

Edition 11 | December 2013



NEWSLETTER

Phone: 1300 763 544 | Email: info@fmfinancial.com.au | Web: www.fmfinancial.hillross.com.au

Client Referral winner for December quarter

The winner of the client referral program for the December quarter is Jillian David. Congratulations Jillian a new iPad is all yours!

Our photo shows last quarter's client referral winner, Rob Hatto receiving his iPad from Leanne Stokes.



At FM we are always looking to help new clients as we strive to grow our business. We feel the greatest compliment for our business is to be referred by our valued clients. Remember, all you have to do to go in the draw to win is refer a friend, family member or colleague and once they become an FM client your name goes in the draw. There is no limit to how many entries you may have.

News from FM Financial

We would like to welcome Shelly Delzoppo to the Burnie team. Shelly joined us in late September and is working in the support area.

Closing time over Christmas & New Year.

Our offices will be closed from Friday the 20th of December through until Monday the 6th of January 2014.



Helping you make the right financial decisions for both now & the future

Market Update September - December 2013

Australian Share market Graph – S&P 200



Source Eureka Report December 2013

The last 3 months has seen the Australian market move within the ranges of 5100 – 5400 with the last few weeks of the 2013 year seeing the drop away in value. There have been a number of profit downgrades announced over the last 3 months and resources, manufacturing and retail sectors have seen a downward trend in their valuations. Unemployment is rising, but inflation is within the RBA guidelines. Housing is improving with new starts lifting and house prices across the nation rising. A mixed report card for year-end, which supports the view that we will have much the same for at least the first half of 2014. . So nothing startling but not doom and gloom.

In the USA unemployment is slowly falling and their manufacturing and housing sectors are lifting. Slowly the US is lifting itself out of the economic doldrums. With this positive news we should see the US Federal Reserve stop buying US bonds during the first quarter of 2014. When this happens we can expect the US market and the Australian market to retract a little.

Let's hope the forecasts are right and we keep the positives going in 2014.

From all staff at FM Financial we wish you all a great Christmas and a happy and safe New Year. We look forward to helping you achieve your financial freedom in 2014.



Denis Harrington, General Manager FM Financial

We hope that you like the newsletter. If you have any questions or wish to provide any feedback on the newsletter, positive or negative, please contact Denis Harrington. Contact details are below.

Melbourne | Ph. 03 98724833 | Mob 0402 309 007 | Fax 03 9872 6833
Suite 2.14, Level 2, 202 Jells Road, WHEELERS HILL VIC 3150 or
denis.harrington@fmfinancial.com.au

Don't forget to follow FM Financial on Facebook at www.facebook.com.au/fmfinancial

Any advice given is general only and has not taken into account your objectives, financial situation or needs. Because of this, before acting on any advice, you should consult a financial planner to consider how appropriate the advice is to your objectives, financial situation and needs.