

*Creating
Happiness*
2017



From the CEO



Welcome to our Happiness Book

Welcome to our third edition of our happiness book. The team at EJM look forward to this time of year as it highlights the work we do with our clients and their outcomes. We strive each day to find better ways of helping our clients reach their goals.

This year you will find a very diverse group of clients that have shared their stories. I would like to take the opportunity to thank each and every client that contributed to this book, without you we would not have been able to put this together and in fact we would not have a business!

2018 is shaping up as a challenging year in terms of investment returns as we see a softening in the property market as well as a focus on lifting interest rates in the USA. We are very focused on making sure we are well versed in strategies to maximize the opportunities and hopefully reduce the possible risks we face every day. I hope you enjoy this year's EJM Happiness Book and like always would love your feedback, feel free to call or email me anytime.

Sincerely,

A handwritten signature in black ink, appearing to read 'Manny Mezzasalma'. The signature is fluid and stylized, with a long horizontal stroke at the end.

Manny Mezzasalma

Jess Milner

When I told Brendan I wanted to be in the 2017 EJM 'Happiness' Book, his reply was pretty simple... "do it". It was this simple message that made me think about what happiness looked like for me at this time and what I wanted for myself for the next 12 months. I have a milestone birthday approaching, so I wanted to make sure the last year of my 20s was one to remember, and prompting me to think about happiness set the wheels in motion to make this happen.

My 20s can't be described as typical, having lost both my parents by aged 23. At an especially important period of my life, there were times it was easy to feel vulnerable and rudderless. The gaping hole that's left behind for my sister and I was, and still is, one we feel daily.

Despite this, our mantra has always been 'future focused', and we're determined to remain looking forward. Having EJM, and especially someone like Brendan, in our corner fits perfectly into this vision. From the first meeting I had with Brendan, I knew he only had my best interests and future success in mind.

This year Brendan supported me through projects I've wanted to get done, and encouraged me to take the trips I've always wanted to.

I re-landscaped my backyard, and created a space I get a lot of enjoyment from. I also embarked on a challenge to visit all Australian states and territories within the 2017 calendar year, and with only Western Australia to go, I'm nearly there!





Continuing on the theme of travel, I took a trip to Europe as well. The highlight of this was an especially gruelling hike in the Cinque Terre, but one that delivered a breathtaking view that I've always wanted to soak in.

I also took steps to improve my health. When deciding to undertake a life-changing surgery, my sister offered some words of wisdom... "You're a long time dead". These simple words have stuck with me, and prompted me to make the change I needed to. With our experiences so far, we're all too aware that life is incredibly short. The surgery went well, and I'm very happy with the results! So as I prepare to usher in my thirtieth birthday, and leave behind a decade that was filled with amazing highs and very deep lows, I can confidently say that 2017 has been the perfect crescendo.

And now for the next challenge... setting important goals for 2018!

Gerry and Angela Barone

We've had the pleasure of working with EJM for over 7 years. During that time they have mentored and supported our business, providing business advice that was instrumental for the ongoing success of our business. We are confident in the path we have chosen, which wouldn't have been possible without the expertise, knowledge and professionalism of the EJM team. We are continually impressed by the dedication and excellent customer service we receive, which makes our dealings with EJM always pleasant. We look forward to continuing our relationship and partnering with EJM for many years to come.





Craig Ritchie and Deb Rohl

I WAS NOT GOING TO LET THE BANK KILL OUR DREAM SO I WENT TO EJM.

Hi my name is Craig, I'm a bus driver and this is my story. My life changed at age 48, diagnosed with cancer and a separation. I had lost everything! But you grow from pain, 2 years on, well again and re-partnered I was focused on rebuilding and that's when EJM gave us the opportunity. At the first meeting with EJM I achieved more on that day than I had in 6 months dealing with banks and from that day I felt like a priority to them even though I am a small fish in a big sea. That's what I like the most about the people that work at EJM, they don't categorise you because of titles or employment. Today Deb and I have a new home thanks to EJM's ongoing work. Let me tell you if you have a dream, go for it, go big and get EJM to help you achieve it. Can't thank everyone at EJM enough.





Gina & Charlie Fenech

My wife Gina and I met Manny 7 years ago.

My first meeting with Manny was at my work location Selection Steel in Dandenong.

During our conversation we were talking about our children and what college they had attended. I mentioned to Manny that my sons had attended St. Kevins College and that my eldest son was College Captain. At this stage no names had been mentioned. Manny then happen to say that his son at the time was being tutored by an ex St.Kevins College student and his son was also attending St Kevin's . I just happened to mention that my son was actually tutoring at the time. He told me that the person tutoring his son was called Adam. Small world but Adam was my son

Maybe this was meant to happen. Manny and his team have looked after our financial planning and Super Scheme since. We have had a many meeting with Manny and he has provided Gina and myself excellent guidance with all matters relating to Superannuation and Life Insurance .

Manny has been a great tutor to us and has in every way made sure that we know clearly what is happening with all matters relating to our financial stabilization.

I would just like to thank Manny and all his team for all they have done so far and look forward to continuing our long and happy relationship.



Ian Sutcliffe

My experience with the EJM team started 3 or so years ago. I was impressed with EJM's customer service. They also had my name on the electronic board which was a nice touch. My journey started like many, which was to transition into retirement. This changed drastically over the next couple of months.

There were some government changes which we went through and I was glad I had that support. Then a curve ball was thrown at me. My work gave me the option of relocating and the possibility of purchasing a home. This was a great opportunity for me.

I wanted to find out if this was possible and then suddenly bang, I had all the support I could ask for. I had Kevin as my financial advisor, Charlene as my mortgage consultant and Marco my tax consultant; all discussing how we could make this happen. It was great to see them all work together and thinking outside the box. They helped me own my own home, which at my age and circumstances, I never thought could happen. I could not thank EJM Financial Services more for their professionalism, support and their willingness to make my new home a reality.





Jonathan & Elise Pethybridge

We commenced our journey with Brendan Cairns in 2011 when he started EJM in Wangaratta. Since then we have successfully completed family succession planning. This involved three generations and started with purchasing a house and land from the grandparents as they transitioned away from farm.

A big part of our succession plan was also to transition John's mum (Rhonda) into retirement. Brendan was a key part in formulating a plan for Rhonda to retire happily and financially independent. Upon the commencement of our EJM Journey we were share farmers. With the help of Brendan we now own and operate our 260 cow dairy farm and have successfully secured our family's future going forward. In 2016 we were hit hard with the Dairy Crisis, as Murray Goulburn suppliers the impact felt was immense. Brendan was a positive influence on both our mental state of mind and financial position throughout this challenging time. His positive words helped us to stay focused on "stressing less" and having some "happy days".

In late 2016 we were successful in being appointed a North East Victoria Focus Farm; an initiative run by Murray Dairy that helps farmers better understand their farm business systems and analyse the impact of on farm development and decision making. We value Brendan's opinion and asked him to come on board as one of the professional support group members.

We look forward to growing our farm business, increasing our off farm portfolio and working on a positive lifestyle balance with the ongoing support of Brendan and the EJM team.



Louise van Iersel & Matthew Castanelli

As a young family, we never thought we would be able to get into the housing market. With little savings to our names and with one income we started our journey with Manny and EJM. When we first met, Manny helped us organise those things we had always put off; wills, super and insurances. Now that we had a good footing we worked on how we could save and budget. We learnt to be more aware of what we had, when to show restraint and that things happen in life that can also affect your plans.

Within a year of seeing EJM we were in the process of purchasing our first home. We had always thought the process was going to be extremely complicated and confusing yet it was made easy for us. Charlene took care of everything. Her friendly, easy going manner and knowledge filled us with confidence. Every step on the way she was there advising us what to do and really taking care of the whole process. Once the keys were in our hands we felt that the right choices had been made, we had been given good advice and we didn't feel burdened.

We often talk of how that dream we had together had come true. We now have a home to raise our family in and create lifelong memories. We look forward to taking the next step towards our financial security and independence. We look to the future now without fear and far more confidence knowing that we have someone in our corner. Helping to explain the more complex decisions and offer advice on the little ones. We greatly appreciate the care we have received from Manny and the team at EJM.



Joshua Giubiani

Tondo Digital was founded in mid-2016 with little more than a laptop, a bit of enthusiasm and a dream to add value in a specialist industry - digital marketing. As Tondo Digital was my first solo project, it was important to me that I get the necessary financial advice to set myself, and the company, up for well into the future.

Working with experts was, and still is, an important part of decision making within the business. Whoever we partner with in any way must display a high level of professionalism and understanding of our business for us to put our trust in them.

Jesse Romeo of EJM Financial made the process extremely easy for me, showed he had extensive knowledge of the financial world and communicated well to make me feel completely at ease. Superannuation is not something I want to be putting too much focus into - I want all my brainpower directed at growing the business - so, it was an amazing opportunity to be connected with Jesse.

I am now able to put all my focus into growing Tondo Digital with the confidence of knowing that my superannuation is in good hands and that I have a financial planner well and truly in my corner. I could not recommend Jesse and EJM Financial more.





Family Photos



happiness
[hap-ee-nis]

noun

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



2017