

Winter Edition | February 2022

How animals have improved both human and animal medicine

Whatever your views on animal testing, one thing is certain that without animal testing we would not have had some of the most remarkable advances



in medicine. One of the earliest examples is the discovery that Frederick Banting and Charles Best (above) made when they injected extracts of pancreatic cells into dogs that had previously had their pancreas removed. The discovery of insulin was made. Diabetes Mellitus is a relatively common condition and millions of people worldwide survive due to insulin injections. Dogs also survive thanks to the same injections.

The antibiotic penicillin, probably the single most important drug in history, was only used after its effectiveness was proved in mice in the 1940s. Hip replacements were only started in humans after they were shown to be effective in sheep in the 1950s.



Many thousands of dogs have now also benefited from hip replacements, and I am proud to say that I have personally benefited from hip replacements, and equally proud to say I have also performed many canine hip replacements since the 1990s.

Antidepressants were discovered after that effect was demonstrated in rats in the 1960s and in the 1990s the first anti-retroviral drugs were discovered in monkeys against HIV.



Rabbits were instrumental in developing the vaccine against cervical cancer and only 20 years ago stem cells were used to repair heart tissue in

zebra fish. These pretty fish are responsible for this great leap in medicine and now stem cells are used in humans, and in dogs, to reduce painful joints and increase limb function in patients with arthritis and degenerative joint disease.

Written by Dr Mark Treherne

Sapphire Lending has set some ambitious targets for this year. Can you help us achieve them?

Who do you know who would also like to invest through Sapphire Lending?

We will give you £75 worth of either, Amazon or M & S vouchers, for each new Lender you refer once they are approved, and their project is up and running

The same applies for each new borrower once they are approved by us and have a project underway



It pays to have some conversations

Values

Values are important as they drive behaviours. There has been a lot in the news during the 2 years of the Pandemic about behaviours, of politicians, the public, royalty, law enforcement agencies to name a few.

Integrity is important to us at Sapphire Lending, and to ensure we act with integrity, we have a set of core values which in turn drive our behaviours.

We value

- Being approachable, friendly, and fair as a business
- Building lifelong relationships
- Reliability
- Simplicity
- Trust
- Clarity
- Giving good service
- Doing the right thing

Do my Sums Add Up?

No matter what the investment, one must do one's sums!

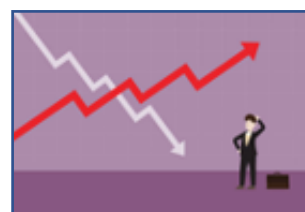


Matters to consider

1. Opening Fees
2. Interest on investment
3. Closing Fees
4. Any other costs.

These may seem obvious, and yet it is surprising how many people invest without considering fees, often described as "Management Fees," "Commission Fees" and "Other Charges." Another thing to consider is whether these charges are stated in absolute amounts or as a percentage.

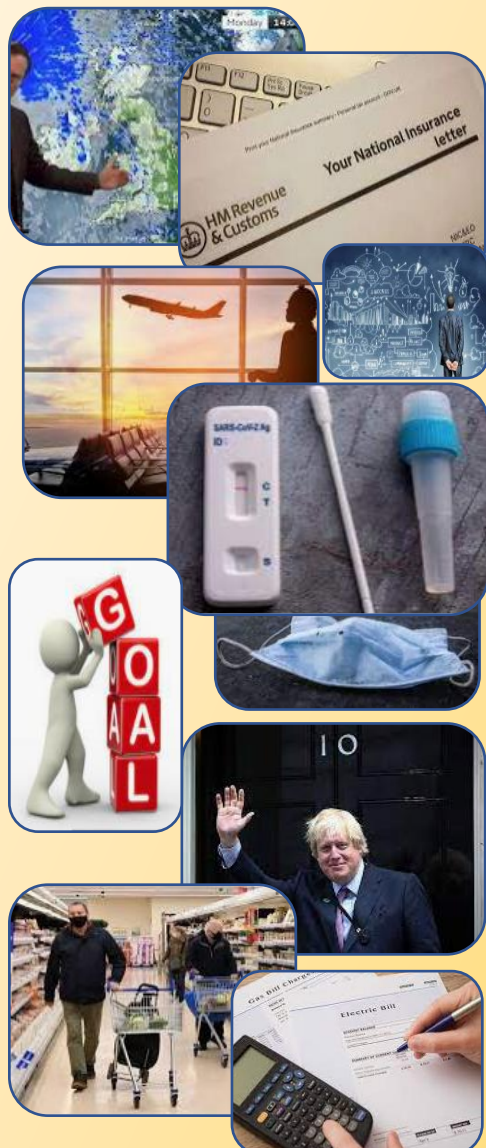
My rule of thumb is to always write down on a piece of paper, every charge and check it against every return on investment. The more technically minded, may prefer to fill in a spreadsheet. Either way the result is the same, you can clearly see what's what.



Let's take an example. Supposing you were offered an investment that returns 7% per annum. However, there is an opening fee of 1% and a closing fee of 1.25% and there is also a management fee of 1.5%. This seemingly very attractive investment only yields 4.25% after charges. A different investment opportunity that offers 5% with no opening or closing fees and no management fees, gives a better return.



Having checked all the data, you are now able to choose the most profitable investment. Remember of course to check the security (we covered it last time).



Podcasts and books for you to enjoy

30 Animals that made us smarter

Click here to listen:

<https://www.bbc.co.uk/programmes/w13xttw7/episodes/downloads>

Amazing things humans have learnt from the animal kingdom.
Inspiring and fascinating.

2 new books I recommend reading, especially at the beginning of *this year* when it feels like we are (possibly?) at the beginning of the end of the Pandemic :

- *A Toolkit for Happiness. 55 ways to feel better* by Dr Emma Hepburn
- *Bigger Than Us: The power of finding meaning in a messy world* by Fearne Cotton