

JULY – SEPTEMBER 2009

Shares offer good potential to grow your money over longer time periods. However share prices can also rise and fall a lot in short spaces of time – sometimes in one day. Just remember that what goes down usually goes back up and the share market is famous for doing this. At the end of the day, history shows us that if you're investing for the long term, you'll usually recover any short term losses.

Quarter 3 Review

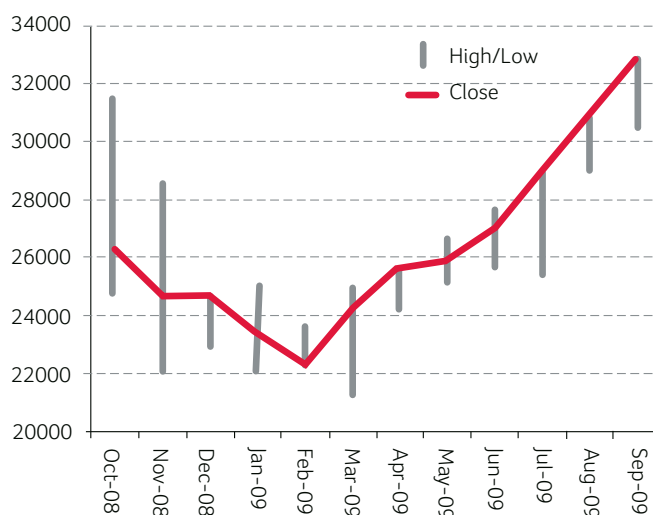
The S&P/ASX 300 Accumulation Index continued its strong performance during the September quarter, rising 21.6%.

With the exception of Telecoms, all sectors managed to record positive returns during the quarter, with Banks and Financial Services delivering the best performance.

Both Australian and overseas economic data was stronger than expected during the quarter. Strong Australian data, particularly in retail sales and unemployment, saw the RBA move from an easing bias early in July to finish with a clear tightening bias. The AUD rose almost 10% and finished September a touch over 88cUS.

The other best performing sectors to note were Capital Goods and Commercial & Professional Services. The worst performing sectors were Telecommunication Services, Utilities and Pharmaceuticals.

S&P/ASX 300 Accumulation Index



Outlook

Equity markets globally have continued to post excellent returns in an acute rally that started at the March 2009 lows. The market has now lifted 52% from its bottom albeit still 34% off its high from November 2007.

It would appear that the global government stimulus has been relatively successful. However the true underlying financial health will be revealed when economic data and corporate earnings are released in the absence of direct stimulus. The data releases to watch will be late 2009 and early 2010.

The legal bits.

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