



Trinity

Wealth Management Ltd

Committed to seeing you achieve your goals and dreams through life change

Winter 2010 / 2011

*As an avid reader and lover of books, I groan at the fact that Jamie Oliver is Britain's 'second best selling author' when it is his culinary rather than his literacy skills for which he is best known. Celebrity Cooks and Cookbooks have always been a part of our lives and somewhere I still have an autographed copy of a Zeena Skinner offering. (remember her?)*

*Tastes change, and whilst fewer of us will pick up a literary classic these days, it appears more of us are prepared to part with our cash for the wisdom of Gordon, Jamie or Nigella. But even the way that we read has changed and following on from the iPad we now have the Amazon Kindle which allows you to hold a library of 4000 books on a portable pad. For every 100 hardback books sold on Amazon, 109 (and rising) Kindles are being purchased. This is progress, but there's a sense that something is lost along the way. I love the feel and smell of an old paperback and to ponder on who read it before you*

*purchased it for £1.50p in a charity shop.*

*In the investment arena there is always 'progress' as investment structures become more complex and supposedly efficient, giving the investor the edge over his competitor. However, in the same way that the basic ingredient of eggs, flour, sugar are still core to any cookbook (a lot of sugar in Nigellas case!) the basic ingredient of an investment portfolio remains the same:*

- Diversification reduces risk
- Keep a lid on charges
- Have a long term perspective

*Not only are these truths timeless, they are biblical. Whilst your adviser can take responsibility for the first two, it is all of our responsibility to make sure that we do not apply haste to our investment objectives.*

*"The plans of the diligent lead to profit as surely as haste leads to poverty"  
Proverbs 21:5 NIV*

## Staff News

Mark continues his Professional development and has passed his Financial planning certificate and



the first part of his diploma. We continue to strive for educational excellence.

Adam has been certified as a competent adviser (what was he before then!!) and many of you will have already had meetings with him and Graham.



In November both John and Mark competed in the **Rutland Water Marathon**. It was an extremely cold day and the course was very hilly. Both completed the course in very respectable times.

Jon has got into the 2011 **Virgin London Marathon** and will doubtless be approaching us all for sponsorship. His challenge is to complete in under four hours.

**Trinity Ministries Charitable Trust: Continues to be a service used by many of our clients. It continues to be a source of delight to see clients give generously. Do ask us if you would be interested in using this facility.**



**STAFF NEWS CONTINUED:**

It was a joyous day in October when all the staff celebrated the wedding of Adam and Krystal. A delightful service in an atmospheric church was a Trinity affair, with Jon doing one of the readings and Graham giving the address. We wish Adam and Krystal much happiness in their new life together.



**Haiti:** In October Jon visited Haiti. This was ten months after the devastating earthquake claimed the lives of nearly 300,000 people and yet still 1.3m are living in tents. Jon was greatly affected by what he saw. Literally days after he



returned, an outbreak of Cholera occurred, currently accounting for the further loss of 2500 lives. This is a country apparently devoid of hope. It needs our prayers.

**Association of Christian Financial Advisors:** Graham has now stepped down from the Board after four years in office. He has spent a great deal of his time encouraging other Christian Advisors to take hold of the Biblical principles and apply them in their own lives and the lives of their clients.

**Financial Planning and Asset Management Processes**

A great deal of 2010 has been spent reviewing our processes to make sure that the service we provide is understood by all and that it also remains good value. We look to continue to adapt our service and welcome feedback from our clients.

Finally, at the start of the year, Jon felt that God was saying that 2010 would be a difficult year. This has proved to be the case, and there have been times when we have been very discouraged.

Also Graham felt (forever the optimist) there would also be some positive things happening in 2010, and looking back, this has been the support and unity of the Team at Trinity, the two prayer and worship evenings we have had in the office, one was led by Rachel Hickson from Heartcry, the results and

months of hard work reviewing and revamping our process's and systems and finally we praise God for our clients because in a difficult year their support has been fantastic.

We pray for strength in 2011 to continue to battle through the many obstacles that are placed in front of us and as believers we have faith that God has big plans for Trinity for the glory of His kingdom. We are so grateful for your continued support.

*And finally...*

**We continue to be humbled by the support that you continue to provide us with.**

**Referrals are a great blessing!**

**Your understanding during these difficult times is a great relief as we continue to strive to provide you with value for money.**

**We value you all.**

***May you have Joy this Christmas, celebrating the wonderful truth that a baby born in humble surroundings is today our Hope for the future.***

***Good News indeed!***

***Jon and Graham***



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