

## Grow with Marinis

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**From:** Grow with Marinis  
**Sent:** Friday, 14 December 2012 2:47 PM  
**To:** Grow with Marinis  
**Subject:** Christmas eGrow 2012 - SHAKEN NOT STIRRED!! (D)

Hello All,

If you look back on the last 50 years, "Shaken, not stirred," the catchphrase of Ian Fleming's Bond character, is very appropriate.

As I said to our guests who attended the recent "Skyfall" movie night, the Marinis Financial Group annual client get together (along with a few important family members) had morphed again into something "distinctly different" – just as James Bond's character does in the latest movie, but the important elements are still very much there... and experience has replaced "boyish" enthusiasm.

I would really like to thank all of you who managed to join us for this celebration of a fascinating 2012 and in particular, thank those of you who wished me a happy 50<sup>th</sup> birthday, gave me cards or, unexpectedly, gifts... (50 years of Bond, 50 years since the first Beatles song, 50 years of Bathurst, 50 years of the Rolling Stones – is there a pattern here?)

As all of you know, 2012 has been another tough year on the investment markets. I am really pleased however, that so many of you have commented on how the strategy put in place for you has helped you get the most out of your retirement and investments during this time, and this is deeply satisfying for me. I know I cannot control the fate of the investment markets, but I can use my training and experience to really make a difference to the outcomes my clients receive.

On the personal side, my 50<sup>th</sup> year was tough – as it has been for many of you. I lost my father (39 years after my mum passed away) and I was struck with Bell's Palsy, causing me medium term facial paralysis, and both events have been profound learning experiences. I have taken away from these challenges a sense of appreciation for what I do have: a loving family, great staff and fantastic clients, (many of whom I now think of as friends) and a renewed belief in taking nothing for granted as everything changes over time.

Going forward, I remain optimistic that 2013 will be a very good year for Australia. The risks lie mainly in Europe, I see some encouraging signs coming out of the US with unemployment falling to 7.6% and 2% growth forecast for the year ahead. Despite what our friends in the media may be telling us, Australia is doing very well in both the short and medium terms, with unemployment stubbornly low at 5.2% and while the price boom in minerals may be over, our infrastructure boom is soon to hit. The Federal election will be fascinating and I just hope we do not get another hung parliament, regardless of which party provides the Prime Minister.

In conclusion, and on behalf of my family and staff, may I wish you and your loved ones a very Happy Christmas - whether it is a religious celebration or a time for people who care about one another get together.

I look forward to sharing the rollercoaster of life with you next year – and beyond – and let's hope if we are "shaken" it is not too much and that we remain "not stirred" by the challenges ahead!

As always, your feedback is greatly appreciated therefore please feel free to send us an email or contact our office on 8130 5130.

Sincerely,

*Theo Marinis*

**Theo Marinis B.A, B.Ec, CPA, FPA®**  
**Financial Strategist**  
**Authorised Representative**



## GROW @ Marinis

Financial Strategies (SA) Pty Ltd | ABN 54 083 005 930

Trading as **Marinis Financial Group** | Australian Financial Services Licence No: 326403

P 08 8130 5130 | F 08 8331 9161 | E [grow@marinigroup.com.au](mailto:grow@marinigroup.com.au)

A 67 Kensington Road, Norwood SA 5067 | W [marinigroup.com.au](http://marinigroup.com.au)

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