



Happiness Book

2024

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CEO Report

Welcome to the 2024 EJM Advice Happiness Book



This year we have reached an important milestone, with over 1,500 clients currently engaged on our ongoing service offering. We want to continue to grow, and I want to take this opportunity to thank you, our clients, who give us the privilege every day, to be part of your journey. We love working with you to Create Your Happiness, your best possible future.

Thanks to every client who has shared their story in this edition, your stories inspire us and make us proud.

At the end of 2024, Manny Mezzasalma, founder of EJM Advice, will be retiring as a financial adviser, and will spend more time with his loved ones in 'semi retirement'. Whilst Manny will remain a major shareholder & director, it is appropriate to stop and acknowledge his contribution, along with that of Elvina, Manny's wife and co founder of EJM Financial Services. In 1992, Manny and Elvina took a big leap of faith, driven by their commitment to make a difference in peoples lives.

EJM Advice is the legacy they leave as a result of that leap. We wish them all the best.

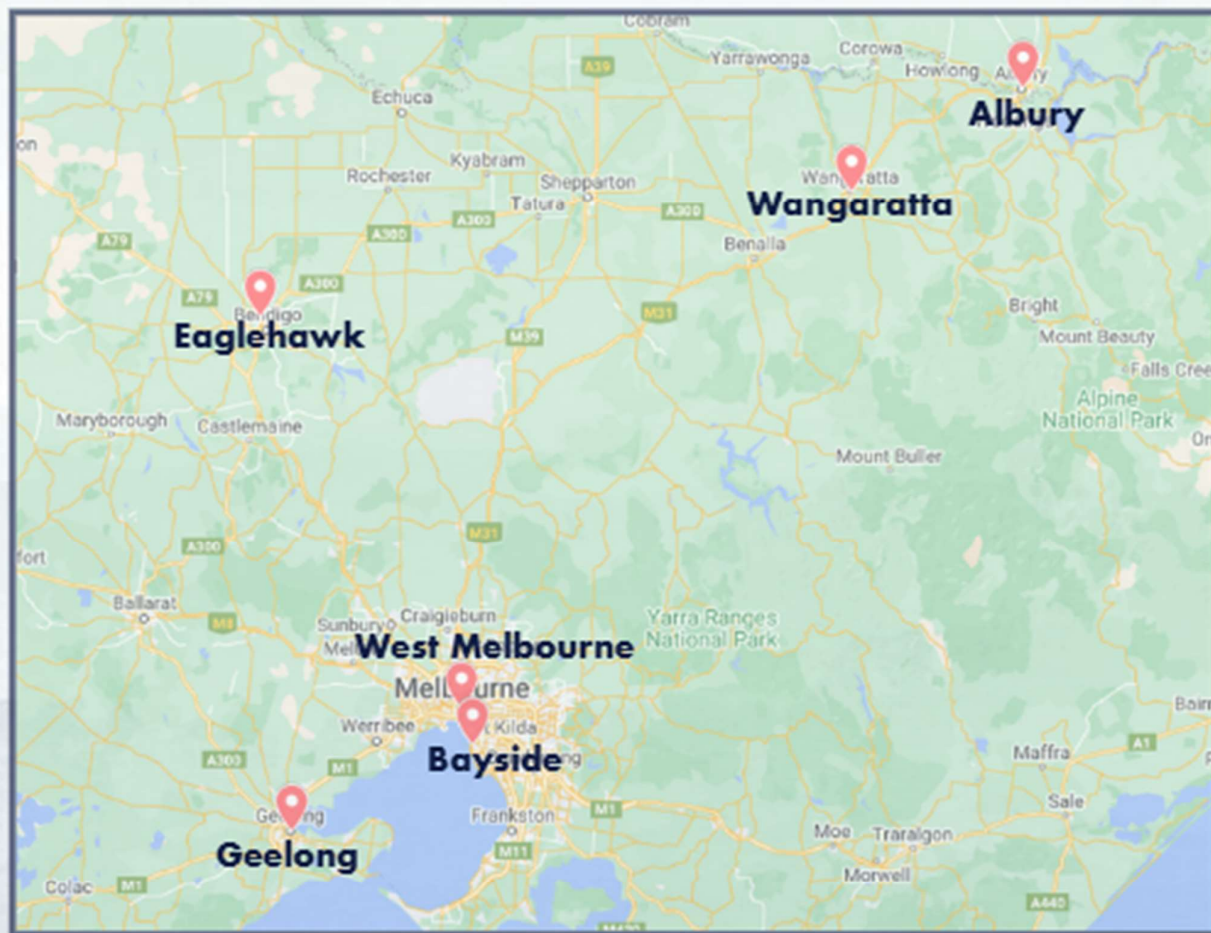
Sincerely,

A handwritten signature in dark ink, appearing to read 'Peter Monahan'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Peter Monahan
CEO



EJM Advice Office Locations



EJM Foundation Report



At EJM Advice, we believe it is important to give back to the community.

The EJM Foundation's purpose is to create positive change by supporting causes that are close to the hearts of our team, our clients, and the communities in which we operate.

Established in 2023 and operated by volunteers from within our team, the EJM foundation reflects our commitment to being more than just a business. Through charitable donations, volunteer efforts, and raising awareness for important causes, we aim to make a meaningful difference in the lives of those we interact with, both in and beyond the financial world.

Events and causes we have supported in 2024:

- Bettys Place Women's Refuge Albury:
- Wear Orange Wednesday – WOW Day 22 May 2024
- Greyt Greys Rescue
- Huntington's Disease Awareness month (May)
- Bowel Cancer awareness month (June)
- Red Nose Day (August)
- World Chocolate Day with the team in June
- World Autism Day by making a donation to Different Journeys. We also had Mel Spenser OAM host a teams meeting to bring awareness to Autism and the different types of support that Different Journeys is able to provide.
- March Charge
- CEO Sleep out
- Rotary Club of Albury 2024 Special Children's Festival – Circus Quirkus
- Australian Koala Foundation (September – Save a Koala month)
- Cambodian Kids Can

If you would like more information on the EJM Foundation, or if there is a cause that is close to your heart that you would like us to consider supporting please reach out.

A handwritten signature in dark ink, appearing to read 'K Kinsella'.

Kristina Kinsella
Chairperson of the EJM Foundation



Mark Ryan

What a journey – and still to continue.

My association with Manny and Charlene has been life changing – to my advantage! Professional, loyal, excellent communication, brilliant advice and some fun.

My long time partnership with EJM (particularly Manny and Charlene) has turned my financial situation all those years ago from at best bleak to financial security I never thought could be achieved into my retirement mid next year. My initial contact with Manny gave me great confidence to continue with EJM and guided me to deal with Charlene, again successfully.

About myself - I am 66, still working albeit 4 days a week until my retirement into next year with Surdex Sheet and Coil (steel coil and sheet metal distributors) for now 20 years. Another wonderful experience and been in the same industry since 1978. I have lived in Woori Yallock, Country Victoria for the last 40 years and became involved in the Yarra Valley community through football, cricket, basketball and little athletics all for Woori Yallock.

I am so fortunate to have a life partner Wendy – the love of my life, my son Daniel who makes me so proud, my family and my Brady Bunch loving family which has given me 8 grandchildren to adore. I tell people I now know why God put me on earth - to love, cherish, cuddle and tease grandchildren. I also enjoy supporting the Hawthorn Hawks, the Australian Test team, gardening, my aviary full of finches & gold detecting (haven't found any yet).

Thank you and God bless

Andrew Bennett & Louise Goodall

I met David through an introduction at Mortlake College. I was planning on retirement from the education department and was looking for a good investment plan for my superannuation.

My wife and myself met with David who assured us MyNorth would provide us with an income strand suited to our lifestyle.

We moved to Tasmania and I continued working part time and my wife retired.

With our super pension payments and work we were able to travel to all our wish list destinations. Recently an inheritance was divided between my wife and myself. MyNorth set up separate strategies to make our lives easier.

David was always available to help us do the best with our finances. We are very happy with our long term flexible plan set up by David at EJM Advice.





Frank and Lorna D'Arcy

Lorna and I got together late in life. We married in 2012 and in 2016 we built our home together. Brendan became our financial advisor and has turned to be the best thing to happen to us financially.

Lorna was made redundant in 2018 and I was made redundant in 2020. Things were looking a little grim and we were in danger of losing our home. Brendan helped us use my superannuation to pay out our mortgage. His advice in our opinion is what saved our home. The payout from both redundancies were reinvested in our superannuation and with the salary sacrifice we had made it possible to begin to rebuild towards a comfortable retirement.

Fast forward to today, I am now retired with my superannuation paying me a modest payment fortnightly. EJM also set up my aged pension.

Lorna is still working but she is looking forward to retiring in the next couple of years.

We still can travel overseas to our family in the Philippines and have grandchildren that are so much fun.

Life is good!

Doreen Wessel

A number of years ago I realized organizing my financial affairs is not as simple as I would like it to be. I had a number of areas that I needed assistance with, which included my long term goals into retirement etc.

I needed to be able to find someone that I could trust with my personal affairs as this is quite daunting and to trust someone with your future and finances was not an easy task. I had come to know Brendan Cairns from EJM Advice through business in Wangaratta, he was a very likeable person, a person I could feel comfortable with and not feel as though I should have been better organized with no judgement.

Picking up the phone and making an appointment was the call that changed everything for me. Brendon's simplistic approach and knowledge was a game changer for me. After our first meeting, I felt that I had a plan and that I would be able to reach all of the goals that Brendan set for me. They were practical and achievable and we could work on this together.

Each year when we had a catch up to go over my position I could see how important it was working with Brendan from EJM Advice. If I needed to check in with Brendan during the year for additional guidance Brendan was always available.

Now I have reached my retirement, I am totally organized with my Superannuation, plus other affairs, and enjoying life. Thank you to Brendan Cairns and my new hero Richard Gourlay, without this support and guidance I would not be in the position I am today.

I am the happiest person possible and I owe this to both of you. Thank you. I wish EJM Advice all the success possible, I put my trust in you and your organization, and I am very happy I did.





Gerard Garner

After losing my wife during Covid, I decided to sell our family home in March 2022, with the option to rent it back for 12 months after settlement.

Both of us had been on full pensions but those disappeared as soon as the sale was settled. I had agreed to move into a "granny flat" at my daughter and son in laws place.

Needless to say, I was at a loss what to do with this financial windfall until a friend recommended that I meet with Kirsten Hitch from what was then Planwell, now EJM Advice. That was about August 2022.

Right from the get-go, my daughter (a former bank manager who accompanied me to the initial two meetings) and I felt very comfortable with Kirsten.

Outlining the need for a granny flat agreement, Kirsten assisted us with that along with what I could contribute to the granny flat itself. Centrelink needed to be dealt with, and she assisted me to get a low-income health care card.

Kirsten's advice on investment has been first class and the returns have allowed me to travel to play veterans cricket. In the past 12 months I've enjoyed cricket tours to South Africa and the UK.

My investments through Planwell/EJM advice provides me with peace of mind without the concern of financial worries.

Robert and Lynette Galtry

Time moves very quickly. Lyn always been aware of trying to look ahead, after losing her parents at an early age. That said, the best laid plans are often thwarted, however, without plans or at least 'Some Plan', flying by the seat of your pants can often lead to struggles and undue difficulties in times when life takes an unexpected turn, and the routine of day-to-day life is turned upside down. Rob and I cannot quite remember now what lead us to Planwell, and our very first encounter with Callum; nor can we remember what year it actually was. It was a long time ago, when we were both employed, full on with 3 almost teenage children at school, a mortgage, bills, and constant financial needs in some direction or other, and never enough left over to stretch out to include any of the extra or special stuff, like taking a family holiday, that one might like to do or achieve. Our home in Teesdale was completed to lockup in 1987, in December we moved-in, just before Christmas. It was simplistic living to say the least, the plan being to complete it ourselves in order to save. However, Priorities change. The kids - our responsibility as parents to them, their education, happiness and all their needs came first - maintaining daily responsibilities and routines, our jobs, community involvement, providing for our family and maintaining our existence in a new place came before anything that might be left over could be poured back into our dreams for our home. We have been working and building our dream ever since.

Without any doubt, and in all honesty we can report here that without having had that first encounter with our trusted and well-respected Financial Advisor and now friend Callum Howard, at Planwell in Geelong, we would not be in the secure and stable financial position we are in today. Right from the beginning, Callum took and continues to take the time in our meetings to "catchup" with our current situation, not just where all the finances are at but with us and our family. It has been a journey, not everything happens in a heartbeat. We have had achievements along the way, dreams and special memories have been made, some overseas travel was much enjoyed and accomplished, our daughter's wedding, visits to our grandchildren in Queensland have been possible; cars, mowers, and equipment have been replaced; infrastructure around our home was able to be built. Bills were able to be paid, and important securities like health and other insurances were able to be maintained; and so much more!!

Across the years Callum has cared to take the time to know about us, ascertain in every aspect, 'where we are at' in Life, including our health and wellbeing. We believe that is how he has been able to accurately help us achieve step by step, milestones that have mattered.

Callum is a gentleman, he listens, and remembers, he treats us with respect, compassion and care, and has managed our financial wellbeing to the point in our now retired lives, where we can complete some upgrades to our home to improve and secure our Real Estate equity; realise some dreams... perhaps even, in time, take another trip. We have been able to help our family too, which means the world to us.

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We are so grateful to Callum and Planwell, now EJM Advice, for all the time and care he has taken for us and for making possible our secure financial equity.

Happiness, is acquired or realized and identified in many ways and takes a life time for most of us to appreciate. We both believe that Happiness is a side effect; created by being comfortable and content with yourself, and with your choices and how you manage their consequences. Certainly, money will never buy our Happiness, however, we can relax with each other, be Grateful, God willing grow older together, continue to Dream and Hope and Plan ahead, looking forward to whatever comes next in our life's journey, because we are financially comfortable. A Peace of Mind that brings us Happiness.





Steve and Christine Collinson

It's with great pleasure that we share our story.

We have been dealing with Flack Advisory/EJM Advice for many years since my retirement in 2014.

During this period we could not speak higher of the personnel we have dealt with over the years. They are experts in their chosen fields. Special mention to Dan - he is our main contact for all our financial advice in many matters, varied requests for various reasons at all times very punctual with his responses and advice.

Due to the advice we received we are able to continue with the lifestyle we plan and enjoy, were able to travel within Australia with the occasional trip overseas to America/Singapore and Canada on a few occasions we are also able to continue with our hobby - Classic cars. We are the proud owners of a 57 Chevrolet that we participate in local classic car shows etc

A big thankyou to Dan, Di Parsons and the team from the Bendigo office looking forward to our continued partnership.

Trish and Robert Hyland

We met Jan Ellis in the early 2000's and began our financial planning journey with what is now EJM Advice. Thirty years ago, we knew that it was strategic to plan our retirement but that concept seemed such a long way away!

Here we are today in the capable hands of Megan Cull and as I sit here and write this, it is my first day of retirement.

After a significant health scare, we realised that life can change so quickly. With this in mind, we talked to Megan and with her support and advice, we have decided to 'live life'.

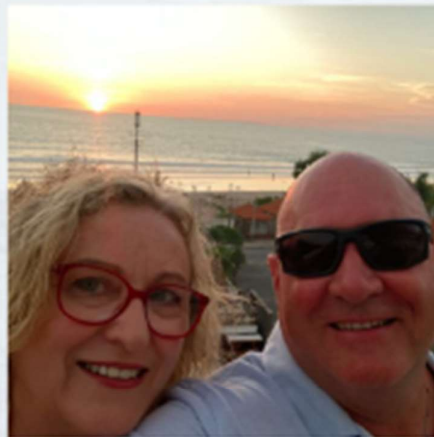
In this transitional time, moving from full time work as a principal to full time retirement, it is such a relief to know the EJM Advice has helped to set us up for a comfortable lifestyle that will involve overseas travel, caravanning, family time, gardening and time spent with friends. This year we have travelled to New Zealand, Canada and Alaska with Japan coming up soon. In the new year we will continue our travels.

I have always worried about financially 'surviving' without my regular Department of Education pay cheque. There is such a peace of mind knowing that we will always be supported by the EJM team.

We feel that they know us and our hopes and dreams personally and that they care about helping us to achieve them.

Retirement, here we come!!





Carl and Sharon Stibilj

It's hard to remember exactly when we met Brendan and engaged him as our Financial Planner, but it would be at least 15 years ago. We are so grateful that we did.

We certainly had a plan in place for our future retirement, however, until Brendan sat down with us and went through them all, adjusting our strategy where he could see more benefit to us, did we feel confident that we were heading in the right direction to having a stress-free retirement plan.

We are now transitioning to retirement, availing ourselves of our accrued leave, and have bought a caravan (even though Carl said he would never be caught towing a van!). The few trips we have done have been wonderful and we have visited many places that neither of us have seen before. We are planning a larger trip next year (2025), travelling up north, through the centre, then heading over to the west coast of Australia to see the beautiful sights of WA.

Brendan has also assisted our two adult children with recommending investment strategies based on their current situation.

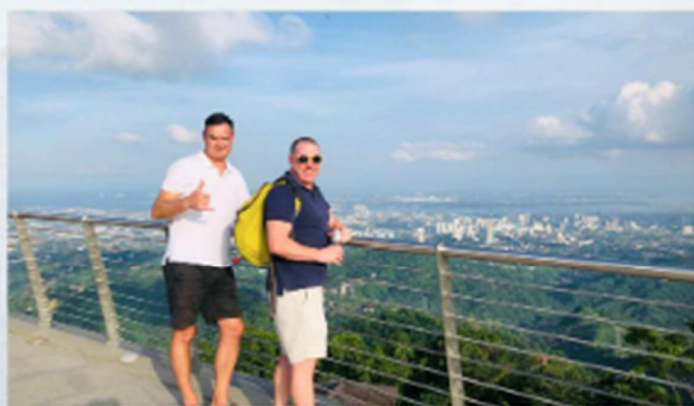
Thanks Brendan and the whole EJM team.

Elym Team
♥



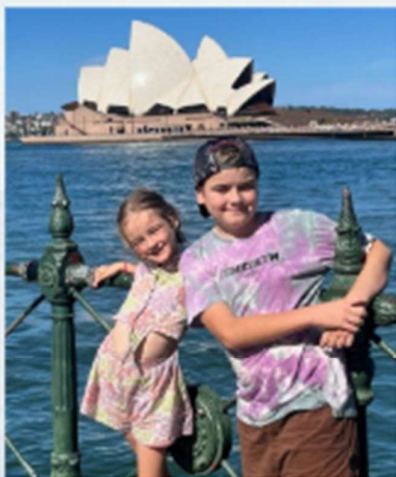


EJM Team ♥

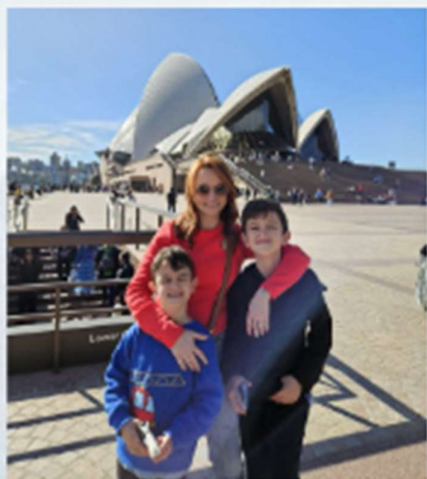


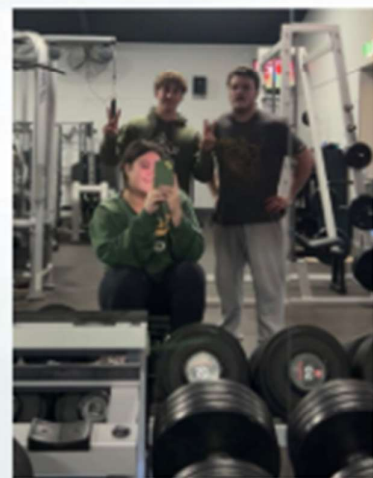


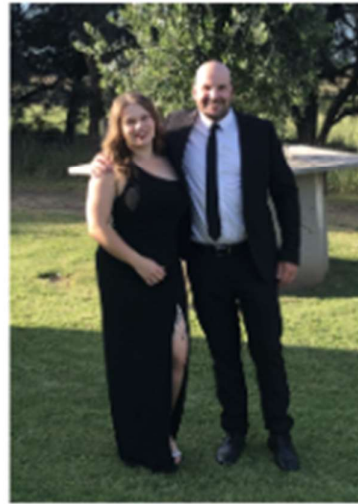


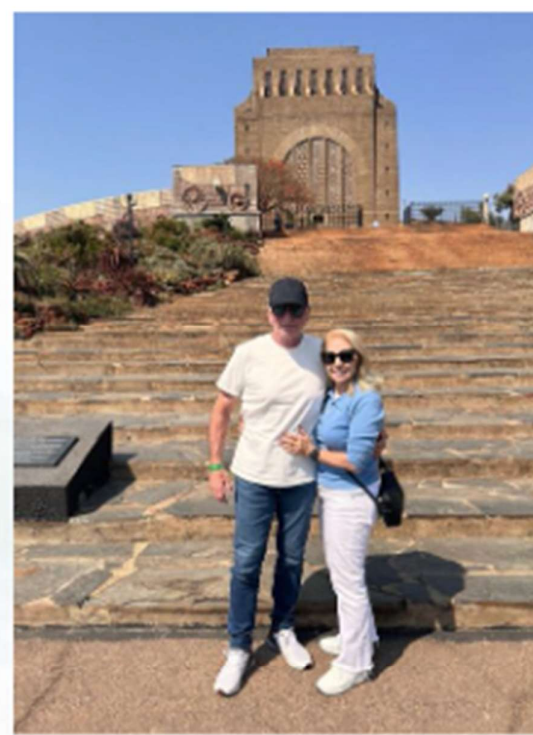
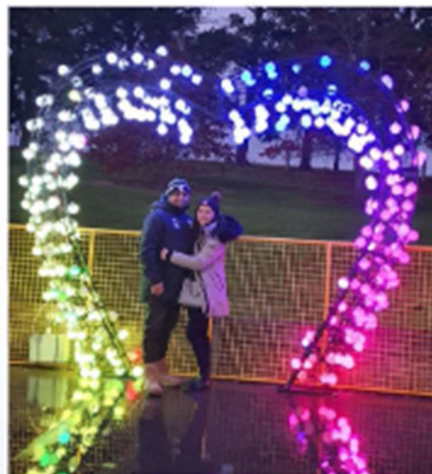


EJM Family ♡



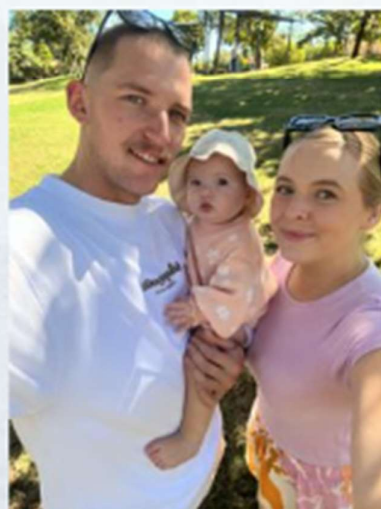


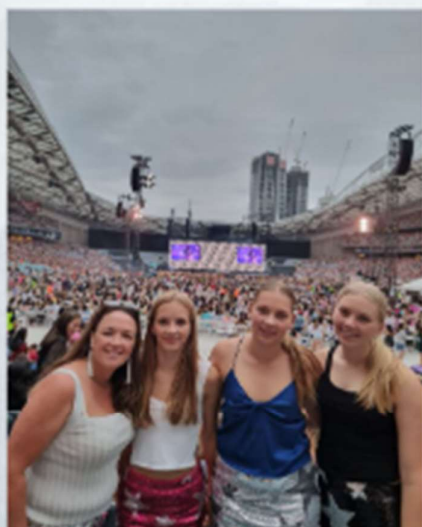
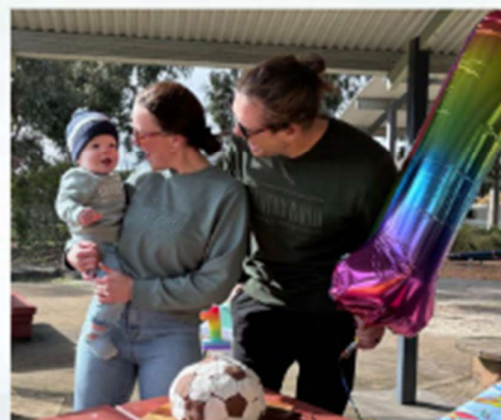
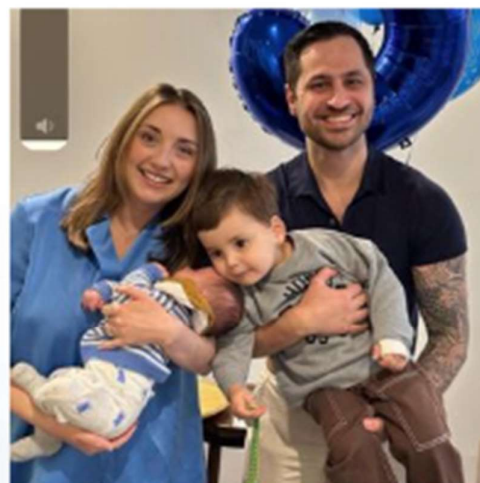


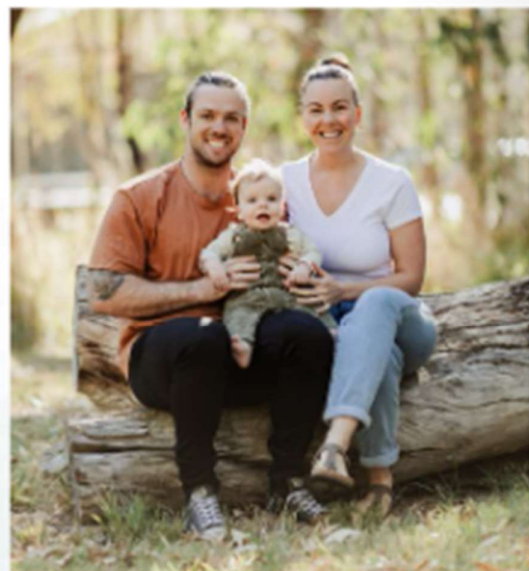


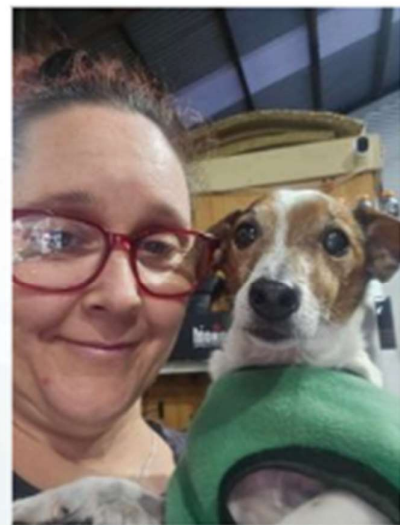
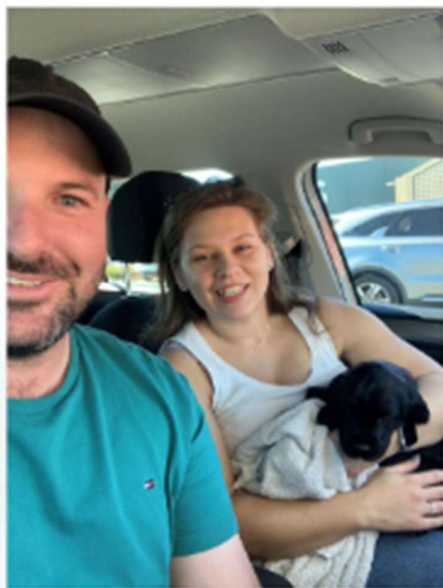
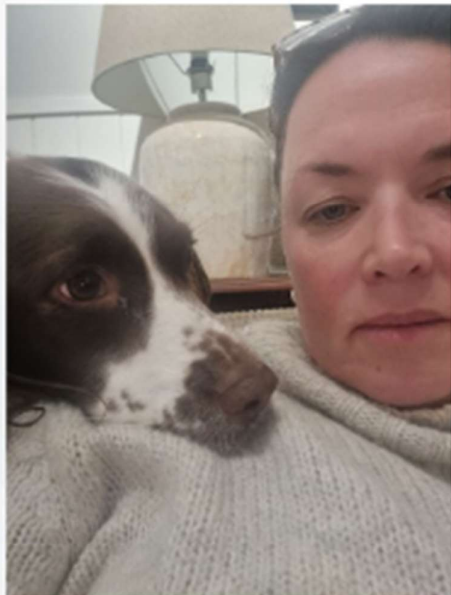


family

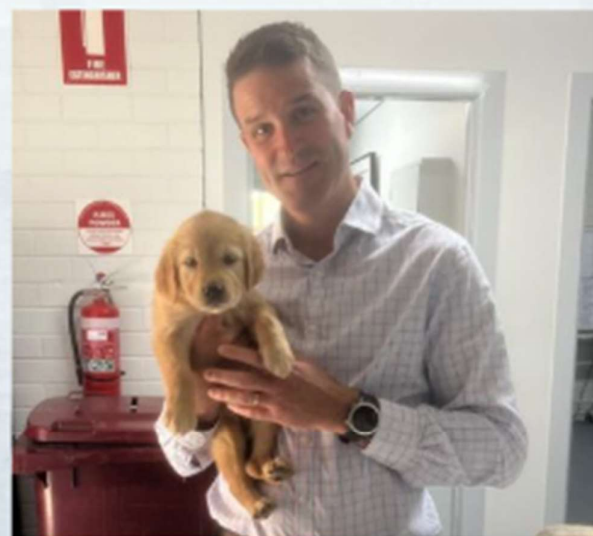






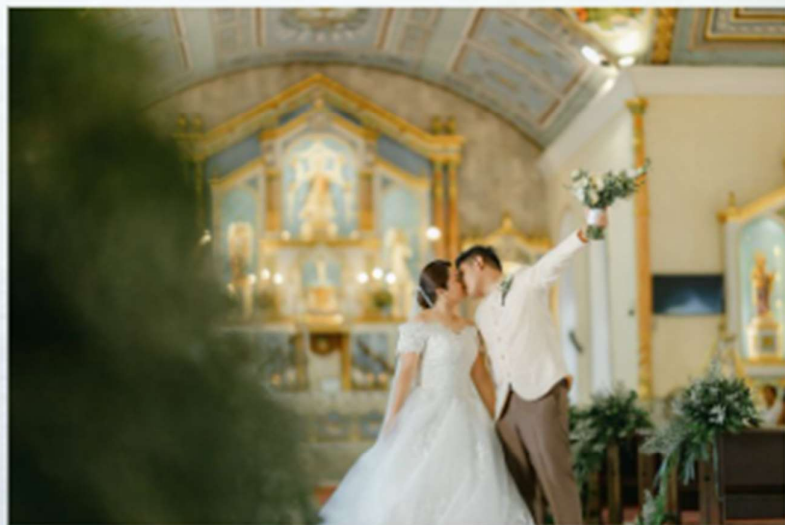
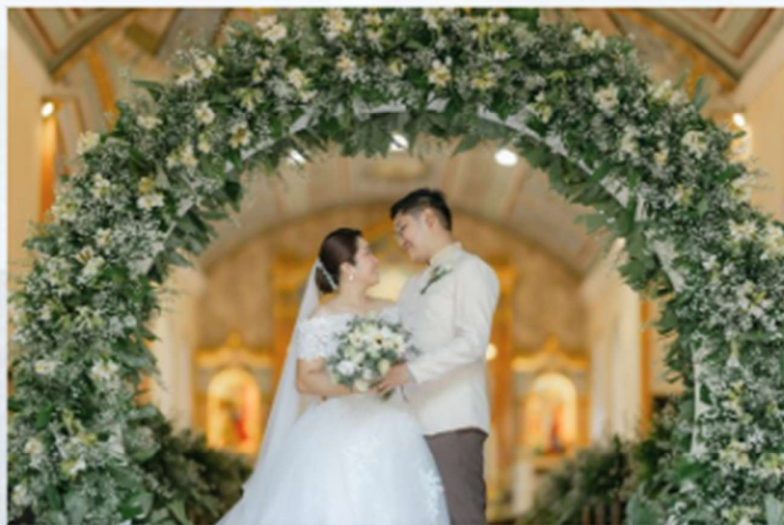
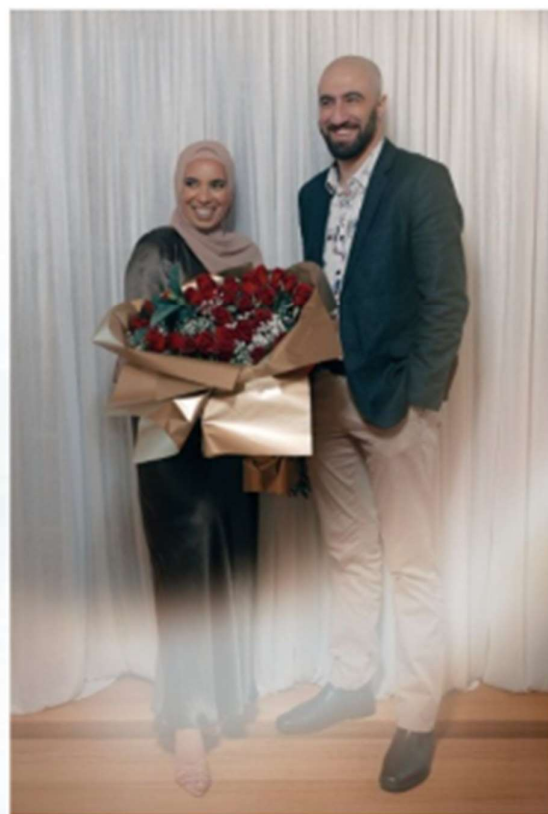


#BESTFRIENDS 



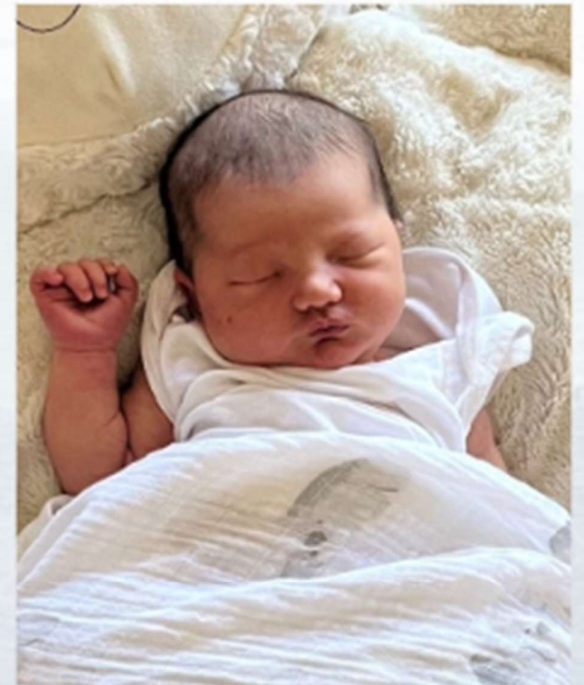
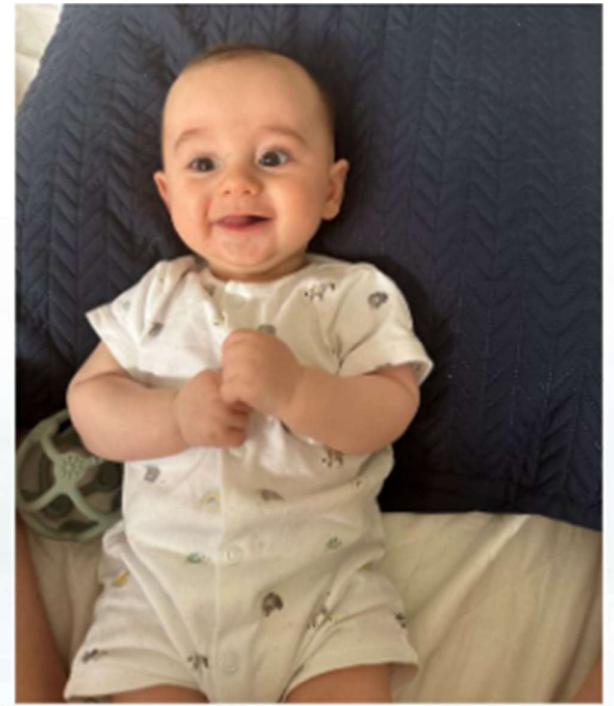


yes!

A blue line-art illustration of two wedding rings. One ring is a simple band, and the other is a solitaire ring with a large diamond. The word "yes!" is written in a cursive font above the rings.

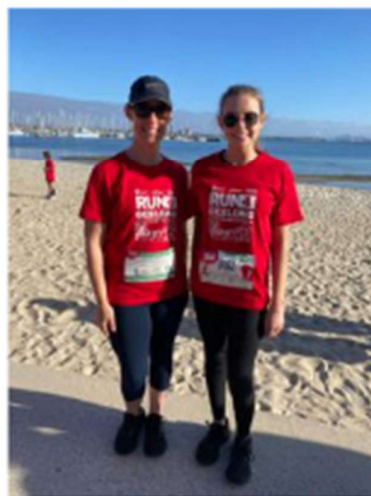


welcome
to the
world





ejm
FOUNDATION





happiness
[hap-ee-nis]

noun

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



