

Creating Happiness 2019

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CEO Report

Welcome to Our Happiness Book

As I get older time seems to go so much faster. It feels like it was only yesterday that we completed the 2018 happiness book. The main objective of this book is to highlight the work we do and have done over the years. I look at each one of these people and it is so gratifying to see how much of an impact we have made on their lives. We constantly talk about creating happiness and we keep ourselves in check by making sure we have hundreds of these stories that we can publish each year. This is our 5th anniversary book and we look forward to the 50th year anniversary in future. Even though these books are produced every year it takes many years to achieve clients objectives and I wish to thank the highly skilled and dedicated EJM team. Without them we could never achieve these outcomes. I hope you enjoy this year's addition.

Sincerely,



Manny Mezzasalma



Trish Zicari



I left Australia's shores in 1965, headed for Europe, and returned with my husband Walter and twins Daniel and Monica in 1977. I'd met Walter in Perugia where I was studying Italian and we married in 1970. We were introduced to Manny in 2015 by Gary Butler, our previous financial advisor, who was retiring and recommended Manny and the EJM team. How lucky were we, and especially myself, as my darling husband passed away in 2017. He had worked for Il Globo, the Italian newspaper, and I worked as a radiographer until my retirement 3 years ago. I can't thank Gary enough because Manny's advice and guidance has been outstanding. I refer to it as the "Exceptional Journey to Managing" (EJM) our, and now my, financial destiny! I can go to Bali every year where I catch up with friends from all over the world. In short, I have a comfortable and tranquil life. I'm not entitled to a pension but, believe me, I'm the lucky one! EJM versus Government? I know which one I prefer! I've got a big smile on my face. Thank you, Manny, and all the team at EJM. I feel like I'm part of your family more than a customer. God bless you all and thank you for helping my daughter too.



Charlie & Gina Fenech

I am writing this as a happy retiree, I have known Manny for many years now and all of his advice, care and planning has helped me achieve a personal goal of retiring with the knowledge that I can continue a lifestyle where I can still enjoy doing things and going places with my wife Gina, and still live happily and comfortably week to week.

I have only been in retirement now for six months but I can honestly say I feel very comfortable and knowing that you have financial backing to help you continue until well into your nineties is most important

Manny's personal care and guidance in our financial matters has been an absolute winner. The continual home visits and catch ups with our finances and just letting us know where we are at with our superannuation funds is most gratifying. Manny has helped us with forward planning and his continual guidance has allowed us to buy a new vehicle for my wife Gina on my retirement, helped plan for two weddings in the future and planned for other matters that will come upon us.

I have also been able to take up coaching which has been great and in our first Season our Senior Women's Team made it to Grand Final played at ESSENDON Football Ground.

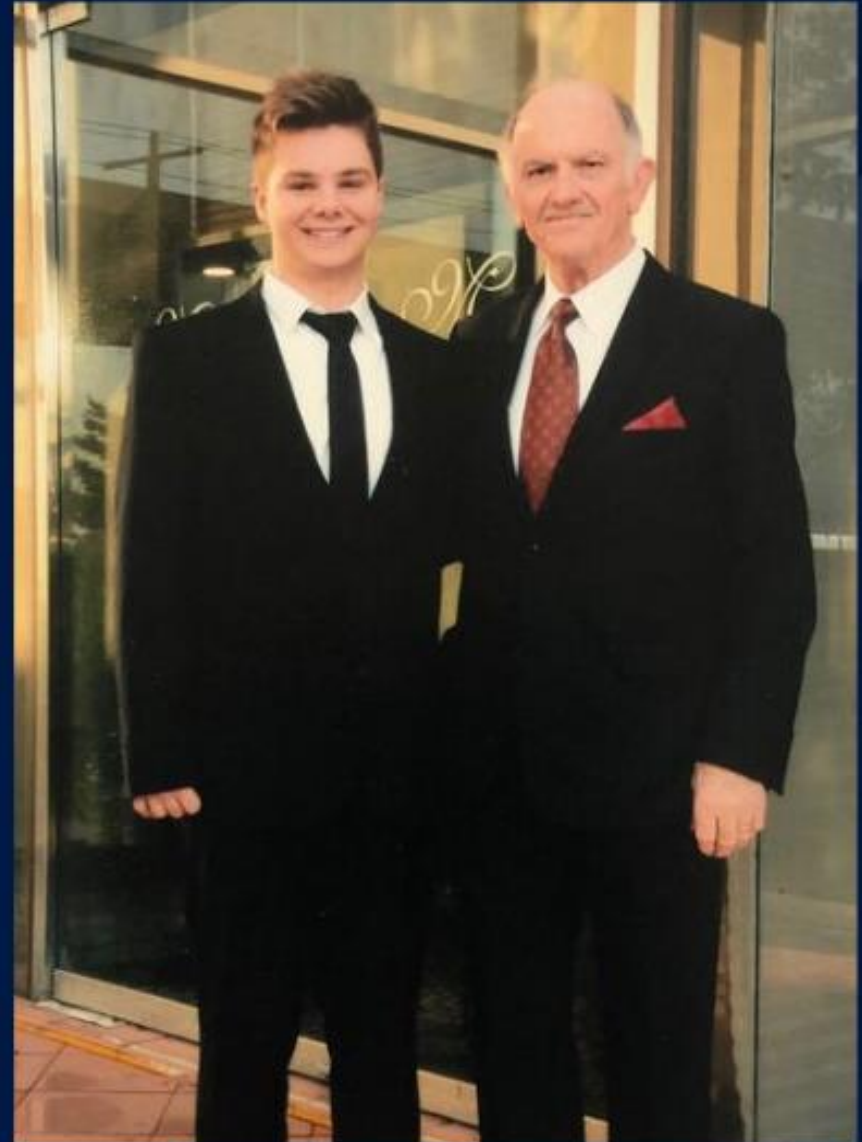
Final Score Maribyrnong Park 2-2-14 Lost to Doutta Stars. 2-7-19

We look forward to our continuing guidance and have absolute confidence in all the advice given by Manny and his courteous staff at EJM



Hans Bauer

I Hans Bauer came to Australia back in 1960 at the age of 22, spoke no English but had a certificate as Fitter & Turner (Toolmaker). In 1962 I got married and started a family and in time a mortgage. When superannuation became compulsory, I was working for Kirby Engineering who ran their own super fund. Kirby then Sold the company in the late 90's that I was working in at the time which then brought in a new superannuation fund being AMP. A gentleman named Manny Mezzasalma arranged for a staff meeting and explained how AMP worked. It was only then that I started understanding what superannuation was all about. In 1996 I had finished paying off my home and then decided to start putting in my money into the superfund. With Manny's guidance and structure, I was able to retire in 1999. Manny visited us at home to find out what we wanted moving forward and how we were going to achieve it. My request was simple, I wanted comfortable living but NO TAX, so Manny went to work, which would have not been simple for him as he had trouble trying to get my wife's overseas pension, my super and our Australian Pension all under one. For over the past 20 years we have a yearly review, he makes changes and adjustments as required which then allows me to go overseas every 2 years to visit my Family in Germany, Strassfurt. I enjoy spending as much time as I can with my family especially my grandson Jayden who is now 21. I feel that Manny is like family to me, having met his wife Elvina, and both his sons Jamie & Christopher on many occasions throughout the years. Whenever I have a question or need clarification on something I call Manuela as she is my contact at EJM and is always there to help. Thank you Manny Mezzaslama and all the Team at EJM Financial Services for all your ongoing support.





Melissa Gundrill



With the exception of reading the odd “Finance for Dummies” book, I had no idea what getting financial advice would be like. I assumed that my consultation with Brendan would involve looking at my asset to liability ratio, and then a whole heap of judgement about my past financial decisions. Boy, was I wrong (thankfully). The best part of working with EJM was taking the time to reflect on what REALLY makes me happy. When you take a step back, and you look at happiness more holistically (and stop treating your bank balance as the only indicator), it’s amazing what you can achieve. It has helped me re-set my relationship with money. I knew that if I wanted to reach my end goal of being able to take 6-12 months off work to drive around Australia, then I would need to make some changes. But once I’d established what really mattered to me, it was relatively easy to cut back on the things that weren’t contributing towards my end goals. Now, two years into my journey, I’m credit card free (for the first time in 15 years) and I have savings starting to grow in preparation for my 2020 adventure. The best bit is that I’ve not had to sacrifice my love of travel in the meantime. Sure, I’ve not been jet-setting to Europe, but I’ve ticked a few more bucket-list items off this year - heading to Hamilton Island, Lord Howe Island, Uluru, Exmouth and Merimbula. What happiness looks like is different for everyone. I’m incredibly grateful that my version of happiness was fully supported by the team at EJM. They have been wonderful to work with and make me feel confident that my future is bright (and very HAPPY).

Mick & Patsy Andrews

We met Manny in the late early 80`s` about 37 years ago. We had an AMP man that had an accident and couldn't continue seeing us so Manny came to us in his place. He used to come to our house back then, and it was like having a friend drop in. He was so easy to talk to, and we could follow his instructions easily. He filled us in on what Mick was to do to have a comfortable retirement. We have followed his advice all these years and now that Mick is coming up to his retirement, we have found we will be able to retire comfortably thanks to Manny's help. It is such a relief to know that we will be able to spend our retirement years doing what we love, and that is travelling around Australia, in our caravan, enjoying our beautiful country. Manny has helped and advised us on many things over the years, and his advice has always been right. We thank him for that. Mick has been a crane operator all his working years, and helped build many of our main structures around the place, like the Telstra Dome, Tennis centers, Southern Cross Station, Federation Square, the wind farms in Victoria & South Australia, working long hours, in the heat and freezing cold, and I think he deserves to retire comfortably. Thanks to Manny we should be able to do that, if he can give work away that is. We look forward to continuing our friendship with the team at EJM for many years to come.





*Creating
Happiness*

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Geoffrey & Robyn Golightly

Several years ago we were referred to EJM by my daughter who was very happy with the advice they had provided her and her partner. We met with Manny and he explained the advice process and we were immediately relieved as it seemed simple enough. We would have been lost if we had to plan our own retirement. Over the years Manny and the EJM team have helped us plan for our retirement and several years ago we retired successfully and we have a secure income and peace of mind knowing that the Team at EJM keep an eye on things and are always there for us to answer questions and help. We would have been lost in planning our retirement on our own and this played heavy on our mind.

With the EJM team this stress has been removed and we are thoroughly enjoying our retirement. Geoff's mother had recently reached an age where she was going to need help and again the EJM team provided us advice and made sure things moved smoothly and Geoff's mother now stays with us and her financial situation is better for the advice we received and she also has peace of mind knowing the EJM team are looking after her. We look forward to working with Manny and his team over the coming years as his entire team are friendly and courteous.



Paul & Jayne Pozzan



We first met Brendan through recommendation from my best friend Hanna. When we met with Brendan we were not in a very good spot financially. We had just become close to losing our first home and 2 cars that we had together. Paul losing his job and having a 6-month-old baby girl Aimee it was a very stressful time. After working through our financials with Brendan we were on the road to recovery. Now 6 years later we are in a such an amazing spot financially it is wonderful. If we hadn't of met Brendan I honestly don't know how we would be. There has been a lot of learning for both Paul and I along the way and it is exciting to finally be feeling positive about our life. We will be forever grateful for the help and support that is available through EJM. Now we are excited to see the next chapter in our live begin.



EJM Family





Fun Times





happiness
[hap-ee-nis]

noun

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

