**THE POWER OF THREE**

Why does a Milking stool only have three legs? It’s not because the cow has the udder one.

Strangely enough, milkmaids found that three legs gave more stability and was easier to use in the muddy fields. Of course we all know that you need three of things to make them work better.

Three Musketeers, Three Wise Monkeys, Three Tenors, Three Wise men, Best of Three!

Boy do we have three good things happening at this time.

BREXIT - BIDEN – BRITISH VACCINE

BREXIT. The slogan was “Let’s get Brexit done!” Well we have got it done and we have got a deal. We now know where we are going and on what basis. The deal gives us certainty and businesses can now plan for the future, invest for expansion and open new markets anywhere in the world. We are already moving forward and quickly. Busy Lizzie, Liz Truss the International Business Minister, has already signed up 67 international trade agreements in less than 2 years. The world wants to trade with us and this is reflected in the UK financial markets. Stock markets are rising as a consequence.

BIDEN Try and forget the shambolic scenes at the US Capitol in Washington. They were pure politics and not important to the world financial markets. They were simply the final last screams of a childlike craziness not getting its own way. Joe Biden will be the next President of the United States of America. Life will be calmer, more stable and less uncertain. Just the sort of thing financial markets need. Markets are looking far ahead and over the hill, not of the noise and politics of the last 24 hours. Biden will give the US the extra financial stimulus it needs to recover, he will bring order and planning to contain the pandemic. He will create harmony, stability and confidence and US businesses will benefit and recover quickly. The US stock markets are looking to the future.

BRITISH VACCINE Besides the Nativity, the great news this Christmas was the approval of the AstraZenica Oxford vaccine. British science success, easily stored and cheap. A vaccine to save the world and a welcome light at the end of the tunnel for all of us. Lives will be saved, lives will be improved and we can all now look forward to the future. We will be able to go out, see family and friends, dine out, shop, and go on holiday and spend money. Businesses will recover, expand and make profits again and this will improve our investments and pensions. World markets will improve.

So, if you are thinking, during your quiet hours of lockdown to improve your investments, build up your pension or just start saving, now is the perfect time to do it.

Stay safe. It’s still out there.

Ray Jenkins