



CMEFS WEEKLY NEWSLETTER

FRIDAY 27-11-2020

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

MAKE A DIFFERENCE. Download the COVID Alert SA App onto your cell-phone and actively seek out SA-made alternatives to what you are currently buying.

With the end of the year rushing up on all of us so very quickly – a year none of us will forget in a hurry – this will be my last newsletter and investment newsletter for the year.

Despite the very many challenges presented during the year by the virus, we are happy to say that as a business, we exit this year still intact with all of our existing permanent staff on board with us.

For this, I am so thankful as not very many businesses can say this and I guess we are just one of the “lucky” ones – and our heart goes out to all of those less fortunate who have either lost their business or jobs, or both, during these extremely difficult times.

However, as we end this year, we find Covid-19 still very much with us and as much of a threat now as it was when it first arrived on our shores in March (was it March?) of this year.

So many of these challenges faced in this year will remain in place in the year to come, notwithstanding that some sort of vaccine will hopefully become available in the first quarter of next year.

It is my understanding though that as things stand, it will take the best part of two years, starting 1 January next year, and assuming the vaccine does what it needs to do, for some sort of true “normality” to return to all of our lives.

Not what anyone wants to hear, but a reality nonetheless and we need to prepare ourselves mentally for this long haul.

It truly “sucks” not being able to do all of those things one would normally be able to do in the absence of the virus as we are not wired by nature to behave in the unnatural fashion in which we currently need to behave around others.

And yes, it is both disheartening and energy-sapping.

But we are strong and resilient and can do what needs to be done, no matter what the odds.

We have proven in the past that we can do it and we will no doubt prove it in the future.

Getting back to the subject of year-end, even though we are all working from home, everyone needs a complete break to refresh and rejuvenate, so we will once again close down for the festive season break with our last working day being the 15th December 2020 with everyone “arriving back” at work on Monday the 4th January 2021.

For those of you receiving incomes from your investments, as the various services providers will be down to skeleton staff over the festive season, incomes will be paid earlier than usual, so watch out for this.

As soon as we have all the dates of payment from the various companies, we will publish these dates to our website under the newsletter tab with the document name being **“Useful information during the December 2020 shutdown”**, so if you do forget, you can always visit the website again to remind yourself of this date.

We will, however, as always, be on “standby” to deal with any emergencies which might arise over this period, and should such an emergency arise, please refer to the list of telephone numbers at the end of this newsletter for the appropriate person to contact, as even our receptionist needs a break!

For those of you who are tax clients, a reminder that SARS, as has now become customary, will be putting all response dates “on ice” over the festive season. So if for example, you receive correspondence from SARS on the 15th of Dec saying you have 7 days to respond, those 7 days will start somewhere in the new year. So chill!

I do not have these dates right now, but this information too will be published on the website when we have it.

Again you will find this information under the newsletter tab in the document named **“Useful information during the December 2020 shutdown.”**

From a bookkeeping point of view, plans will be made in advance for services that need to be provided by us during this shut-down period and you will be advised in advance by the bookkeeping division of these plans before we shut down.

Any information that might prove to be useful to bookkeeping clients during the shut-down period will also be published in the **“Useful information during the December 2020 shutdown”** document.

From a short-term insurance point of view, some very useful information will be included in the document “**Useful information during the December 2020 shutdown**” in so far as it concerns precautions to take during the festive season as well as contact numbers to call in the event of a claim arising and procedures to follow in such an event

Of course, the short-term insurance team will always be on standby to assist if needed.

And on the subject of short-term insurance, we are delighted to advise that we have decided to split the division between personal and business lines effective immediately.

Stella will continue to provide the sterling service she is currently providing to our clients in so far as personal lines are concerned, with the business insurance portfolio being taken over by Felicia, who has been working with Stella this past year to gain the knowledge base necessary to take on this new responsibility.

So thank you, Stella, for your excellent mentorship, and thank you Felicia for taking on this responsibility.

From the point of view of the Wealth Division, it will be very much a “business as usual” approach as we wind this year down and enter the new year, but it may well be a good idea to remind you that Lisa has taken over the responsibility from Jamie (who has since moved on from the company to pursue her studies further) of producing the monthly investment statements. Lisa is proving more than capable in that role and is the “go-to” person should you have any queries regarding your investment statement.

And that pretty much is that for this year.

All that remains is for me to say a very sincere thank you to each and every one of you for your continued loyalty and support during this year, and to assure you that we continue to strive to provide you with the level of service we would like to receive if we were a client of this company.

So thank you all again, and **PLEASE** keep safe over this festive season. We know it is going to be difficult but you are much loved by those close to you and the value of your presence in their lives simply cannot be overstated.

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
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/Intern. Servicing attaching to Commercial Short-Term insurance,
Geraldine	Tax	083 754 1699	Head of tax division.
Liza	Wealth	071 850 1389	Production of Investment Statements
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.