



**Trinity**

Wealth Management Ltd

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

Winter 2009 / 2010

**A recent survey showed that the average drinker spends £65,249 on alcohol over their lifetime. (Does this seem low to you?) I wonder if included in this sum is the £896,000, which the famous Paris Restaurant La Tour d'Argent is hoping to raise from the sale of 18,000 bottles of wine from its famed cellar.**

We can easily form opinion having heard a 'statistic' presented in an authoritative way, without ever fully investigating the source or the component that makes up this 'fact'

For many of us, our human nature leads us to give greater weight to how something is presented rather than what is being presented. This can lead to injustices ranging from great singers exiting X Factor before the novelty acts, or Investors being persuaded to buy inappropriate investments on the promise of great returns.



One of the primary responsibilities of our role at Trinity is to discern truth from fiction, wisdom from foolishness and peace from amnesia when dealing with the many investment propositions put to us to present to you. Only this week I have read about an investment opportunity 'offering a potential return of 698% over 5 years' If our security is in money, this may seem attractive, as this would appeal to our greedy nature. However, we believe that in

being stewards of the resources God has blessed us with, we are required to take a more considered approach, taking seriously the responsibility that He has given us to use our money for His glory.

We will continue to prayerfully consider every investment decision we make, (however a 698% return is

We would encourage you to also make sure you commit your plans to him, including your finances. As it says in Proverbs, 'Commit to the Lord all your plans and you will succeed'.

We remain grateful for this truth, as we continue advising during a time of great uncertainty, (which we do not expect to change in the short term). We pray that you will also take comfort in the knowledge that He remains in control and His plans for your life will be fulfilled.

### Staff News

#### Association of Christian Financial Advisers:

Graham has had a successful year as Chairman of ACFA, increasing membership by 30%.

More importantly Graham has strongly encouraged other Christian IFAs to inculcate Biblical wisdom into the advice they give their clients.

#### Marathons:

Having run the London Marathon in May, Jon went on to complete the Dublin Marathon in October.

It would appear that his mid-life crisis is continuing as he plans further races. In 2009 he actually completed two Marathons, two 20-mile races and six Half Marathons!

*As in other years, with the savings made on not sending Christmas cards, we have decided to make 2 gifts to worthwhile charities.*

*As in past years we are giving to the excellent Watford New Hope Trust which works with the homeless in Watford and also we are giving to Toybox which does sterling work with street children primarily in South America.*



*At Trinity we are building up quite a data-base of connections with different Christian charities offering many different kinds of support both locally and around the world. This is perhaps the most satisfying part of our work.*

*If you have a passion for any particular cause or plight, but have neither the time nor the knowledge to investigate finding a charity which works in this area, please do let us know. We just might be able to help.*

## Staff News Continued:



Congratulations to Adam who has recently passed the examination 'Pension Income Options' which means that he now has the

Diploma in Financial Planning. In this ever-changing financial environment, it is imperative that your adviser can demonstrate a high level of technical knowledge. *Well done Adam, we never doubted you!*

We are also thrilled to announce the engagement of Adam to his lovely girlfriend Krystal. Adam proposed

during a romantic break in Bruges. The more perceptive members of staff had already worked out his plan but were equally delighted when they received the text confirming she had said 'yes'. *Congratulations Adam, we're all buying new hats!*

In April Mark Harper, who currently works for Lloyds TSB in their investment division, will join us. Mark has a passion for Personal Financial Planning and actually approached us about working at Trinity, having had two personal recommendations to come and see us! We are delighted to employ Mark in a Trainee Para-planner role working initially alongside Jon.

## Dominican Republic Update

2009 was an incredible year in the village of Los Algodones where Jon's school is built. Permission has finally been granted to build new houses on the land which was acquired adjacent to the village & already a handful

have been built. More importantly their ramshackle shacks have been demolished. Jon is planning to return their in June. A lovely lady client has already offered to pay to feed the village for a week (\$1,000) & Jon will have the pleasure of organising this whilst he is out there.



## Sorted Magazine

Jon is now a regular contributor to Sorted Magazine - a contemporary Christian magazine for men (women enjoy it too!) with an ever

increasing circulation. Sponsored copies are sent to soldiers and marines - which, of course, is an alternative way to give! Sorted is now to be sold through independent newsagents. Do show your solidarity to a Christian presence in the newstrade and buy a copy (or two).

## A Date for your Diary

We are very happy to sponsor a concert by the Christian professional musician group Face2Face to be held in St George's School Chapel in Harpenden on Saturday 27th February. Face2Face play an unique blend of music.... classical, rock, jazz, pop, ballads, opera and christian

songs. What promises to be a memorable evening, which will include food, is to be held in aid of Dignity, a charity working with women involved in the sex trade in Luton. For more details, please visit [www.TrinityWealthManagement.co.uk/Face2Face-Concert.html](http://www.TrinityWealthManagement.co.uk/Face2Face-Concert.html) For more details phone on how you can obtain tickets call our offices.

*And finally...*

**This has been another 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.**

***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 & Graham***



*Graham Cleveland*



*Jon Cobb*

### How to find us:-

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