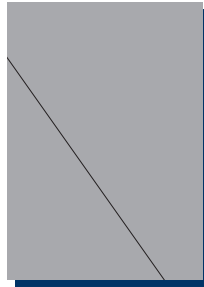


*Creating
Happiness*
2016



From the CEO



Welcome to our Happiness Book

Its that time of year where we celebrate the achievements of our clients at EJM. We are passionately committed to making sure all our clients reach their goals and are able to enjoy their hard work. This year we have some amazing stories of not only success but courage and determination. In this addition we have tried to provide a cross section of clients from all walks of life and age as this was your feed back from last years addition.

Over the coming months you will be seeing changes at EJM as we are always looking for better ways to service and add value to our clients. These changes include the opportunity for any one of our clients to join us in a focus group where by you will be able to tell us the things we do right and the things you would like us to change.

Please contact Peter Monahan on 03 9320-7600 and book in a time with him. You will be discussing these options with an independent person so you can be totally honest as the feed back we will get is anonymise. This is an exciting initiative and the team is looking forward to your feed back.

Finally we would love to hear your thoughts on our happiness book so we can make sure it is something you value. Please call the office and let me know as we are already in motion to start producing 2017 version.

I hope you enjoy this as much as we do.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Manny Mezzasalma'.

Manny Mezzasalma

Michael Ellmer

My journey with EJM began around seven years ago when I received a phone call from Manny. Manny invited me to come and have a chat with him regarding my financial situation and to see what he could do to help my financial position and get my finances moving in the right direction. Having met Manny many years earlier when he helped set up superannuation funds through my work place, I thought why not catch up and have a chat.

Having absolutely no idea about how superannuation really worked, it was probably a good idea for me to see someone who knows what they're talking about and as my financial situation at the time was diabolical, it was something I truly needed, the help of a professional!

From the first time I walked into EJM I felt very welcomed by everyone I had contact with. I'm not sure what I was expecting but I was pleasantly surprised how friendly everyone was. At no stage did I feel uncomfortable or inadequate with discussing my situation at all, it was the complete opposite. From the first meeting I had, it was quite clear my finances needed a bit of assistance and it was clear to me Manny and EJM were the ones going to help me in the future.

Having been left financially crippled by a marriage breakup and not long being in a new relationship with my current partner Maxine, it was time I started addressing my financial issues and pushing them in the right direction.





Over the years since, through the guidance of Manny and the team at EJM , my financial position has changed dramatically , improving each year. My superannuation is building and all my relevant insurance policies are in place to protect myself, Maxine and my twin boys Ethan and Jack for today and in the future. I look forward to continuing my association with EJM and with the assistance of Manny and his colleagues watching the continued growth in my financial wealth for my family and doing everything I can for our future.

Denis Hoare

I have placed my financial future in Manny's hands for the last eighteen years. During this time Manny and his team has managed a redundancy, separation from my partner and establishment of my financial planning for retirement in the coming year.

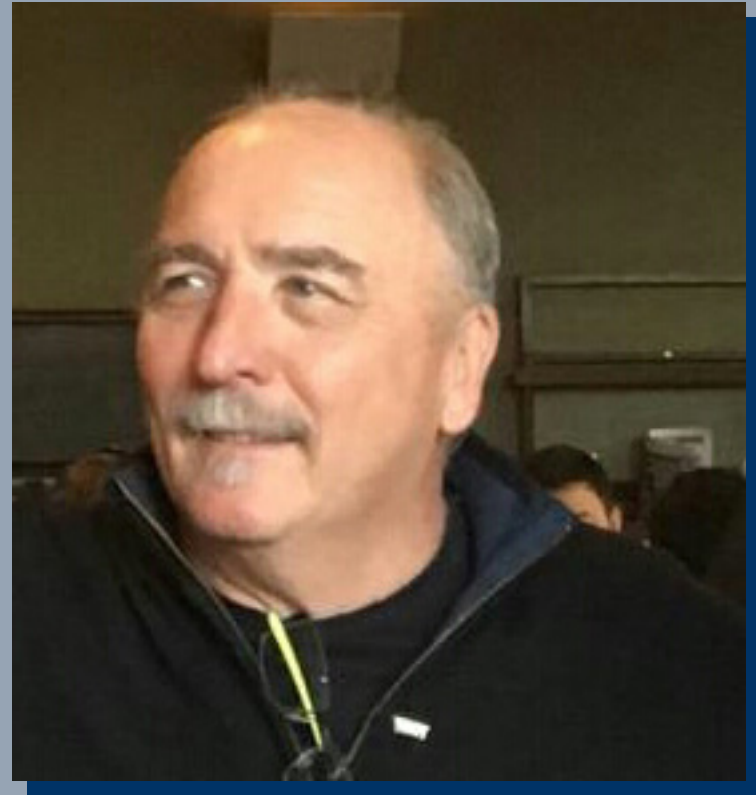
Manny has provided excellent guidance in all aspects of financial planning including a period of total payment management of all expenses. The total payment management was self funding by Manny's organisation reviewing all items of expenditure to ensure that a least cost arrangement was achieved. Importantly, Manny has been able to provide me with clear and concise vision of my financial situation both short, medium and long term. I believe that the tools Manny provides are great in assisting me in my comprehension of important aspects of financial planning.

I have been so impressed along the journey that I have had no hesitation in involving Manny and his team in supplying financial services to the business I am involved in and also to personal friends. All feedback has been excellent and gives me personally a great feeling that I can share my experiences with others. In addition to the financial role Manny has also been a tremendous friend and provide helpful advice in all aspects of life.

Overall I must thank Manny for the quality of life I now enjoy and the strong position that he has created for me in my coming years for retirement.

Most importantly I must acknowledge the great team Manny has, especially Charlene and Marco to mention but a few.

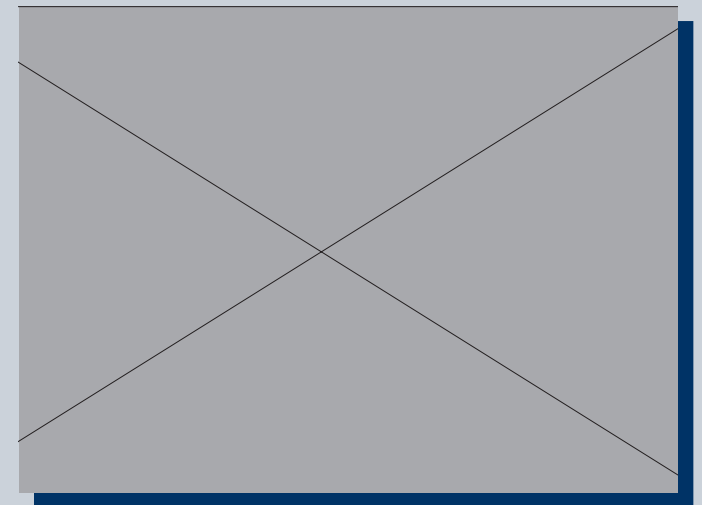
I have enjoyed the journey so far and looking forward to many more enjoyable and prosperous years.

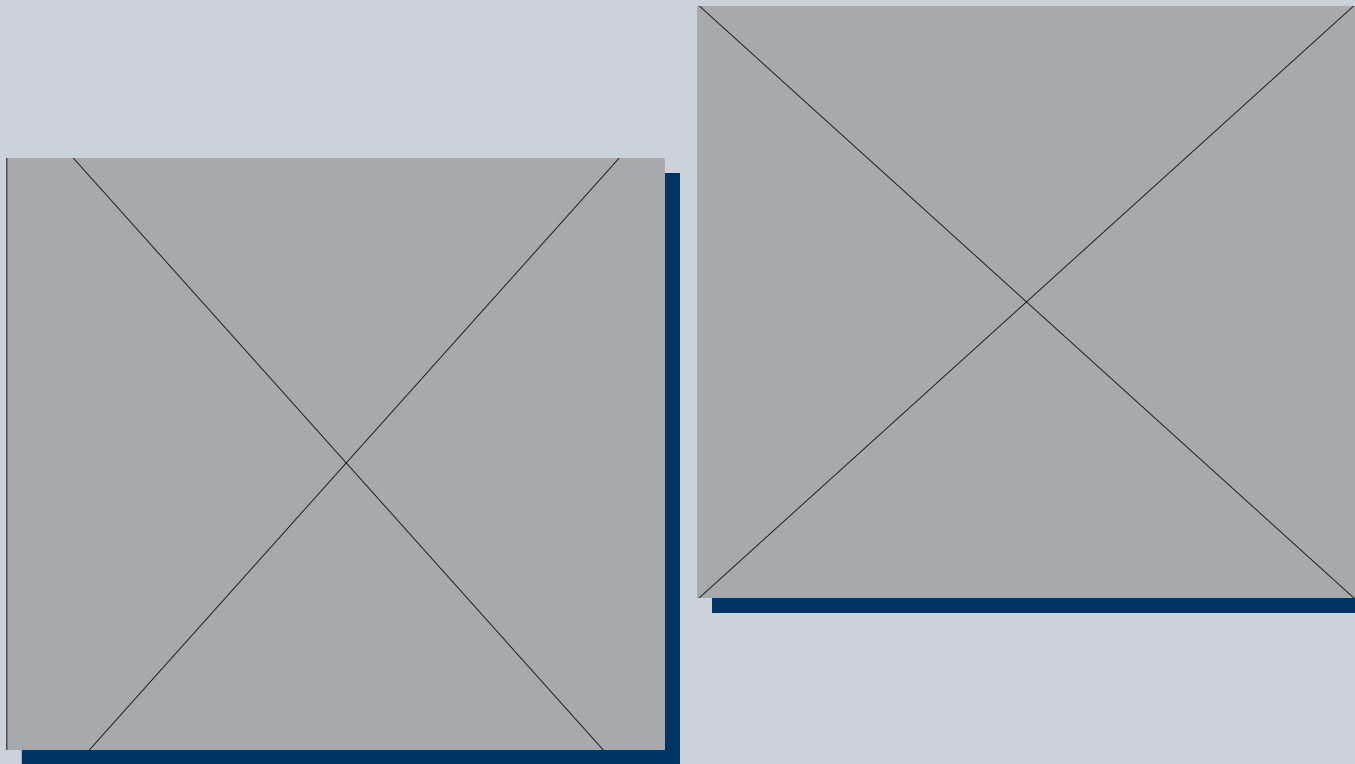


Helen and James Wilkinson

Helen and Jim arrived in Melbourne in 1988 having made the move from Liverpool, UK, where they had lived for the previous fifteen years. Jim was an English paediatrician and had graduated from medical school more than twenty years earlier. Helen was an Australian from Sydney, where she had trained as a nurse and worked for several years before travelling overseas in 1969. They had been married in 1972 and had four sons, all born in Liverpool. Jim's move was the result of a job opportunity as a department director in a Melbourne Hospital.

The adjustment to life in Melbourne for the family was fairly painless and was assisted by advice from a Financial Planner who looked after them over the next ten years, after which they transferred to EJM Financial Services, then in Essendon. An assistant in the firm looked after their affairs for the first two years but then left the company and Manny Mezzasalma took over and has personally managed their affairs since. This proved to be an excellent move, as Manny and Jim shared some friends / contacts. Jim has stayed with EJM for the last fifteen years and established highly satisfactory superannuation arrangements, with their help. This has proved invaluable since his retirement from full time medical work in 2009.





The relationship with the team at EJM has been professional and supportive as well as proving pleasant and friendly. The matters that have been dealt with have included life insurance, income protection insurance, superannuation, preparation of wills, etc. All these and more have been managed with care and appropriate tact.



Tina Nardi

My husband John and I met Manny 23 years ago. At the time I was working full time at the Alfred Hospital, whilst John was passionate about establishing a small business in Bannockburn, just outside Geelong. One of the main things that came out of our first meeting was the set up of a basic trauma and income support cover, which, thereafter wasn't something we really thought anymore about. We also set up life insurance policies linked with superannuation.

Life was busy and in 2000 Michael was born. Kathryn came along in 2003. I had stopped working in Melbourne and was spending many hours supporting John where possible with the business, whilst bringing up both children. In 2006 we had the opportunity to sell the business and hoped that we could have more time as a family, away from work. Very soon after we sold John was diagnosed with an aggressive brain tumour.

We were able to access the trauma policy which Manny had set up for John. As time passed, and under Manny's guidance, our financial planning became more crucial as both John and I were not working. John was receiving cancer treatment, I was transporting him to and from doctors appointments and hospitals whilst also bringing up two young children.

When John passed away in 2010, we were financially stable because of the advice and planning by Manny and EJM Financial Services.





I cannot speak highly enough of Manny and his team and I know John was extremely grateful that his family was left in a positive financial situation. Our difficult times have been made so much easier with financial planning offered through EJM and life would certainly be different for us today without it. Little did we know how important that first meeting with Manny 23 years ago was going to be, and the trust, commitment and friendship he has shown us over that time has been invaluable.

Thank you doesn't seem enough!!!!



Patrick Arthur

Whilst serving as Chief Financial Officer for Stanley Sidchrome Tools in the mid nineties, Patrick was involved in upgrading the Company's employee superannuation scheme. During this evaluation process, he was introduced to Manny and the EJM team, and so impressed was he with the experience that he has been a personal client of Manny's ever since that time.

Patrick now works part time as Financial Controller for Trewarne Fine Jewellers, and fills in his spare time serving as a director of a registered charity, Cambodian Kids Can (CKC). This NGO was established in 2005 and runs two projects in the very poor rural province of Prey Veng in Cambodia.

The first project, Mekhala House, provides a safe and secure home environment for around 40 disadvantaged girls who attend the local government schools. The oldest of the girls have since moved on from Mekhala House to undertake tertiary studies or vocational training. Currently, seven girls are attending universities in Cambodia, and two of them have just graduated and are now commencing a rewarding lifetime of meaningful employment where they will become change agents within their communities. Two other young women are undertaking vocational training in hospitality and dressmaking.

The second project, Mekhala Learning Centre, provides free English, computer and internet courses to other disadvantaged youth in the broader community. Evidence shows that a large proportion of past students have been able to gain meaningful employment in banks, mobile phone companies and micro-finance organisations.

EJM have been a strong supporter of CKC over recent years, providing raffle prizes and financial support for various fundraisers as well as attending the annual dinners. In this modern business era where corporate responsibility is increasingly seen as desirable and necessary, Manny and the EJM team have been a shining example of how it can be undertaken to the mutual benefit of both the business and its stakeholders. Several past or present directors of CKC are now also personal clients of Manny, as also are members of Patrick's family.

It certainly is nice to be able to say I have immense respect for the capabilities and professionalism of Manny and his team, not to forget their strong social conscience.



Chrismont Wines

In 2014 we started a 20-year dream project to build the ultimate hospitality centerpiece for our vineyards and wines. Being a significant outlay and life-changing commitment it was paramount we appointed an independent financial planner that understood the dedication required and risks involved in being a family owned and operated business.

At the time, EJM was already providing excellent and skilled advice to us on the stock market and balance of diverse shares for our portfolio of shares, so it was an obvious choice to have them expand their services and expertise to reviewing and advising with the finances of our commercial real-estate project.

From the outset, EJM has been the perfect choice. They have remained ultimate professionals, supportive educators and precise service-providers for the critical financial decision-making and planning of our commercial enterprise and stock portfolio.

Their consistency and focus at conducting regular reviews of our stock portfolio and business' financial footprint while maintaining regular communication and care has ensured we remain on track, and we cannot fault their commitment to keeping our best interests and security of financial assets front of mind.

We cannot sing EJM's praises high enough and look forward to continuing our working relationship with them for years to come.



Ross and Demi Lloyd

Ross and Demi met in the September of 2005, both of whom had been married prior, and both with two wonderful children each.

The story of how they met, and who 'picked up' whom in their first chance meeting remains a little different, depending on who you ask, either Demi or Ross. Suffice to say, Ross's Harley Davidson (affectionately known as Eleanor) was included in the beginning of a beautiful relationship.

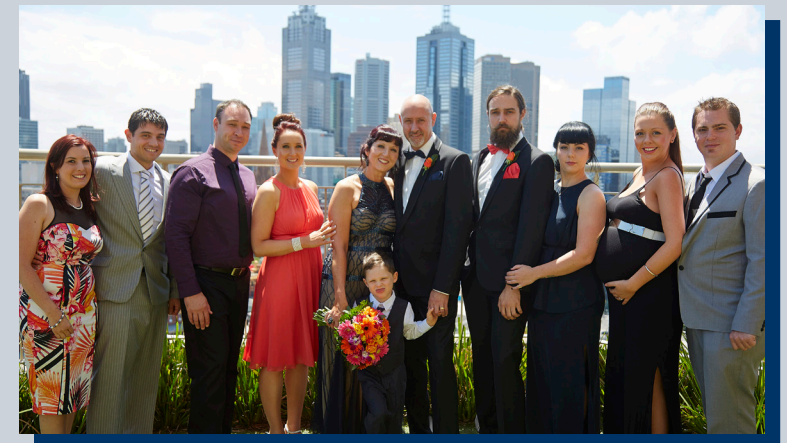
Now married, and calling all four kids and their respective partners, their own, their family has grown to include three grandchildren, and hopefully more on the way (feel no pressure kids).

Both Ross & Demi are conservative by nature, when considering their spending, and have tried to install with their children the importance in saving, being wise with your funds, and working on the theory that "if you don't really need it, you don't really need it". Their children are all doing well, and are all in the housing market, living in Craigieburn, Greensborough, Boronia & Los Angeles.

When not on their Harley, they do enjoy travelling, and have enjoyed a couple of APT travel trips;

Budapest to Amsterdam River cruise, Alaska & Canada, plus their own travel across the US. They see the next stage of their lives, as enjoying more travel and spending time with the kids & grandkids.

Ross is a 35 year veteran with an Agricultural Machinery Manufacturer, who manufactures tractors, combine harvesters, hay equipment and heaps more farming equipment, and Demi



has been in the medical reception arena for about the same time. They live 'hands-on' active lives, and also enjoy being loyal members with the Hawthorn Football Club. Demi has been with EJM for over twenty years now, and as Ross & Demi's relationship developed after their initial meeting, Ross saw the solid advice that Demi was being offered, and soon joined EJM as well. With Ross dealing with the farming community, and knowing the up's & down's that the rural sector often faces, he is fully aware of the importance to receive solid financial advice.



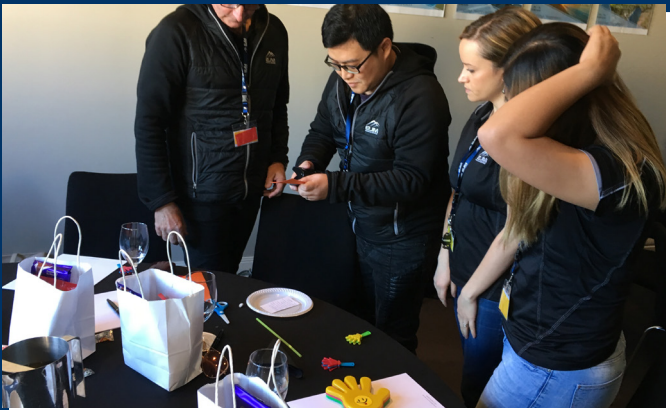
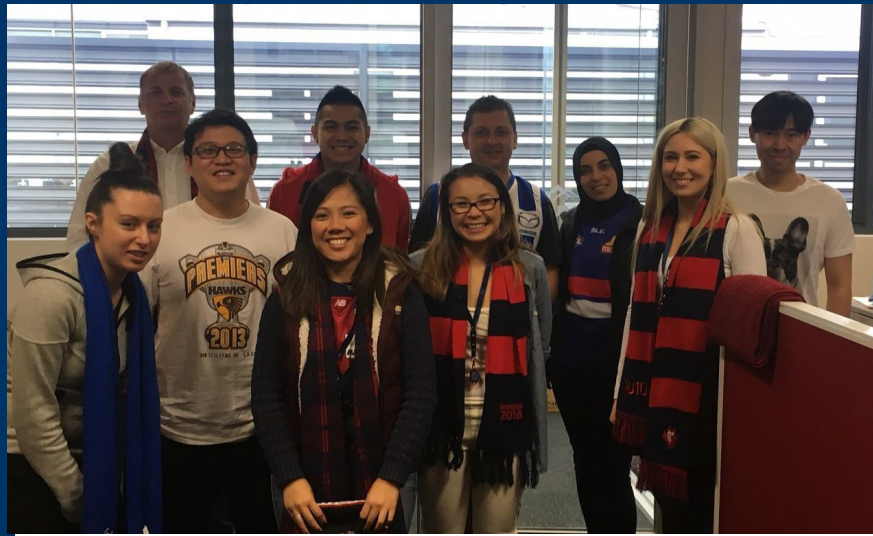
Helene and Dirk Van Iersel

A couple of years after we paid off our house we started to seriously think about our retirement and our financial future. We felt that we could probably make our money work better for us but, neither of us have a background in economics/finance, so we knew we needed sound financial advice. A friend recommended we consult Manny.

During the 16 years that Manny has been advising us we have had no regrets. Manny's explanations of the current and projected economic climate are clear and we enjoy knowing that whatever adjustments need to be made to our investments, we don't have to worry about them because they will be taken care of.

We have always felt relaxed with Manny and comfortable with the advice he offers, so much so that our daughter and her partner are now EJM clients too. Although we will never be fabulously wealthy (unfortunately), we are secure in the knowledge that our retirement years are well looked after and that we can continue to make home improvements, travel and enjoy new experiences. It is also comforting to know that our daughter is getting sound financial advice at a much earlier age than we did.





Family Photos



happiness
[hap-ee-nis]

noun

1. the quality or state of being happy.
- 2, good fortune; please; contentment; joy.



2016