



Winter Edition 2018

# Pennywise investments Newsletter

## Coming up in this edition

- ◆ Pennywise Update
- ◆ Jeff Article
- ◆ Adviser Ratings Review
- ◆ Fake Billing Scams
- ◆ Review Us
- ◆ Centrelink Notice
- ◆ Marketing Update
- ◆ Client Competition
- ◆ Key Locations
- ◆ Economic Update (Infocus)

## Pennywise Update

The team have also been keeping up-to date with important updates from Centrelink and general legislation changes.

Isabel will be unavailable to contact from the 25<sup>th</sup> May until the 26<sup>th</sup> June, 2018 enjoying some traveling for the next month.


Pina will be out of the office from the 11th June until the 22nd June 2018 traveling to Ireland.

Both Kerene and Jeff are enjoying their newly wedded bliss and will be away from the office from the 28<sup>th</sup> June, returning on the 16<sup>th</sup> July 2018.

Please stay warm, safe, and dry this winter. We look forward to seeing you soon.



## Helping YOU Reach Financial Freedom

**INFOCUS Economic Update (June 2018) - [Click here to view the "Economic Update"](#) > **

## Drivers Licence Renewal at **AGE 80+**

Upon turning age 80 you need to get a medical certificate to enable you to renew your drivers licence.

The certificate is sent to you 2-3 months prior to turning 80 from the Department of Transport.

We have seen cases whereby the person has gone to their doctor and completed the medical and been told they have passed.

The doctors surgery then proceeds to either fax or email the medical certificate to Department of Transport.

They have then continued to drive, believing all was good without receiving the new drivers licence.

It has only been realised later the licence was not renewed as perhaps paperwork was not sent through by the doctors surgery.

The people have been driving unlicensed.

The consequences can be huge if an accident occurs, as there is no insurance cover, plus perhaps being penalised for driving unlicensed.

If by your 80<sup>th</sup> birthday you have not received your renewed drivers

licence you need to chase it up with the Department of Transport.

### Photo Card

If you are no longer driving you can obtain a Photo Card at a cost of \$21.60 for WA Pensioners and Senior Concession Card Holders. The photo card is a voluntary card to assist people who do not hold a driver's licence or passport in conveniently proving their identity. It is available to people 16 years and older who normally reside in WA. Photo cards are valid for five years and cardholders have the option of including their address on the card and can choose to have two cards one showing their address and one without it.

Photo cards have the same level of security as a driver's licence and display the following information:

Name.

Date of birth.

Signature.

Photograph.

Address (optional).

Photo Cards can be obtained from the Department of Transport.




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If you were happy with your review with Jeff please rate him through Advisor Ratings

Every review goes into the draw to WIN two tickets to Andre Rieu in Concert.



[www.adviserratings.com.au](http://www.adviserratings.com.au)

Website link and instructions will be email through to your preferred email address.

### Warning!

#### Fake Billing Scams on the RISE ↑

A warning has been issued regarding the increase in fake bills being distributed requesting payment. This form of scam finds older Australians of 60+ being higher risk.

#### How to Protect You and Your Family from Scams

- Keep your personal details secure.
- Do not respond to phone calls asking for money
- Beware of any requests for personal details
- Take note of any unusual payment requests
- If you are questioning a bill or letter received by a company you deal with, compare the document with a previous one.

Always be vigilant by thoroughly reading any document received requesting money before making a payment, even phone the company if you are unsure.

### Review US!

We love to hear feedback from our clients. Review Pennywise on our Facebook Page

[Click Here to review Pennywise>](#)



### Centrelink Notice

Centrelink have advised us that processing times for Health Care Card Applications and Renewals is now more than 3 months due to staff shortages.

### Marketing Update

#### Facebook:

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

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



#### Professional Development Seminar:

On the 16th of May 2018 Pennywise Investments held a Professional Development Seminar with Australian Unity on Estate Planning and Wealth Transfer. Accountants and solicitors from around the area were invited to increase their knowledge to better advise clients.

If you would like more information on a more simplistic way to transfer wealth upon death give Jeff Glossop a call.

## WIN Tickets to Andre Rieu

In Concert at the Perth Arena



#### Concert Date:

24th November 2018

#### Location:

Perth Arena

Time: 8:00pm

**2 prizes of 2 tickets to see Andre Rieu in concert with dinner beforehand.**

To enter into the draw refer a NEW Client to Pennywise or Review Jeff Glossop on Adviser Ratings (or both) before the 17th October 2018.

Drawn the  
**18th October 2018**  
At the Client Seminar



# Key Locations

## Cruising to New Caledonia With P&O Pacific Eden

Whilst cruising is not for everyone, there are record numbers of Australians cruising and taking to the high seas for fabulous food, relaxation, fun, entertainment and culture. Cruising used to appeal generally to the older set who had more time on their hands, and let's be honest, more cash flow to enjoy this well-kept secret, but now families, seniors, couples – older and younger, friends, groups are taking to cruising “Like a duck takes to water” and taking advantage of the numerous cruising deals out there.

I had said to Jeff, last year after having 14 weeks leave in 2017, and no I'm not part time, that 2018 would be a very quiet year and Joe and I would be staying at home, but I fell off the wagon in January when I saw a deal that could not be refused or passed up on Pacific Eden and said to Joe, “Honey, would you like to go on a cruise to New Caledonia in May?” and Joe being a very smart man said “yes”. So that was it booked and confirmed - “New Caledonia here we come”.

Cruising out of Sydney would have to be one of the most spectacular sights you could ever see especially at dusk, with the sun shining brightly over the Harbour Bridge our journey was just beginning. It felt like all 1250 guests were on deck watching the sun set over the bridge – Sydney with its Opera house, the bridge, city skyline and waterfront was as magnificent as ever.

Pacific Eden, was previously known as the Statendam from the Holland America Line and is an older ship, probably 25 years old, with recent refurbishments of entertainment areas, open areas and dining areas she is a classy looking lady. Not all cabins have been refurbished and most are a little tired, but they were cleaned daily, by Marvin and Nyomuen with a smile I might add, and everything inside our cabin worked perfectly. The special was only on inside cabins, which was fine for us as we didn't spend a lot of time in our cabin, but initially we were on deck 4, but got upgraded to Deck 6 and a slightly larger cabin and we were happy.

We visited Noumea the capital of New Caledonia, Isle of Pines and Mare... Noumea whilst being the capital is quite small with a population of possibly 100,000. The city centre itself is a little run down, with many works in progress, the locals are charming, French is the spoken language, although quite a few of the locals spoke English. We booked the Tchou Tchou train City Tour which was approximately 2 hours at a cost of \$49.00 each that we booked on board and charged to our account. The bays and beaches were spectacular and the tour guide was well informed and interesting. Although cheesy, the Tchou Tchou train tour was delightful.

Isle of Pines was idyllic, with white sandy beaches, blue skies and puffy white clouds, pristine clear water and palm trees, what more could you ask for - a few extra days here, that's what we could ask for. No tour was booked here – although the options were swimming with the turtles, snorkelling and diving and more. We had to tender to get onto the island which was easy and uneventful as the weather was lovely... We didn't get off at Mare, although many did, it was raining and the tender looked a bit choppy for me so I talked Joe into staying on board and having a few cocktails under the canopies of the pool bars – we had our first “Bloody Mary” cocktail and it was probably the last.

Entertainment on board was great – the shows were excellent with both Australian and overseas acts. There were 2 Rated R 18+ comedy nights with loads of colourful language and definitely politically incorrect topics. The P&O Good Times leaflet was left on our bed each night and it outlined activities for the following day that commenced from 8am to 11pm, you would be hard pressed to not find something that you enjoyed to do during the day – we found ourselves scurrying from one activity to another in between eating and drinking. Which brings me to the restaurants and quality of food. The Pantry was for all your buffet dining pleasure - breakfast, lunch and dinner - the choices were amazing and all behind glass – topped up continuously, fresh and served to you. Waterfront restaurant, we had one average dinner there, but other than that meals were varied and better than what I can make at home. Angelo's Italian Restaurant and Dragon Lady Asian Fusion Restaurant, no charge to dine there, however, you must book for as they are very popular and last but not least Luke Mangan's Salt Grill - \$59.00 cover charge per person to dine there, but well worth the money - we enjoyed all our dining experiences.

P & O is not the Cunard Line, Oceania Cruises or Silverseas and they don't come with that price tag either, they are an affordable cruise line for everyone as was obvious on this cruise with the diversity of couples, families, friends, groups on board. We would certainly cruise again with P & O... sadly though, the Eden has been sold and she cruises of Australia in March on her way to her new home and family Maritime Voyages in Germany where she will spend the northern summers cruising Europe, and she returns to Fremantle in December 2019 and will be based here for the southern summers and her new name will be “Vasco da Gama”. Cruise Deals are being released for her new Australian Cruising Season.

By Pina Gianfrancesco





## Key Locations - Continued...



**Isle of Pines**



**Cruising out of Sydney**



**Magnificent Sydney Opera House**



**Noumea view of the Marina**



**Tchou Tchou Train tour Noumea**