



**Trinity**

Wealth Management Ltd

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

Winter 2008 / 2009

**We continue to see extremes of both waste and frugality at Christmas. This year, on display in a jewellery store in Osaka, Japan, can be found the worlds most expensive Christmas Tree; Weighing in at 46lbs, the tree boasts 240 jewelled decorations and a solid gold star on top and will set you back a cool £1,000,000**

At the other end of the scale. Pity the poor residents in Peterlee, County Durham whose threadbare town square Christmas tree is decorated with just 16 lights and cost just £200. It has been voted 'The Worst Christmas Tree in Britain' and described as 'a glorified twig' – an insult to Peterlee! by outraged local Counsellor Joan Maslin.



One hopes that banks, governments, investment houses and credit rating agencies will be exercising a level of frugality at their Christmas parties this year as they reflect on the levels of misery they have inflicted on our economy and our investment markets. It has been a terrible year which we believe at Trinity could



have consequences for years to come.

There has never been a better time to go back to Scripture and be reminded that *'God will meet all your needs according to his glorious riches in Christ Jesus'* In spite of all that we are all going through, God will continue to meet our needs.

Is that promise being tested in your life today? We would like to challenge you to make a statement of your faith in Him by making a Charitable gift this Christmas even if you're feeling a little poorer at the moment.

Continued overleaf

**As in other years, with the savings made on not sending Christmas cards, Trinity Wealth Management are making a Gift to Watford New Hope Trust who look after the homeless.**

**May you have a very blessed Christmas wherever you are spending it. We celebrate the birth of the Saviour.**

**Good News indeed!**



**Staff News:**

During the Summer holidays we were delighted to have Jenny back for a short while. She picked up exactly where she had left off. The noise levels in the office rose to new heights! It was great having her around. She's really enjoying her studies up in Northampton.

On 8th December, Catherine Habershon took over as Office

Administrator - we are delighted to have her on board. She's learning fast!

In April we are also taking on a further staff member who will act as a technical paraplanner, primarily to support Graham. This will allow us to improve on our service levels as well as ensuring that the advice which we give remains up to date and of the highest quality.



**Catherine**

In 2 Corinthians Paul writes: *'Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.'*

We haven't suddenly subscribed to a 'prosperity gospel ministry' but we do

feel that God is yearning for us to listen to what he has to say about our possessions in these difficult days. That's a responsibility that we take very seriously. I don't believe that God will necessarily give me a tip on the top performing fund for 2009, (even though it would be appreciated!) but we want you to know that every investment decision is pondered and prayed over. It's important you play your part in this to. Together, with His guidance, His goals for our lives will still be achieved.

around. *Thank you all!*

### **Dominican Republic Outreach**

You will recall Jon's efforts to raise £50,000 for the school in the Haitian refugee village of Los Algodones. We are pleased to report that through the generosity of many of you, the school is now finished and the first pupils started to attend in September. In addition, sufficient funds were also raised to build a playground for the school to!

One young lad who deeply affected Jon when he visited in 2006 was Jason, a disabled boy who had little hope in his life. Here's Jason on his first day at school! He has had an exploratory operation on his leg, and is gaining in strength. A classic case of a hopeless situation being turned



Christmas presents for them. In this time of family and friendship it was a humbling reminder that this present will most likely be the only one they will get at Christmas. On Christmas Day the centre will be open providing a Christmas meal for its clients. We love hearing these demonstrations of Matthew 25 in action.

### **Watford New Hope Trust**

Closer to home, we have to say how very impressed we are with this Charity and the excellent ministry they have serving the homeless of Watford. On Monday we visited their 'drop in centre' and helped wrap

**How to find us:-**

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***And finally...***

**This has been a particularly difficult year. 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 investment times is a great relief as we continue to do our best to stay ahead of markets.**

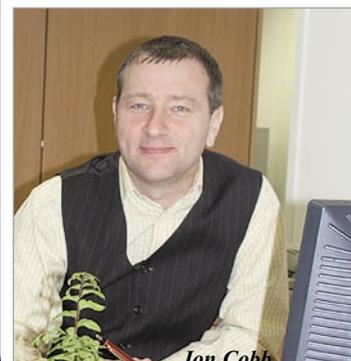
**We value you all.**

**Have a very blessed Christmas**

***Jon & Graham***



*Graham Cleveland*



*Jon Cobb*