

24th January 2008

Dear Clients

SHARE MARKET FLUCTUATIONS

Like most investors, you will be very aware that the Australian - indeed the world- share markets have recently experienced considerable falls. As clients of Marinis Financial Group I am sure you will appreciate my fundamental message at this time is not to panic – and that there are some great buying opportunities about as a result of this overselling.

You may recall back on 10th April 2007 I wrote to you and flagged that these boom times would not continue indefinitely and that the best thing to do was to “stay in your seats.”

This sentiment was also picked up in The Advertiser on 23rd April 2007, in an article written by Anthony Keane and is available for your perusal on our website www.marinisgroup.com.au under Media Archives.

One of the exciting things about quick plunges like the one we are currently experiencing is that it provides some excellent buying opportunities as many great stocks have been over sold. (The process of buying investment units on the way down is known as dollar cost averaging, which really means you are reducing the overall cost of your holding, which makes the bounce back even more significant for you).

I draw on my experience as an economist, an accountant and more recently, as a financial planner with more than a decade's experience, when I say that now is a really good time to increase your holding if you have any available cash.

Most of you will be aware of the crashes of 1987, 1994 and 2000 – they are all part of a healthy cycle which the market runs upon.

If you have any concerns or think you would like to take advantage of the current buying opportunities presented by the share market please feel free to call us on (08) 8130 5130.

Kind regards

Theo Marinis

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