



**Cameron  
Thornton  
Associates**  
A REGISTERED INVESTMENT ADVISORY  
AND FINANCIAL CONSULTING FIRM

## **The Coronavirus (COVID-19) Outbreak: What You Need to Know, Now**



Coronavirus World Outbreaks ([CDC](#))

Since our last update, coronavirus (COVID-19) incidence and deaths have increased significantly, the geographic footprint has expanded and the toll on the global economy is beginning to be felt and measured.

### **Recommendations**

Authoritative guidance for individuals has not changed greatly. We believe that the following recommendations, especially for international travelers and in all situations that involve large numbers of people, you should:

- Avoid close contact with people suffering from respiratory infections and keep your distance in large group settings
- Wash your hands frequently with soap and water or use hand sanitizer with at least 60% alcohol
- Get a flu shot if you have not already done so

- Avoid touching shared surfaces (handrails, doorknobs)
- If you do become symptomatic (fever, cough, headache), especially if you have any reason to suspect interaction with someone who may have been exposed, we suggest that you **immediately contact your primary care physician**, use a mask and stay out of social and work settings

## International Travel Warnings

Here are key CDC travel warnings:

- Warning Level 3, Avoid Nonessential Travel: [China](#)
  - Avoid all nonessential travel to China
  - Note: the U.S. Department of State posted a Level 4 “do not travel,” its most severe level of travel advisory
- Alert Level 2, Practice Enhanced Precautions: [Japan](#), [South Korea](#)
  - Older adults and those with chronic medical conditions should consider postponing nonessential travel
  - Travelers should avoid contact with sick people and wash hands frequently with soap and water or use hand sanitizer with at least 60% alcohol
- Watch Level 1, Practice Usual Precautions: [Hong Kong](#), [Iran](#), [Italy](#)
  - Travelers should avoid contact with sick people and wash hands frequently with soap and water or use hand sanitizer with at least 60% alcohol
- Reconsider [cruise ship travel](#) to or within Asia

## Overview

A new strain of coronavirus, now called COVID-19, short for “coronavirus disease 2019,” was first identified in January by Chinese researchers in Wuhan, a city in central China of 11 million people. The cases were linked to a market that sold live animals. The market was shut down and disinfected, but the confirmed human infections have spread.

To date, there have been more than **80,370 cases worldwide, of which 77,666 are in China, and at least 2,707 deaths worldwide** ([World Health Organization](#)). There are confirmed cases in 40 countries and territories, including Taiwan, Japan, Thailand, South Korea, Hong Kong, Macau, Australia, Cambodia, Malaysia, Nepal, Sri Lanka, India, Singapore, Thailand, Philippines, Vietnam, United Arab Emirates, Egypt, Canada, Finland, France, Germany, Italy, Spain, Belgium Sweden, UK and the U.S.

## Key Outbreaks: Iran, Italy and South Korea

There are outbreaks in Iran (95 cases, at least 15 deaths), Italy (287 cases, at least seven deaths) and South Korea (977 cases, at least 11 deaths). Iran closed schools and cultural and religious centers

across 14 provinces and Turkey and Pakistan announced temporary border closures. Italy is imposing lockdowns and quarantines on 11 cities in northern hotspot regions and is closing the Venice Carnival two days early. South Korea raised the alert level to its maximum (Level 4: Serious), paving the way for the government to restrict travel and enforce city lockdowns as needed.

## **United States Status**

[Centers for Disease Control](#) reports 14 confirmed cases out of the 426 people tested, as of yesterday. In addition, 39 people have been repatriated to the U.S. and tested by CDC – three from Wuhan and 36 from the Diamond Princess cruise ship. CDC cautions that person-to-person spread will likely continue and more cases will be identified. Yesterday, the White House requested \$2.5 billion in new emergency funding to address the global outbreak.

## **World Health Organization Response**

Yesterday, WHO said that the outbreak is “not yet” considered a pandemic, but it is being closely monitored. On February 5, 2020, WHO announced a \$675 million plan to establish international coordination, scale up county readiness and response operations and accelerate key research over the next two months. On February 11, 2020 WHO announced COVID-19 as the official name for the disease.

## **About the Disease**

Coronaviruses are characteristically named for the crown or “corona”-like spikes on the microscopic surface of the virus. This large family of viruses causes respiratory illnesses ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS), each of which killed approximately 800 people in 2012 and 2002-2003. So far, COVID-19 has infected almost 10 times the number of people who contracted SARS and approximately three times as many people have died of COVID-19 than either SARS or MERS. The fatality rate is estimated to be 2%, but this is an early estimate.

## **Symptoms**

Common human coronaviruses typically cause mild to moderate upper-respiratory tract illnesses with symptoms that resemble the flu or a bad cold, such as a runny nose, headache, cough, sore throat, and a general feeling of being unwell. Approximately 70% of cases report an initial fever presentation that comes on slowly and a dry, barking cough after the first day. More severe symptoms may include difficulty breathing, pneumonia, bronchitis and lung lesions.

## **Incubation**

The time from exposure to the onset of symptoms is thought to be about two to 14 days. Approximately 90% of the cases present clinical symptoms by nine days post-infection. Researchers observe that approximately 37% of cases had evidence of the virus in their sputum samples in the 24 hours prior to exhibiting observable symptoms like fever. The quantifiable amount of the virus is low, but there is a chance that asymptomatic patients may be infectious in the 24 hours before they have symptoms.

## **Transmission**

Initially, the source of outbreak was linked to animal sources. Person-to-person transmission is now occurring, with an estimated two–three people becoming infected from one already infected person. The exact mode of transmission of this new strain of coronavirus is not completely understood, but prior strains of human coronavirus are most commonly spread from an infected person to others via:

- Air droplets by coughing and sneezing (~60%)
- Touching an infected object or surface (~20%)
- Touching contaminated surfaces then touching your mouth, nose, or eyes (~20%)

Those with the greatest risk of infection are older than 55 years, male, smokers, people with diabetes, people with kidney disease, and immunocompromised patients.

## **Prevention**

There are currently no vaccines available to protect against human coronavirus infection. In order to reduce the risk of infection, consider the following tips:

- Try to avoid contact with people who are sick. Maintain an eight-foot distance if you are near someone with symptoms to avoid air droplets from coughing and sneezing.
- Wash your hands frequently with liquid soap and water for at least 20 seconds, especially after touching public installations such as handrails or doorknobs and before touching the mouth, nose, or eyes.
- When your hands are not visibly soiled and soap and water are not available, clean your hands with sanitizer containing at least 60% alcohol, such as Purell Advanced Hand Sanitizer.
- Get the flu vaccine—the flu is co-circulating and several flu patients have caught the coronavirus in the hospital because of the compromised immune system.
- Try to stay generally healthy as being run down puts your body at greater risk.

- High risk individuals may consider putting on surgical masks while in public and not adequately ventilated places. [WHO](#) provides detailed guidance on the proper technique for using a surgical mask.
- Thoroughly cook meat and eggs.
- Avoid animal markets in Asia.

## Treatment

There is no specific treatment available. If you believe that you have been exposed to someone with coronavirus or you might have coronavirus, **we recommend that you contact your primary care physician immediately.**

Your physician may prescribe medication to address pain and/or fever. CDC suggests taking a hot shower or using a humidifier to alleviate a sore throat or cough. Drinking lots of fluids and getting as much rest as possible are also advised.

### Disclosures:

The information provided is not a complete analysis of every material fact and are subject to change.

Securities and some investment advisory services are offered through Cetera Advisor Networks LLC, member FINRA/SIPC.

Financial Planning and some investment advisory services are offered through Cameron Thornton Associates, a Registered Investment Adviser.

Cameron Thornton Associates and Cetera Advisor Networks LLC are non-affiliated companies.

The opinions expressed in this letter are those of Cameron M. Thornton, CFP®. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. All economic and performance information is historical and not indicative of future results. You cannot invest directly in an index. Past performance does not guarantee results.

Websites provided as a courtesy and are not under the control of Cetera Advisor Networks LLC or Cameron Thornton Associates.

Cameron M. Thornton, CFP® is a Representative with Cetera Advisor Networks LLC and may be reached at [www.cameronthornton.com](http://www.cameronthornton.com) or (818) 841-1746.

### Citations:

[www.privatehealth.com](http://www.privatehealth.com)