

#Trendingwith MTP



Take a moment, be mindful.

Mindfulness is being able to be in the present, rather than dwelling on the past or the future.

When you're mindful, you're able to control your own attention and be present only in the activity you're undertaking. It's a skill - and, like any skill, requires some training. **Why be mindful?**

Mindfulness can be applied to every part of your life, from your personal life, parenting and hobbies to your work and being a mindful team member or leader. How to practise mindfulness:

Start slow - Don't expect you can start practising mindfulness with a constant self-awareness. Like any other skill, it can take time to train yourself. Take just a minute, a couple of times a day, will have a positive impact on you zoning back in on what's going to get you through the rest of the day.

Breathe deeply - At a few points during your day, stop and just breathe. Take five deep breaths in and out, and feel your breath travelling through your body. It's amazing how such a simple action can help centre you in the present and make you feel calmer and more in control.

Choose tasks wisely - The tasks you choose need to be meaningful enough to help you focus on what you're doing, and not thinking or worrying about other things.

Use your senses - Your five senses - sight, sound, touch, taste and smell - are a great mindfulness starting point. Paying attention to these helps put you into the moment and focus on your surroundings, yourself and your thoughts.

1

INTEREST RATES

The cash rate has reduced recently, now at an all time low at 0.10%

2

ASX (LOCAL MARKET)

The market had a volatile month, however ended flat adding 55 points

3

HOWS THE \$AUD?

The AUD has dropped slightly, the AUD now buys \$0.72 USD



The great race

What a race. From start to finish, congrats to all connections of Twilight Payment for winning the great race. #MelbCup



MILLMAN WINS 1st

John Millman has won his first ATP title at the age of 31. He claimed his first ATP title in Kazakhstan with a 2 set win over frenchman Mannarino. #onyaJohn



Unemployment

Unemployment in Aus remained constant over October, now at 6.9%. This time last year, unemployment was sitting at 5.3% #uptrend



Time for a laugh...

I don't trust stairs...

They're always up to something #LOL

Welcome aboard

The journey begins for one of our own - Callum Robertson

We are excited and thrilled to welcome Callum into his 'professional year' as a financial advisor. Callum joined the Money Talk Planners team in March 2019. Since then Callum has finished his studies and now commenced this new chapter as a financial advisor.



In the first 12 months, Callum will undertake a 'professional year' which entitles one year of full-time overseeing, comprising 1600 hours of which at least 100 hours is to be structured training.

Professional Year Supervisor:

Tony Salvatore

Person undertaking work and training: Callum Robertson

As part of our interactions with you, Callum Robertson may get involved with the advice process.

Despite any involvement Callum Robertson may have with you, Tony Salvatore will remain legally responsible for any personal advice provided to you in relation to financial products and/or services.

Should you wish to discuss the above, feel free to contact Tony and of course if you'd prefer Callum Robertson not get involved with you as a client, please let Tony know as soon as possible and he will honour that request.

Welcome-aboard Callum, we are excited to have you part of the advice team and looking forward to the value you provide to the Money Talk Planners family and team.

Summer is fast approaching

time to get sun smart

"Anywhere you go UV will damage unprotected skin. And it just keeps adding up."

When UV is 3 or above be SunSmart



We usually think of sunburn as something that happens at the beach. But did you know more of us get sunburnt during day-to-day activities like hanging the washing, weekend BBQs or heading outside to grab lunch?

We might not think of these everyday moments as times we need sun protection, but this "incidental" UV damage also contributes to our risk of cancer.

Your skin is like a memory bank - it remembers all the sunburns, all the tans and all the time you spent exposed to the sun's ultraviolet (UV) radiation, without sun protection.



Over time, this UV damage can result in premature ageing, eye damage, sunspots, and ultimately, skin cancer.

To prevent UV damage - and cut your risk of skin cancer - please protect your skin this summer.

'Money for Nothin' and your risk for free'

Money Talk Planners next webinar is locked in. Wednesday 11th November @ 3pm. Gavin Williams from Schroders Investment Management will be presenting and discussing some important factors that are currently facing the investments markets;

The current status of the economic recovery and markets + The sustainability of rising government debt and ballooning central bank balance sheets + likely impact of the US election
to register, please email admin@moneytalkplanners.com.au

