

*Creating
Happiness
2020*



West Melbourne



Wangaratta

CEO Report

Welcome to Our Happiness Book

The year 2020 will go down as one of the most difficult in our modern-day world. We have endured a pandemic which has gripped the world and we may not see the world return to what it used to be for some time. This has meant that we all have had to change plans and review our short and long-term goals.

We at EJM Financial Services have been working hard with all our clients to help review their goals and make sure these are achieved. In this version of our happiness book, we have a group of clients we have selected from all walks of life and across all our offices. It is pleasing to see so many great outcomes and we always appreciate your feedback.

Please let me know what you think of this year's book, and any suggestions for any books in the future. We are going through many changes at EJM Financial Services, including opening an office in Wodonga. We are very excited about this new office and the addition of John who is a very experienced Financial Planner.

Our team in Cebu is growing and they are a very important part of our team and business. Unfortunately, we weren't able to visit the team due to lock down, but we will try and get there next year.

In closing, please enjoy this years edition and we all hope you keep safe.

Sincerely,



Manny Mezzasalma



Ray & Lisa Borg

It has now been well over 30 years since Manny walked into our lives. We were fortunate enough to not only to welcome him into our family, but also feel like we were part of the EJM journey.

During our younger years, my wife and I never really thought too much about our retirement, but when I was asked to write a few words, I took time out to reflect about our financial journey and realised how fortunate we were having Manny and his team look after our best interests. Over all these years, EJM have kept us well informed with any changes and regularly reviewed our financial position. They have always given us good advice to ensure we made any necessary changes along the way to achieve the best outcomes. Now in our early 50s with the end game in sight and the guidance of Manny and his team, we have been able to achieve another goal of purchasing a rental property. I can assure you this would not have been possible without their help. To Charlene and Marco, thanks for your help, it was a pleasure having you assist us through the process. We now feel one of the final pieces has been put in place for our long-term goal.

Our journey with EJM has been a stress-free experience thanks to all their hard work over the years. With that being said, it gives us great confidence we will be able to retire with Happiness and continue to do the things we enjoy such as travel in our later years. Thank you Manny and the EJM Team





Tony & Mary Vespa

When we reached our late thirties / early forties we realised that, while our two daughters were becoming independent and we both had secure jobs, we really needed to start planning the best way to financially prepare for retirement. We both agreed that we did not want to end up on the old age pension - but rather we wanted to have a retirement that enabled us to enjoy the standard of lifestyle we were accustomed to, including our home, car and travel.

We were fortunate to be referred to Manny in the early nineties and found that he was exactly what we needed in a Financial Advisor. He helped us focus and articulate what it was that we really wanted to achieve - what was really going to make us happy.

Manny helped us develop a road map for our financial future, ensuring that our goals were clear and achievable. Over the years we have had many personal and family challenges and issues where we needed financial guidance, particularly when both of us lost our jobs in 2001 and we needed to recalibrate our financial situation. Manny was always just a phone call away and consistently provided his advice to help us resolve our queries. In particular he is always a fountain of knowledge when Tony has any questions regarding cars!

We are now well into retirement and very happy with where we are in life and with our financial security. We are happy and privileged to call Manny and Elvina our friends and know that the EJM team is always there to support us into the future.



Colin & Paula Gething

Colin and I were introduced to the EJM firm some six or seven years ago. Our new accountant, Marco, was part of a bigger firm, that could help us sort out a few financial goals, primarily in setting us up for retirement at some point, and helping sort out future travel plans.

Upon meeting Manny, we found a firm that had, and continues to have, our best interests at heart. Manny's frank and sound advice is always welcomed, and we are now working towards a future retirement plan (although not for a few years), feeling more secure about how we will live in retirement. From advice on SMSF, through to our investment properties and investment funds, from insurances through to mortgage advice, we have always found that EJM, from Manny and Marco, through to Robert and Safa, have been accessible, friendly, prompt and knowledgeable, and we have and continue to refer the firm to our family and friends.

Our future retirement goals include being able to travel - particularly to get back to Europe, have a regular trip to the States to see friends, and have an extended trip around Australia, in the big car and caravan (when the world is out of lockdown).

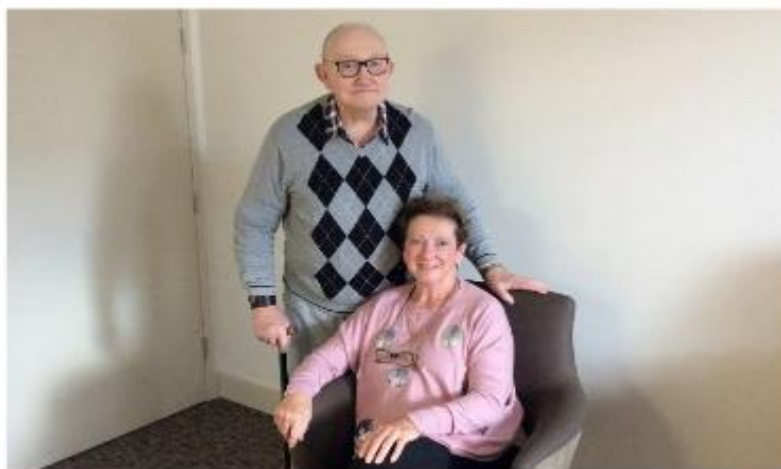
We want to live a comfortable lifestyle, and not work too hard - although with the advice of Manny in helping us grow and build our own business, who knows what that future might hold.

We are secure in the knowledge that our best interests are at the forefront of what EJM advises us to do.





Noela Langborne





I first met Manny nearly 30 years ago when I was working at Domestic Textiles (a manufacturing plant) as the Production Manager where I had worked for 20 years. Back 30 years ago, superannuation was a relatively new scheme and Manny and his colleagues from AMP delivered a presentation to Domestic textiles management staff in regard to this opportunity. Manny was a young man in his late twenties. Back then he did not have his own business and was an employee with AMP. All I remember from his presentation was his advice to salary sacrifice. It was the best advice anyone had ever given me. When Manny started his own company, I was amongst his early clients and have enjoyed our journey together to this day. Although my account has always been relatively small compared to many of EJM's larger clients, Manny has always guided and helped me the same way he would his major clients. Without the guidance that Manny has given me over the years, I wouldn't have an income stream which enables me to live an enjoyable lifestyle. I love to travel and at the age of 77, I have recently traveled to Europe, Canada, Alaska, several Asian countries and so many more amazing places around the world. I have many hobbies and actively play sport including badminton and lawn bowls. I have been blessed with good health which enables me to assist my daughter in law in her business "High Tea at Highgate" as chief scone maker, which I love and keeps me active. Around 15 years ago, I introduced my brother Richard to EJM, to help him invest his money. Now Richard is in a care facility and still enjoys an income stream - thanks to Manny. And now one of my grandchildren Jarrod has recently sought guidance from Manny with his portfolio and projected business opportunity. I am sure he will benefit from the knowledge Manny offers to his clients and will enjoy a similar success story to myself in years to come. Once again, I thank all involved at EJM and am grateful for the kind and professional support you have all given me.

Micaeli Gasperotti

In August 2018, my life changed dramatically. I'm a single mother with two young boys and I was just getting by financially when I had a very exciting windfall, I was now in a position to improve the future of myself and most importantly the future of my two boys. I decided I needed the help and guidance of a financial planner and that's where Brendan Cairns came into the picture.

After meeting Brendan, I just knew he was the right person to help guide me with some great financial decisions that suited my situation, and what I wanted to achieve for the future. He has always been extremely professional, supportive and excellent in providing the education and guidance I was looking for.

My dream of owning a small farm and being able to work primarily on the farm, and part time in my other job as a Clinical Nurse Specialist have now become a reality. I am now starting to make an income from the farm and have been able to expand the number of cattle I have. I have been able to purchase some new equipment, including a new tractor, and make many improvements around the farm.

I had several trips planned for 2020 including holidays to Hawaii, Bali and Western Australia, all which have been put on hold due to COVID 19, but once travel restrictions have lifted, then it's off we go and I can't wait. Last year we all went on a fantastic family holiday to the South Pacific on a cruise and had the best time. This is just the start of some exciting places I plan to see around the world, some with my children and some with my wonderful partner John. With COVID 19 crisis Brendan has always been supportive and has kept me up to date with the market situation with my shares and superannuation, explaining things in detail and I have the greatest of confidence that my best interest is being well looked after in such challenging times.

My dreams are becoming a reality and I am very happy and excited and look forward to what the future brings!



Brian & Lexie Hesketh



My happiness story is about our trip to Chelsea Flower show. As a gardener who has watched TV gardening shows and attended local garden shows and the Melbourne Garden Show for many years, it has always been a dream to one day travel to the UK and attend the Chelsea Flower Show. It has been talked about in such glowing descriptions, many well known Australian gardeners and landscapers refer to it as the most wonderful horticultural show in the world. I have seen television documentaries of the two Australian landscapers who built display gardens at Chelsea. Philip Johnson, a Melbourne based landscaper who won a Gold Medal and Best In Show in 2013, had an open garden day at his beautiful bush garden in the Dandenong Ranges which I was lucky enough to attend and he displayed the plans he used for his winning garden.

My anticipation and excitement at the thought of one day attending Chelsea was growing. In late 2016 we began to plan a trip to the UK for 2017. I joined the Royal Horticultural Society so I would have access to member tickets to attend Chelsea. Planning was very exciting and when finalised we were all set to travel to the UK in May 2017, visit relatives near Manchester, then return to London for two days at Chelsea.

I am aware that London does not always have great weather so I booked for Tuesday and Thursday in the hope that one of the days would be nice weather. In the months leading up to our trip, I was so thrilled to be going that my emotions would get the better of me and if I tried to tell someone we were going to Chelsea, I would get very teary!!

On the first day of Chelsea the gates opened at 8am. My husband was not as excited as me so it was hard to get him to leave the hotel early. We travelled by public transport to the show, so many shops, cafes and houses in the suburb surrounding the show were decorated with amazing flower displays, it looked like rows of fabulous florist shops all putting on a display to outdo each other. As we arrived at one of the two main entrances with lots of other people the emotion was overwhelming. Entering was a wonder, where to look first! We walked up and down and around the area trying to take it all in. I left my husband sitting on a seat so I could continue to look further.

The Great Pavilion was enormous and held so many displays, it alone took a couple of hours to look around. By 3pm in the afternoon my husband was tired and thought we should leave, luckily I had a ticket for Thursday. BBC TV had a program every afternoon and evening featuring the day at the show with garden experts interviewing landscapers, exhibitors and growers. I would prepare some food, and a bottle of wine, and sit on the bed at the hotel and watch every day. Thursday my husband decided he didn't want to go for a second day so I headed off early to re visit and also find things I may have missed on day one. As I had a spare ticket I went back to the hotel for lunch then returned in the afternoon using my husband's ticket. I have no idea if I managed to see everything but I was very happy with the amount of time I had to look in detail at things I was interested in. I also watched some of the recording of segments for the evening show with garden experts I knew from shows I have been watching for years. Brian and I have been lucky enough to travel overseas on many occasions. We have enjoyed trips together and trips with family and friends. Attending Chelsea Flower show has been an absolute highlight of our trips together. I was not disappointed in any way, and I have now had two trips to the UK to attend Chelsea Flower Show and I hope I will do it again at some time in the future.

Douglas & Sharon Richards

We were very fortunate to be introduced to Manny by our nephew in 2010 who was working for him at the time. This is when our financial journey began! Since then, we have never looked back. Throughout this financial journey, we have had the opportunity to develop a wonderful friendship with Manny, his lovely wife Elvina and the EJM team.

Most of our professional lives have been in the furniture industry, myself in sales (merchandising and decorating), which I have been involved in for the past 30 years, and now I am working part time for Doug who owns his own trucking business, contracting transport and deliveries. He eventually sold his business and retired at 65, ten years ago. He now spends his time happily playing golf and being a development coach for his beloved football team, the Burnside Bears. His love of football started many years ago when he was drafted by the Geelong football club, whom he still loves and follows, to this day.

Through Manny's expertise, we were able to leave our finances in his hands, while we were able to explore another part of our lives, travelling! We had the opportunity to travel many times overseas to see the world. We are now the proud owners of a caravan and joined 'The Grey Nomads'. What better way to spend our retirement, than to travel around Australia with our gorgeous four legged baby, our golden retriever Molly!

Manny and the EJM team have given us financial peace of mind which to us and our family, going forward truly is the definition of HAPPINESS. Hopefully we have many more years to look forward to with our EJM friends.



Greg & Kerrie Maloney

Being relatively new clients of EJM after crossing over from AMP at a time when we had just retired, we were obviously nervous about the move, but we have not looked back.

Peter Smirnov and Stephanie Bowyer are our contacts and have looked after us as EJM family, where Peter comes to us at a suitable time where we sit around the table over a cuppa to discuss our concerns.

Peter is open to suggestions, updates us on our account, and keeps reassuring us we are in the position to do what we love - travelling this great country in our van.

Although we have and are going through a tough period with the bushfires and now Covid-19, we have complete confidence EJM team will be looking after us.



Maria & Eugeino Serratore

Our journey with the EJM team started five years ago. We met Manny Mezzasalma through recommendation from our family friend.

In 2015, I opted for voluntary redundancy. I wanted to travel back to Italy where my husband and I were born, and explore other countries in Europe. I wanted to do this while we were still fit enough and healthy.

We had not been back since arriving in Australia in the 1960's. My husband Eugene and I travelled to Europe with friends on a ten-week European trip in June 2015. What an amazing experience!!!!!!!!!!!!!!!

We also wanted a debt free future, and had no idea how we were going to achieve this. Manny and his staff guided us through every step to achieve our goal. This was achieved by Manny and his team's hard work by meeting with us and providing guidance at every step.

Charlene helped us with sourcing a better Home Loan and Johnathan with consolidating our superannuation. Charlene and Johnathan have always been very helpful, and provided us with continued guidance with all aspects of our finances. Manny, Charlene and Jonathan have helped us reach our goal, I have been able to transition to retirement, Eugene is still working, and I have been able to spend more time with our grandchildren. What a blessing!

This has been made possible by Manny and his very capable and helpful team at EJM. We look forward to our continued association with Manny and his team at EJM for many years to come.



Amanda Carson

Having been a client of EJM for many years, it was a casual conversation with Manny about six years ago which resulted in the absolute best, life changing decision I ever made.

We were discussing the challenges of looking out for our parents as the aging process impacts their physical and cognitive abilities. I was living and working in Melbourne and my Mum lived in regional Victoria. My brothers and I were becoming increasingly uncomfortable with Mum being on her own since we lost our Dad, and Manny said to me 'you realise you can stop working and go to be with your Mum...'

That one statement began a process of financial advice and actions which enabled me to go and hang out with Mum for three and a half very precious years.

Thanks to Manny's interest and knowledge (and the caring support of his team), my Mum, brothers and myself were able to fully enjoy this time, and feel secure that Mum was enjoying a safe, high quality of life.

I'm extremely grateful to Manny for every crossword puzzle, drives in the car, cooking treats, arranging vases of roses, and evening chardies I got to share with my Mum.

A huge thanks for the fabulous support of Kosta, Manuela, Safa, Sam, Marco, Franca and the whole EJM team – they always go the extra mile to help.



Wedding of Jamie & Emma Mezzasalma





Wedding of
Marcella & Tannous





Wedding of
Stephanie & Heath





















happiness
[hap-ee-nis]

noun

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

