

# #Trendingwith MTP



## Has 2017 provided the goods for you?

December 25 is fast approaching... which means 2018 is just around the corner...

Some year 2017 has been! As we approach the last few weeks... lets re-cap (only briefly) on how our local financial markets and global markets have performed over the past 12 months...

*Global shares = 15.5%*

*Australian shares = 9.8%*

*Asian shares = 33.6%*

*Australian listed property = 5.5%*

*Australian residential property = 5%*

*Cash = 1.6%*

Some 12 months it has been in the market... Despite the usual worry when it comes to markets, it has been a pretty strong year for investors. Time will tell if 2018 will follow suite.

1

### INTEREST RATES

The cash rate has continued to remain constant and keep at 1.50%

2

### AUSTRALIAN STOCK MARKET

The local market has remained steady over the past month, growing 0.5%

3

### HOLIDAY TIME?

Our local dollar has dropped only slightly over the past month with \$1 dollar now buying \$0.75 USD.



### Watch out world!

It was done the hard way, but Australia have qualified for the World Cup in 2018! The Socceroos will head to Russia in June. France, Denmark and Peru will be the first obstacles as they seek to get out of the group stage.



### New E.D for LRH

After many years of planning and 2 years of construction, LRH will open its expanded doors to the new emergency department. Patients will have increased care points and can expect lesser waiting times.



### The king of 2017

As 2017 nears conclusion, Spotify has confirmed that Ed Sheeran has topped the charts for the most listened to artist in 2017. *Shape of you* has been streamed a whopping 1.4billion streams this year. #fanboy #fangirl

### Time for a laugh...

What do you call an elf who sings? \*A Wrapper\* #LOL

## The rise of CREDIT CARD FRAUD

Once upon a time it was pick-pocketers we had to watch out for... now without even leaving the house we are at risk of being stolen from.

**This is alarming.** Over the past 6 years credit card fraud has nearly doubled and now soaring way above \$417million in dodgy transactions per year.

In 2016, Australians had transacted \$714 billion on their cards/accounts with fraud equating for \$417million of that figure.

In 2016, it was shown that for every \$1,000 spent online with cards, fraud swallowed 74.7 cents! This figure has grown over the past 12 months as in 2015 it was only 66.9 cents.



Scammers are getting smarter and increasingly dodgy as technology advances.

**Tighten up the security.** Golden rule, treat your cards as cash.

Don't give your account number to anyone on the phone unless you've made the call to a company you know to be reputable. If you've never done business with them before, do an online search first for reviews or complaints.

Set up online alerts or mobile alerts for when unusual or irregular transactions occur on your account.

Never sign a blank receipt. Draw a line through any blank spaces above the total.

Save your receipts to compare with your statement.

Report any questionable charges to the card issuer.

Notify your card issuer if your address changes or if you will be traveling.

Track and beware of your funds activity in 2018!

## Lets re-cap... GOOGLE HOME Is it any good?



### We tried out the new 'mini google home' and we are hooked....

Few months back we introduced this new 'Google Home' knowing a little about what to expect but unsure on how polished the finished product would be.

We couldn't help ourselves... We had to find out what all the fuss is about and got our hands on the new 'mini google home' and we have not looked back!

Google Home is slowly becoming part of our everyday life at home... From daily news, traffic information, top 20 songs to cooking recipes...

Google Home is providing the goods!

Google still has a few things to learn about Australia and the way we live... but she (our Google is a she) is getting better by the days...

Although the sound quality of the unit isn't the greatest, it still provides many positives which is being used on a daily basis.

From \$79 in most retail stores, the mini Google Home is very close to a must-buy!

Initially we thought it would be a novelty... now, we cant get enough of it!

the team @ MONEY TALK PLANNERS wish you all a very Merry Christmas and a Happy New Year

Our office will be closed from the 22nd of December and re-open on the 2nd of January 2018.