



COVID-19 – CMEFS WEEKLY NEWSLETTER

FRIDAY 25-09-2020

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

Ok, we are finally there!

We now have everything in place that the regulator and good common sense requires of us to safely conduct face-to-face appointments in our offices on a regular basis.

And how I am looking forward to the opportunity of interacting with all of you again.

I don't know about you but conversing with someone via Zoom or Skype or whatever is just not the same as having someone sat right in front of you and interacting one-on-one with that person.

In fact, just last week in preparation for this time, I had my very first appointment in six months with someone I hope will become a client of the company, and may I say what a pleasure it was.

Of course we still can't shake hands, so the meeting and parting had to be done with virtual handshakes, but it is at least a step closer to the time when we will be able to greet one another as we have done in the past, and I cannot wait for that day to arrive.

Speaking of which, may I urge you once again to download the "Covid Alert SA" app on your smart phone if you have not already done so.

And if you are put off by the scare mongering that is going around that government will use this app to spy on you, please keep in mind that not using it could well cost you your life or the life of a loved one.

Is it really worth it not to download it against this possibility?

To my mind, the answer is a firm and definite no.

Outside of the possibility that not using it might cost you your very life, or the life of a loved one, I have no doubt that you are as desperate to get back to "life as normal" as I am.

That you are keen as I am not to have to wear a mask everywhere you go.

That you are as keen as I am to be able to embrace family and friends when they visit, without fear and anxiety accompanying every hug.

That you are as keen as I am to have the unconscious stress removed from your thinking that every time you leave your house, or someone visits you could become infected with the virus.

And so on.

If you are, then downloading the app is going to hasten that moment, whereas not downloading it will push that moment out further and further into the future.

Remember that despite all the talk about a vaccine being imminent, there are none yet.

And the largest vaccine producer in the world has come out to say that even if one were approved tomorrow, it will take to 2024 to get everyone vaccinated to the point that the virus will no longer pose a threat.

I don't want to wait that long, and I am sure neither do you.

The app is just another weapon in our arsenal to use against the virus and to me it is totally non-sensical not to download it simply because someone somewhere has said that it is "unsafe" to use it.

This is a statement that I do not believe to be true for even a nano-second, and even if it were 100% true, I would STILL download it for all of the reasons given above.

Getting back to keeping client appointments at the office, please be reminded that we will not be working full-time out of our offices for some time yet, but we WILL be seeing clients by appointment at the office basically from today.

So if you do need to see anyone, including me, please do not hesitate to make the appointment.

Please also be assured that we have taken every precaution to ensure that you will be kept safe from possible infection for the entire duration of the appointment.

And speaking of which, although the wearing of masks in public is required by law, because they are "a bit of a nuisance", it helps to know that there is even more scientific evidence that masks help protect us against coronavirus-laden droplets. (Can you believe they are STILL debating this issue in the United States of America.)

New research from the University of Edinburgh suggests that masks significantly lower the risk of Covid-19 when droplets are spread via coughing and speaking.

Here's what they found. (Emphasis my own. *My comments in italics*)

S-CoV-2, the novel coronavirus that causes the disease Covid-19, is **mainly** spread through respiratory droplets, **especially when we cough and speak in indoor spaces with inadequate ventilation.**

In the absence of a safe, effective vaccine, we are resorting to face masks to reduce the risk of getting sick while returning to the outside world.

To date, various studies suggested that although masks can't keep us 100% protected against Covid-19, they can reduce the risk of spreading droplets.

Now, new research from the University of Edinburgh suggests that masks **significantly reduce the possibility of droplets becoming airborne.**

The study was published on medRxiv and has not yet been peer-reviewed.

Even single-layered masks reduced droplets.

The researchers wanted to investigate the effectiveness of surgical and single-layer masks in blocking larger respiratory droplets by using manikins ejecting fluorescent droplets, as well as human volunteers speaking and coughing.

They then estimated the number of droplets emitting from the manikins by using an illuminated laser sheet and UV lights, and caught the droplets ejected by the human volunteers on microscope slides held 5cm away from their mouths.

When the manikins or humans **wore a face covering**, the number of droplets **decreased more than 1 000-fold.**

Their results estimated that when a person stands **2m away** from someone and coughs **without wearing a mask**, the other person is exposed to **over 1 000 times more droplets** than when wearing even the most basic single-layered cotton mask.

Larger droplets vs. aerosol transmission

The researchers looked at larger, non-aerosol droplets directly ejected through coughing or speaking, which is currently **estimated to be one of the primary drivers of the disease.**

*[The three ways the virus is thought to spread are from coming into physical contact with the virus with your hands and then touching your eyes, nose, or mouth with your hands, through larger, non-aerosol droplets such as when a person coughs or sneezes, or through breathing in aerosolized virus. It is good news to me that **coughing and sneezing** is thought to be the **primary drivers of the virus** as although hands can be washed, masks cannot offer much protection against a virus 1 micron in size, being the aerosolized version of it, whereas masks offer SIGNIFICANT protection from coughs or sneezes, as per above. Yay!]*

While there is evidence of aerosol transmission through smaller droplets, their findings are only focusing on the larger droplets and might be overestimated if aerosol transmission is later determined to be the primary carrier of the virus. *[I hope not and can't wait for the day when this debate is once and for all settled!]*

“The data do not allow us to draw conclusions on the risks of virus transmission through aerosol inhalation,” the study authors wrote.

Larger droplets, however, are still significant spreaders of Covid-19 and the more effective the reduction, especially in indoor settings where physical distancing is harder, the lower the risk of SARS-CoV-2 infection, they concluded.

So let's all of us be happy wearing our masks until this virus is finally defeated, as much of a “nuisance” as it might be!

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.