



**CMEFS WEEKLY NEWSLETTER**

**FRIDAY 16-10-2020**

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

**Office:** Firstly, we would like to bid a fond farewell to Jamie who left us at the end of October to pursue her studies, and to take the opportunity to thank her for all that she did for us during her brief time with us as a learner.

Jamie was responsible for producing the month-end investment statements for our clients and did a very good job in so doing. Thank you Jamie, and may we wish you every happiness and success in whatever career path you choose to follow in the years that lie ahead.

And may we also take this opportunity too to congratulate you and your fiancé on your upcoming nuptials and to wish you a lifetime of love, happiness, and togetherness.

And a big thank you to Liza who agreed to pick up the baton from Jamie in so far as producing the monthly statements are concerned. Liza has been working very closely with Jamie preparing for this eventuality and has proved herself more than capable of taking on this new role. So thank you again Liza for being so willing to take on this new responsibility. It really is appreciated by all.

**SA Incorp:** It's easy for us to be very negative about South Africa's future prospects looking at where we were pre the Covid-19 pandemic and where we are right now.

Where we were pre the Covid-19 pandemic was the result of 10 years of mismanagement of just about every aspect of the economy from the Government's point of view aggravated by rampant and out of control corruption both in the public AND private sector.

We sometimes forget too easily and conveniently that for every person taking a bribe (our eyes always turn in the direction of the government in this instance) there is someone on the other end offering the bribe – and this is mostly someone in the private sector buying political favours.

Right now the President and the NPA along with all of the many other arms of law enforcement are doing all that they can to remove this scourge from our midst, and it behoves us to support them in any way that we can.

Even if this means just cheering them along on the side-lines, as opposed to continuing rattling on about “just how bad things are” and dusting off that suitcase to “pack for Perth”.

During his economic stimulus and recovery plan speech last night it was interesting to note that the President took some significant time out to emphasise the fact that there will be NO political interference in the work of the various arms of law enforcement in so far as the execution of their duties are concerned. This, to me, is great news, and I believe it to be true, so well done on this.

And as happy as we have been with all those arrests of late, and hopefully certain more prominent people will get their much-vaunted “day in court” soon (you go Raymond Zondo) we need to do whatever we can to ensure that we never allow what happened to us under the previous regime to happen again.

I simply cannot emphasise enough that the prevention of corruption begins and ends with us. We need to ensure that each and every one of us behaves in such a way as to discourage any form of corrupt, dishonest, or immoral activity within our immediate sphere of influence.

And there is good reason to do so. Ultimately even the lives of those who benefit from any one or more of these activities in the short-term are harmed by the long-term effects of them. No one escapes it.

And any short-term benefit is more than overshadowed by the price to be paid in the long-term. I doubt there is anyone alive who has not done something they were not proud of at the time and now has to live with themselves and the consequences of this action.

Whoops! There I go again! Let me climb down off my soapbox! So let's get back to SA Incorp.

Yes, we are in a mess, but then too so are so very many other countries. And aside from the “lost 10 years”, we actually have not done too badly in my estimation, and it says a lot that we not only survived these “lost 10 years”, as civil society we have managed to bring enough pressure to bear to have the leadership in place we have now.

And I am NOT talking politics here. I am merely giving a nod to someone who clearly is trying their proverbial damndest to try and “right” the good ship SA after the abuse that it has suffered over these “lost 10 years.”

And the problem with so many opinions freely given by many is that they come without accountability and responsibility for the opinion given, and more often than not, without any experience in the job itself, so of what value can they truly be?

It is my view right now that provided we can hold the course we are now headed in, not only will we ‘right’ the ship, but a much brighter future than any we have experienced in the past awaits us at the end of our journey.

And it's good to be reminded of those famous words from time to time of one Theodore Roosevelt *"Nothing in the world is worth having or worth doing unless it means effort, pain, difficulty... I have never in my life envied a human being who led an easy life. I have envied a great many people who led difficult lives and led them well."*

In short, nothing worthwhile is achieved easily, and if achieved easily, is seldom if ever worthwhile.

So yes, it is going to take a lot of time, effort, and "goodness knows what" from all of us to build the future that we all want to live in, but it will not only be well worth the effort, it will also give us that wonderful sense of achievement that always comes along with a job well done.

The reason I have gone on a bit about all of the above is that in facing the enormity of the challenge that lies ahead, we may well be tempted from time to time to simply give up on the future we all dreamed about, but I would ask that we keep these dreams alive and do whatever it is that we can and need to do, to keep it alive in others too.

And we cannot do this by sharing in the misery or negativity of others, but rather by igniting in them the spark of hope for a brighter and better future.

After all, today is nothing more than the tomorrow created out of your thoughts and actions of yesterday. As Nine so rightly says, "Thoughts, are things".

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.