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Pennywise Update

Another year is coming to a close, which means the Pennywise Investments team is busy organizing everything for this year's end. We have had a busy, but wonderful year, with the addition of two new staff members, "Helping you through your FINANCIAL Journey" seminar at the Bunbury Regional Entertainment Centre, iCON17, and we can not forget the addition of our new clients. On that note Pennywise Investments would like to thank all our new and existing clients for their continued support throughout the year, with hopefully many more years to come.

The office will be closed from Friday 22nd December 2017 and reopening again on Tuesday 2nd January 2018.

Keeping you Relaxed about Finance**Christmas Money Saving Tips!**

- Do your research - Look at catalogues, and browse online to find the cheapest price for the gift you're purchasing.
- Be Creative with your Gift Giving - Try making your Christmas gifts for a more personal touch.
- Make a plan and STICK TO IT! - Write a Christmas gift shopping list and stick to it.
- Secret Santa - For large families, secret Santa is a great way for everyone to still get a present while saving money.
- Work out what you can afford - If you can only afford \$300 for Christmas gifts and you have 6 people in your family budget to spend \$50 on each person.

All of us here at Pennywise would like to wish each and every client a Happy Christmas and a Good New Year!



Marketing Update

Facebook:

Please "Like and Follow us on FACEBOOK" to stay up to date with Pennywise.

[Click Here to view the Facebook Page >](#)



Radio Advertisement:

Check out the latest Pennywise radio advertisement.

Tune into Triple M Radio on 963AM Monday to Friday from 9:00am to 11:00am to hear what Pennywise can do for you!

Review US!

Pennywise would love to hear feedback from our happy clients.

- Review Pennywise on Facebook

[Click Here to review Pennywise Investments >](#)



- Rate on the Advisor Ratings Webpage

(Rating Jeff Glossop of Bunbury)

[Click Here to rate Jeff Glossop >](#)



INFOCUS Economic Update (December 2017) - [Click here to view the "Economic Update" >](#)



iCON17

A word from Jeff Glossop

Kerene and I attended the Infocus National conference for all advisers recently and heard a truly inspirational talk from Ben Roberts-Smith one of our VC winners and a truly great man and wonderful Australian who is so humble.

We should never forget the sacrifices all our armed services personnel do in serving our country and the incredible sacrifice to their families and for us to live better lives. He was inspirational and it was so moving.

John Howard was another very good speaker and I think we can all respect what he did for gun control in this country, no matter what side of politics you lean towards.

Our conferences are a great chance to hear various speakers, gain extra knowledge and keep up to date in changing trends, legislation changes and network with other advisers in the Group.

There are approx. 165 advisers licensed with Infocus around Australia.

What will the new year bring? It will always bring change, challenges and events to change the way we live. We just have to be able to adapt along the way

As we celebrate Christmas and a New Year I would like to wish you good health

and seasons greetings and may your new year be positive and fulfilling. May we remember those less fortunate than ourselves.



2018 Top Travel Destinations

Iceland with a heritage that dates back some thousand years to the Viking Age has become a new trend destination for travellers around the globe. Icelandic summers are mild and green, with non-stop daylight in summer and during winter the long nights are ideal to see the northern lights – something on everyone's bucket list.

Hot springs, glaciers, lava fields, waterfalls, unspoiled and surreal landscapes are drawcards to all, not just nature lovers or those seeking adventure. The lively city of Reykjavik, to rural fishing villages, scenic roadways circling the entire country, this unique Icelandic culture with its blend of old and new can be experienced at every turn.

Portugal boasts the second oldest city in Europe – Lisbon (after Athens of course) an ancient kingdom defended by hilltop castles and dramatic walled towns. First-time visitors are usually struck by the friendliness of the people, the affordable food and wine, and the diversity of a country that is relatively easy to travel round in just a few days. Its cities – notably Lisbon and Porto – amply showcase Portugal's former role as a maritime superpower that ruled the seas from Brazil to Asia, though it's not all about history: the cities boast some of Europe's most adventurous modern architecture. The amazing landscapes, beautiful beaches, natural beauty together with fantastic medieval cities has firmly added Portugal to trend as the country to add to your holiday plans for 2018.

Both Globus Tours and Insight Vacations offer escorted tours to these exciting destinations and of course I can book these for you.

By Pina Gianfrancesco



Key Locations

L'Isle Sur La Sorgue Southern France

L'Isle Sur La Sorgue.....
You've probably never heard of it.

Neither had I, until I started researching for a little village somewhere in southern France where I could celebrate my 70th birthday.

I came upon it by accident on TripAdvisor, and once I researched it, I knew I had to go there!

Approximately 20 km's east of Avignon, and close to so many historic sites in the Provence region, it was perfect!

Next was to find a house for 8-10 people and La Marisol fitted the bill perfectly!

A luxurious, recently renovated, very French three storey home right in the middle of L'Isle Sur La Sorgue, approximately 300 years old with loads of history.

We spent four wonderful, relaxing weeks in this little village, thoroughly enjoying the twice weekly provincial markets (approx. 400-500 stalls!) the 112 cafes and restaurants, and over 100 antique shops - and practising our French on the locals!

We became firm friends with the "tomato man" who set up his vegetable stall near us on market days, the "dress man" where I spent quite a lot of time buying market bargains, the local wine/champagne merchant, and the staff at our favourite boulangerie Cafe Jouvaud where we enjoyed

fantastic coffee, cake /pastries most mornings.

The weather was just perfect the whole time we were there, 29-31 degrees.

The area is renown for cheese, wine, grapes, every type of fruit and vegetable, and olives, so we ate like kings with most of the produce sourced from the local markets.

The Sorgue river, complete with 22 water wheels, surrounds the old town, hence the name L'Isle sur la Sorgue , (island on the Sorgue) or the French version of Italy's Venice.

My son had rented a 7 seater car, so we visited nearby towns of Avignon, Carpentras, Cavaillon, St Remy, Gordes, Fontaine de Vaucluse, and Aix-en-Provence, enjoying all the museums, art galleries, churches and shopping!

The local tourist office was a fountain of knowledge and I couldn't fault the transport system.

I celebrated my birthday with great food and champagne on many occasions, making it all the more special being in this little place!

If interested in renting the La Marisol contact them through their website:

www.lamarisol.com

Written by Lynette Millar

