 99%) are plain ordinary good people across all reaches of society irrespective of race, culture or creed, who are happy to go about our daily lives living the best life we can whilst being as kind to others as circumstance allows us to be along the way.

As a matter of interest, from a very very long time ago, in fact further back than I care to remember, whenever I read or hear in the media that someone somewhere was responsible for the most abominable deed, I remind myself that on that same day just under 8 billion good people went about their daily business not doing any harm to anyone whilst either helping themselves, their loved ones and/or society in general to live a better life.

That is the reality of our planet, not what the naysayers/media would have or want us to believe.

And a final word on Covid-19 which I don't think we have chatted about before.

Up until now, all of our focus has been on not wanting to die as a result of contracting the virus.

But there is another consequence that perhaps has not received the attention that it deserves, that being the long-term and perhaps life-long disabling consequences that contracting the virus can bring along with it even if you "recover" from it.

More and more evidence is emerging that many patients who have recovered from Covid-19 are suffering long-term health effects as a result of having contracted the virus.

It seems that Lung, heart and other organ damage could result in life-long complications, with chronic fatigue being one of the most common complaints.

There is now even a name for such patients in SA. They are known as "Long Covid's"

In the US they are known as "Long Haulers".

I have watched some of these patients being interviewed on TV, some 6 months after they have recovered from the virus, and frankly, they are not well at all.

So, this is yet another reason to ensure that you keep yourself virus free as well as do everything you can do to eradicate this scourge from our midst.

And we will.

The time it will take however, is entirely up to you and me.

I'm for seeing the back of it sooner, rather than later.

I hope you feel the same way.

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.