



It's mathematically true that at each birthday, a year becomes a smaller proportion of our overall life, but I've never understood why it is that each year seems to go by so much quicker than the one before. 2012 is a blur!

Perhaps these past twelve months can be reflected upon as a time of great success and joy, or maybe it's been a struggle and has involved loss? Certainly from an economic viewpoint, whilst we have had some enjoyable distractions such as the Olympic games, this has been unable to hide from the fact that we, along with our neighbours, are in a mess. Our predicament has been caused by over-indebtedness and the inability to save for a rainy day. We are paying for this now.

I was inspired this week by a young man called Ziggy who I met at an event held in the House of Lords. Ziggy lives with his mother and four siblings on a rough council estate in South London, and talks in that 'gangsta' style that those of us who are over...30,

probably find a little alien, but it wasn't his delivery that was the issue, but his changed heart.

A caring philanthropic act had given Ziggy and nine of his friends the opportunity to visit a third world country, the Dominican Republic, and experience the poverty which far too many of our fellow humans struggle with. It shifted Ziggy's thinking. He had become grateful for what he had and he was now looking to make something of his life.

It reminded me that it's not just 'someone is always worse off than me', but that 'millions' are. It's a challenge to all of us to live our lives grateful for the blessings we do have and perhaps to even pro-actively respond to the needs of others. There's never been a better time than at Christmas to spread some cheer!

Of course, as Christians, we also have great news to share: The birth of our Saviour!



RDR

With the changes following the Retail Distribution Review (RDR). As we mentioned in our summer newsletter, Trinity welcome many of these changes that this legislation will bring.

We are delighted to announce that all four advisers have achieved their 'Statement of Professional Standing (SPS)'. Obtaining the SPS involved meeting the new requirements set by our regulator, raising the standards for all advisers in the industry in terms of knowledge and on-going development. It will be a requirement to maintain the SPS annually and can only be a good thing for the industry as a whole.

Another area which requires clarification is the area of Independence, which is too broad a subject for this newsletter. Suffice to say, it is Trinity's intention to remain independent and to offer advice and solutions from 'whole of market'.

George Osborne's Autumn Statement

Some of the salient points which could affect personal financial planning and investment management are:

■ ISA contribution limits will increase next April to £11,520 and there is also the possibility of AIM shares being included as a qualifying ISA investment.

We will make sure this increase is utilised within your portfolio, we suspect there will be few TWM investors to whom an AIM ISA will be appropriate.

■ From 2014/15 the Pension Lifetime Allowance

falls from £1.5m to £1.25m and the annual contribution on which Income Tax relief is available is reduced from £50,000 to £40,000

Does this affect your retirement planning, talk to us!

□ The Government are considering issuing Gilts with 50 – 60 year maturities

Who will wish to lock in to these historically low yields?

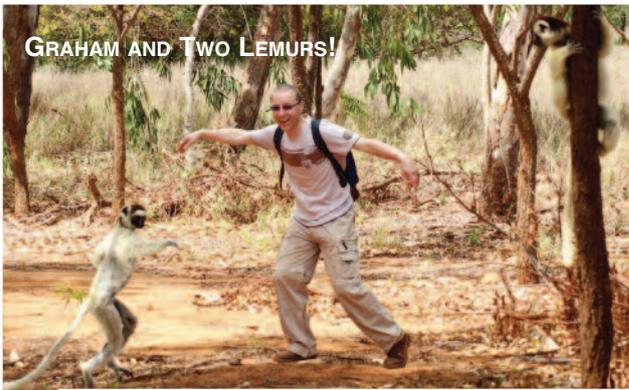
At Trinity we will ensure that the advice we give remains current, and this is why it is so important that we see each of our valued clients at least once a year.

Trinity Ministries Charitable Trust

In October Graham travelled to Madagascar as a Trustee of the charity Mission House, who are dedicated to improving the quality of life of the vulnerable and disadvantaged in all communities at home and abroad. The main reasons for the visit was to witness first-hand the situation in the country and the good work the Charity is doing there and also to look at potential sites for the Mission House Academy to expand into. The core value of the Academy is to help those in need escape the grip of poverty through education.

In between looking at sites Graham filled his 7 day trip with a number of visits to different areas which demonstrated the poverty and plight of the country and also gave Graham the opportunity to support and encourage the people that he met and to spread God's word. These included the following:

■ A visit to a school which has been supported by the Mission House and has grown from 3 to 200 students since opening. The school charges \$5 per month for each student to cover its running costs, unfortunately there are 20 families in the area that cannot currently afford even this small amount



GRAHAM AND TWO LEMURS!

■ A visit to an orphanage in the capital, Antananarivo (Tana). This is run by an inspirational 30 year old woman from Bristol who now has 53 children in her care and is running out of space! She also runs a feeding programme that feeds 200 children

each day. There were of course many sad stories to be heard here, not least, that of a local woman who handed over her child in the street and then ran off as she was unable to cope with its upbringing. Sadly this is not an isolated occurrence with the orphanage often doubling up as a foster home



GRAHAM AT THE ORPHANAGE WITH THE FOUNDER (CENTRE)

■ An opportunity to preach at a very lively local Church and to join in the rather exuberant worship and dancing afterwards which, for those of you who know Graham, will appreciate that he embraced whole heartedly! The presence of God was truly felt during his time here. Graham hopes to revisit the country again in the coming years and continue to support the people through The Mission House. If you feel moved to support this worthy cause or would like further information, please visit the website at www.TheMissionHouse.org



And finally, as always, thank you to all of you clients, friends, advocates, professional connections (you can be more than one!) we really appreciate you.

Don't forget that we continue to offer £100 of Amazon or John Lewis vouchers for every referral who becomes a Trinity fee paying client.



Have a very Joyous Christmas and here's to a prosperous 2013.

Jon and Graham



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