

Spring Edition | May 2021



Understanding or acceptance

It is crucial to comprehend the difference between understanding and acceptance.

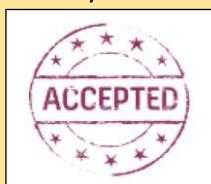
To understand a situation or a person is to be familiar with it; to interpret it. To grasp the importance of it; to have knowledge of it. When we are in a situation which is strange to us or out of our comfort zone, we can either have a go at understanding the situation by becoming familiar with it, learning about it, grasping the main concepts of it, *or* just accept it for what it is. If we aim to understand, we may ultimately dislike what we have been studying and as a result want to change it – which will lead back to stalemate again.

The choice between understanding or acceptance is crucial to relationships. Acceptance means “receiving something offered”. In other words, simply accepting what is already there. No questions; no changes; no attempting to understand. The situation is as it is. Like it or not, just accept it. Acceptance gives you choice and flexibility with your responses.

To overcome stumbling blocks in business or life relationships, whilst the ideal is to understand the other person and their position, that ideal may never be achieved because understanding can take a lot of time and effort.

Acceptance is often good enough to break the ‘stale mate’. Acceptance is a neutral position to be in and will solve the stumbling block allowing everyone to positively move forward. Once you accept a situation, you are then in a powerful position.

Next time choose wisely between understanding or acceptance. Acceptance will always solve the problem; it is an easier place to get to and everyone can choose to accept a situation without necessarily understanding it or liking it.



Animals in Spring

Wow! That is the way I always feel when I see the green leaves appear on the trees. To me it is the most beautiful sight and portents the beginning of Spring. Soon the trees appear a vivid lush bright green and with it, a



whole host of other Spring flowers. There is more. Soon the Spring animals appear. The cubs, pups, cygnets, fawns, chicks, and goslings and if you are lucky enough, kits. These of course, are the offspring of Foxes, Otters, Swans, Deer, Ducks, Geese and Beavers (which have recently been



reintroduced successfully in some secluded areas). All these young are around in the Spring. Tread softly and carefully and keep your eyes peeled especially in the early morning or evening as dusk sets in, to spot these amazing wild creatures. A bird that has very successfully been reintroduced is the Red Kite.

This magnificent bird with its 175–179 cm wingspan is seen all over the UK being most observable over motorways where they use the warm thermals to rise. The Kite is named after an obscure old English word *cyta* the origins of which are lost but is mentioned in Geoffrey Chaucer’s Knight’s Tale. The modern flying kite with a string is named after the bird (probably). It is amazing to think that this formidable bird was hunted to near extinction from the UK under Scottish Regal Law and Tudor Laws as they were considered vermin. Good luck with your sighting of all or any of these young and remember to also listen for their calls.





The meaning of interest rates

We all want the most from our savings and investments. Broadly speaking, a saving gives a fixed albeit lower rate that is relatively safe, whereas an investment brings higher rates but with a degree of risk. Hence that phrase we hear and see so often “Your capital is at risk the value of your investment may go up as well as down”.

What are we looking for? To state the obvious; the highest interest we can get whilst keeping the capital as safe as possible.

And what do interest rates mean. We see Annual Interest and APR (Annual Percentage Rate). There is Simple and Compound Rates. Sometime monthly return on investment (ROI), yield etc... The interest rate is the rate you get in a year. For example, 5% returns £5 per year for every £100 continually invested. APR (Annual Percentage Rate) is used for borrowing and is calculated to include not only the interest but also any other associated fees which are included such as an application or annual fee. Useful if you want to borrow and need to compare the actual cost of the loan. Simple interest rates are the comparison for investors who want to know “how much will I get for my investment”? Compounding the interest just means adding the return to future investment. Useful if you do not need your return, superfluous if you do!

Return on Investment is calculated by subtracting the initial value of the investment from the final value of the investment (which equals the net return), then dividing this new number (the net return) by the cost of the investment and, finally, multiplying it by 100. This is too much (Ed)!

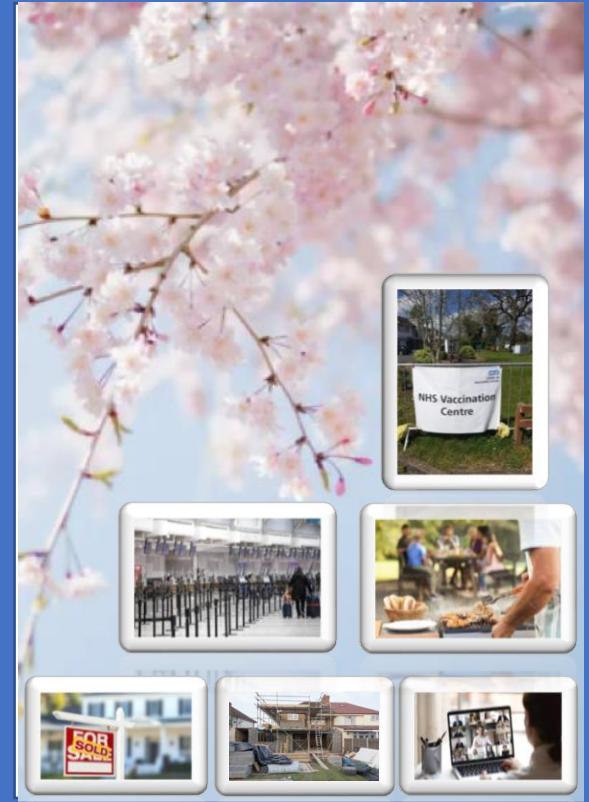


Finally, in financial terms, yield is used to describe a certain amount earned on a security, over a particular period. It refers to the interest or dividend earned on debt or equity, respectively, and is conventionally expressed annually as a percentage based on the current market value or face value of the security. Yields tends not to be fixed whereas an interest rate usually is. Yields are often used historically to compare investments or are used by companies to set a dividend.

Conclusion: Returning to the obvious; look for the highest interest you can get whilst keeping the capital as safe as possible, preferably with some sort of security. What is security? You will have to wait for the next article...



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News from the business

Covid 19 has shown that a great deal of business can be done online in an automated way. A positive pandemic outcome for Sapphire is that we are introducing and developing safe and secure systems using tools and technology readily available. Examples of the new way of working will include signing documents online and identity checks using an app.

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