



## MS ENTREPRENEUR

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MS ENTREPRENEUR





# Millionaire magazine

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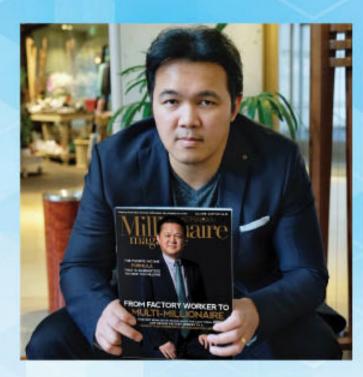
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# Millionaire magazine

E D I T O R S N O T E S



You have two choices to make every single time you wake up every morning.

- You have the choice to start taking action and making sure you're moving closer to living your dream life and becoming more financially secure.
- You also have the option to live like a zombie and just let life happen to you, so you become a "dead waker."

Let's face it; it's so easy to go through life like a zombie where you just pretty much settle for whatever is "easy" - you settle for whatever life throws at you even though you feel frustrated, unfulfilled or just plain "meh." All of a sudden 10, 20 or 30 years have come and gone, and you're not even close to achieving any of your goals or living the life that you've always wanted.

So, it's time for a wake-up call Ask yourself this question: Do you see yourself achieving your goals and living your dream life in 5 years time? Or are you just going through life like a zombie and settling for whatever life throws your way? Your choice.

Mike llagan Managing Director



Home Loan
Investment Loan
SMSF Loan
First Home Buyer
Foreign Buyer
Debt Consolidation
Lifestyle
Retirement
Wealth Creation

#### Winners in Property Investment are People with Vision.



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We help create the vision for you to make your dreams come true!

We Build Wealth through Property Investment

Join the Millionaires Alliance Club and learn Winning Strategies!

## Visualisation TECHNIQUES TO CHANGE YOUR LIFE

"Effective Visualisation is a technique that'll help you get over the barrier of self-doubt. You need to visualise and actually see yourself achieving your goals and you need to envision how you're going to do it in the most detailed manner as possible. The more you visualise your success, the more it'll transcend to reality."

What do you think is the difference between a dreamer and a doer?

One word: confidence.

Let's face it, if you're confident that you'll eventually achieve your goals because you are willing to do whatever it takes to get there then you will no doubt achieve it. However, if you're not confident about yourself and you don't think your plans will pan out then you won't really feel the need to take any further steps to achieve your goals.

Confidence is the key to making something of yourself, It's having the inner confidence that whatever happens around you, may it hall or shine, your confidence remains rock hard. If you believe in yourself that you will eventually achieve your goals, you'll reach it. One of the most effective ways of achieving your goals is through Effective Visualisation.

So what is Effective Visualisation?

Arnold Schwarzenegger is a big-time celebrity who used the power of visualisation to achieve his badybuilding goals.

Schwarzenegger didn't just go to the gym every day and worked out, he actually visualised his success. He said "I had this fixed idea of growing a body like Reg Park's. The model was there in my mind: I only had to grow enough to fill it... The more I focused in on this image and worked and grew, the more I saw it was real and possible for me to be like him."

Schwarzenegger conditioned his mind and convinced himself that he was capable of achieving his goal, he firmly believed that he would be able to do it and that's exactly what happened.

He also said, "What you do is create a vision of who you want to be - and then live that picture as if it were already true."

This is the power of Effective Visualisation.

You need to visualise your desired result over and over again as if it had already taken place. There's no room in your head for doubting yourself and your capabilities because if you do this, you are unconsciously sabotaging your success.

Effective Visualisation is a technique that'll help you get over the barrier of self-doubt. You need to visualise and actually see yourself achieving your goals and you need to envision how you're going to do it in the most detailed manner as possible. The more you visualise your success, the more it'll transcend to reality because the power of the mind, if harnessed the right way can make a huge impact in your life.



#### FEATURE

What do you think is the difference between a successful person and a loser?

It's two words: mind power,

The big reason why the rich get richer and the poor get poorer because the rich people have such a powerful mindset - they are willing to do whatever it takes to get to the top and they can see themselves right at the top even though they're not even there yet. They condition their minds over and over again to the fact that no matter what happens, they will eventually achieve the results they want.

Here are four effective Visualization techniques you might want to implement in your life:

#### Be in the moment

If for example, you have a meeting with some prospective sponsors, visualize yourself going to the meeting and winning that pitch. What do the potential sponsors look like?

What does the meeting place look like?

Can you picture the surroundings?

Can you hear their voices?

Imagine how calm and collected you are going to that meeting and shaking their hands. Imagine the potential spansors intently listening to your pitch. By doing this simple practice you'll be able to go that meeting with rock hard confidence because you'll be able to transcend that imagery into real life since you've gone over the scenario in your head over and over again.

#### Focus on you

Besides visualizing the surroundings you need to effectively visualize yourself going into that meeting.

What clothes are you wearing during this meeting?

Is your posture on point?

Do you look confident enough to secure the deal?

How calm and collected are you?

How is your tone of voice during the pitch?

Are you injecting a sense of humor to make the sponsors feel more comfortable with you as a person?

#### Have a backup plan

Visualizing yourself nailing the sponsorship is definitely a must, but you need to also have a plan B just in case things don't go according to plan – at least you have a backup plan. Having a plan B or even a plan C will be good for you in the long run because it enables you to be a bit more prepared. Think of possible ways the potential sponsors would react negatively to your pitch and then think of ways in advance that you'll be able to address their concerns.

Practice how you would react to their negative response and then repeat that scenario in your head over and over again so that when the time finally comes and they react negatively to your pitch, you're 100% confident that you have the answers they are looking for because you have visualized this scene a number of times.

#### In conclusion

Your goal here is to strongly instill the experience you want in your mind so that this will transcend into real life and you'll be able to embody the version of yourself that you know in your heart can be.

You need to make sure you note down everything you see and hear in your head and go over it again and again. Before you know it, you'll be well on your way to nailing down that life-changing pitch.



# INFLUENCE TO CLOSE YOUR NEXT DEAL

"Every single one of us would want to have the power of persuasion. If you're an employee you want to be persuasive enough to get ahead in your job, if you're an entrepreneur you want to be influential enough to drive your business to success or if you're a man in the process of courting a woman, you want to be persuasive enough to make the woman fall in love with you."

Did you know that there are certain tactics you can apply in your daily life to get anyone to do pretty much anything?

Let's be honest, every single one of us would want to have the power of persuasion. If you're an employee you want to be persuasive enough to get ahead in your job, if you're an entrepreneur you want to be influential enough to drive your business to success or if you're a man in the process of courting a woman, you want to be persuasive enough to make the woman fall in love with you.

If you want to unlock the secret to persuading anyone to do whatever you want then you've come to the right place. Below are six influence tactics that'll help you persuade anyone to do anything.

#### Look the part

If you want to be able to persuade people to do what you want then you need to be an authority figure. People listen to authority figures because they can trust that whatever that person says is pretty much gospel.

Therefore, if you want to be able to persuade people to agree with you then make sure you look the part. Wear a decent outfit and talk as if you know exactly what you're talking about. Most of the time people listen to other people because they look and sound the part not necessarily because they are an expert in the field.

Fake it till you make it. Even if you're not as qualified as other people, as long as you look and sound like an authority figure then I guarantee you'll persuade people more.

#### **Build rapport**

It's quite obvious that if you like someone personally then you're more inclined to be able to be persuaded by that person.

Therefore, you need to get the other person to like you, you need to find a common ground to establish rapport.

FEAT

#### FEATURE

Do you both follow the same sport?

Do you both enjoy the same food?

Have you both experienced heartbreak at some point in your

Do you both have the same sense of humour?

The more you can get the other person to like you and relate to you the easier it is to persuade them.

#### Exchange of good will

How hard is it to say no to a person who's really likeable and

Most people would usually feel somewhat obliged to return a favour if you do something for them - no questions asked. If someone did you a special favour without wanting something in return, wouldn't you want to repay the favour anyway if they

Being generous no matter the level – may it be a free lunch or a cab ride might just be the key to locking in that multi-million dollar deal.

#### Creating a sense of urgency

Creating a sense of urgency has been the backbone of entrepreneurs since the beginning of time.

Have you noticed that people tend to persuaded to buy if there're a sense of urgency?

Don't you find it funny that people tend to be pursaded to buy something that is on sale for a limited time only?

That's because people are more drawn to want what they can't have and having that sense of urgency gives people that fear that they might be missing out on something amazing which they could regret about one day.

No one wants to buy something that is just sitting there with a standard price, as soon as you advertise that it's on sale for a limited time only - watch the interest level go up!

Make yourself scarce because people want what they can't have. Make it clear that the offer you're extending to them won't last forever, and they will be missing out if you decide to pull the plug.

#### Steer clear of verbal fillers

Verbal fillers are actually words or phrases that are used during a conversation to fill in a moment of silence between connecting thoughts or ideas. Verbal filler such as "uh" or "um" can be off-putting and may cost you your credibility with whom you're speaking to.

Make sure you think before you speak because adding fillers in between your conversation is a surefire way of turning that person off.

#### Mirror what they're saying

Mirroring someone is the behaviour in which you imitate the gesture, speech pattern, or attitude of another person.

Replicating another person's nonverbal signals is a great way of letting that person know that you are listening because you are basically acknowledging their thoughts and feelings.

It gives the impression that you really understand that person. This is a very powerful tool as long as it's done right.



# HERE'S WHY THE

### RESIDENTIAL PROPERTY

#### WILL BE THE WINNER IN THIS EPIDEMIC

By: Justin Wang

At the beginning of the COVID-19 outbreak, I said that Sydney's residential properties will become the winner out of this epidemic. This confidence is based on my long-term research and unique understanding of Sydney's real estate market, and it is based on the "PIA investment philosophy" that I have concluded over the years. I always have great confidence in Sydney's residential property market. In 2004 and 2005, whilst many people were pessimistic about the market, I said that there was no problem with Sydney's residential market. The problem was that we lack an understanding of Sydney's residential properties. During the Global Financial Crisis in 2008, the value of real estate assets in the United States fell by 30% and by more than 20% in the UK. Many international institutions, including the International Monetary Fund, predicted that Sydney's residential property would suffer the same decline, yet I held the opposite view. And I was right.

The impact of the COVID-19 on the economy is unprecedented. So, why am I still confident in the Sydney residential property under the current circumstance?

The epidemic will have an impact on all assets, however, some will resist the negative impact based on the characteristics of the assets.

One of the characteristics of Sydney residential assets is that the character is mainly based on the internal factors of supply and demand and high development costs. The residential asset is less dependent on other external factors. So when external factors negatively impact the economy, the Sydney residential assets always stand out in the crowds.

The value of Sydney's residential properties, or their ability to withstand price drops, depends on two demands; One is housing demand and the other is investment demand.

Regardless of the development of the epidemic, people still need housing. When people cannot go to the office to work or have food at restaurants, housing becomes even more important.

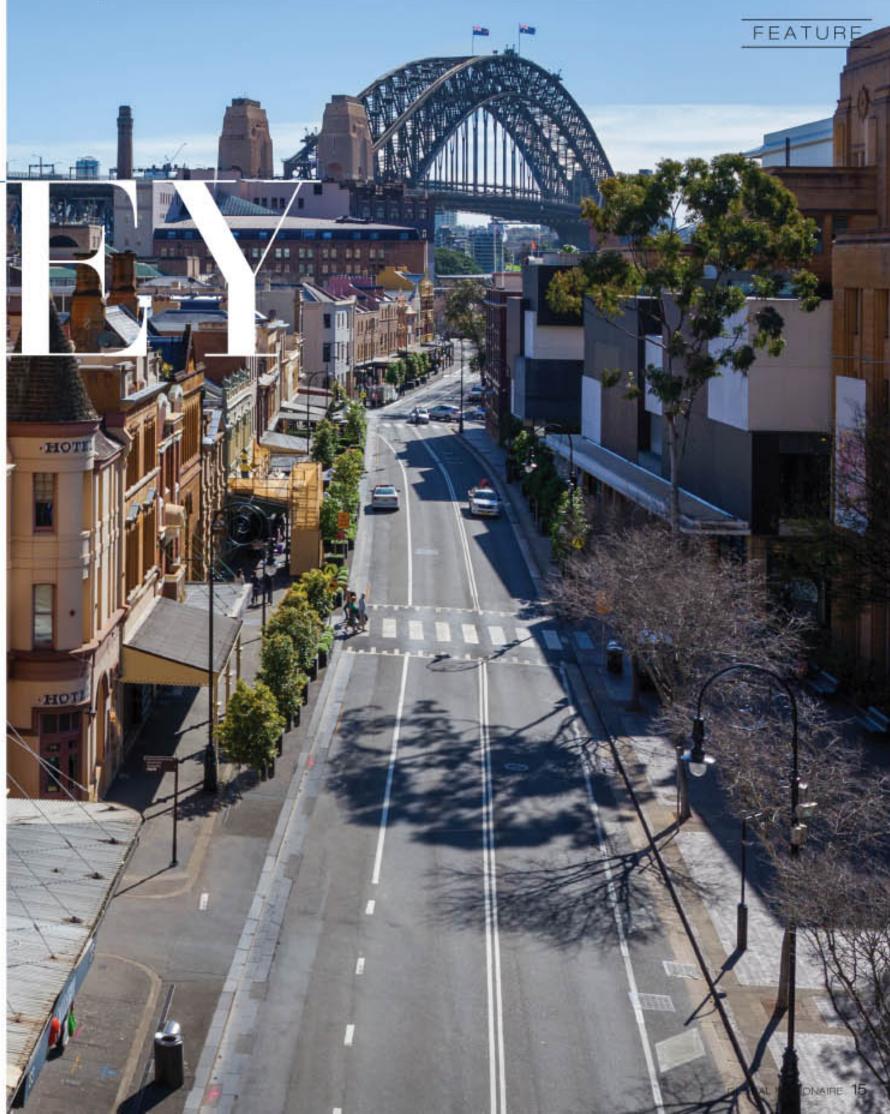
Although border closure and the rising unemployment rate will have a certain impact on the demand for housing and rental affordability, 95% of the demand for housing is still there, and it is still very strong. The NSW Government has recently decided to spend 500 million dollars to buy residential properties from private developers to meet the needs of society. Although this is not enough, at least we can see from the government's action that residential properties are still in short supply.

The second demand for housing is investment demand. I said earlier that the residential properties in Sydney are the Noah's Ark of wealth. The Bible records that when the flood came, the righteous Noah escaped the disaster using Noah's Ark. Under the trend of economic downturn and wealth loss, we cannot expect the wealth to grow. We shall learn how to preserves our wealth first.

In judging whether an asset is suitable as a carrier of our wealth and to ensure the longevity of our family wealth, we need to consider the following aspects: 1. Whether the ownership is permanent; 2. Whether the asset can maintain its value; 3, Whether the asset can appreciate. 4 Whether the asset can generate passive income.

Those assets are quite limited and examples of those assets are cash, stocks, shares, gold, and collection, etc.

Cash has permanent ownership, but it cannot appreciate or maintain its value. Under normal circumstances, it will





depreciate due to inflation. Normally cash deposits can generate income by gaining interest. However, when the epidemic caused an economic downturn, the interest rate kept dropping to a record low level. If the global epidemic cannot be controlled, the interest rate will remain low for a long time, we may even see a negative interest rate. If a person has a deposit of \$2 million in the bank and the interest is 3%, then he can live with \$60,000 per year. If the deposit interest drops to 0.5%, the interest will suddenly become \$10000 which is not enough for him to live. If he wants to maintain his living standard, he has to make good use of the principal. From this perspective, the cash had devalued. Governments all over the world are borrowing heavily to issue more money, resulting in a huge deficit. Who will make up for this black hole? The easiest method for governments is through the depreciation of the existing cash deposits. On top of that, some people say that the world's debt will be paid by the entire generation. This means that the interest is likely to remain low for a long time.

For stocks, it's needless to say, not only may the stock price fall, but we may not expect to receive many dividends in the near future either. However, a lot of public companies may go bankrupt, then the value of their stocks will become zero. Not even mentioning return, stocks can't even guarantee the ownership.

Though trading stocks are shares issued by publicly listed companies, companies that are not publicly listed and their share s can face the same issue too.

We say the collection market flourishes when times are good because everyone has money. Now that everyone has no money, many companies can no longer survive anymore, and life can not be carried on in the same way. Under this circumstance the collections naturally will not appreciate. The collections are merely embellishments of economic prosperity unless they have significant value to human heritage and history.

What about gold? I have never advised people to invest in gold. Though the ownership of gold can be guaranteed, it cannot be preserved, appreciated, and it cannot generate passive income.

What about real estate? Commercial real estate, retail real estate, and tourism real estate are already facing problems. And the problem will not get too much better after the epidemic. Because the epidemic has changed the way we work and consume. The longer the epidemic drags on, the bigger and stronger this change will be, and the world will not be the same again. E-commerce and the home office has already become a trend. This epidemic has made these changes come faster and more thorough. So in the foreseeable future, the world no longer needs that many offices and retail stores. For the shops and offices that lost their tenants during the epidemic, it will be difficult for them to find the same rental demand as before. It will take a long time to find new ways to use those office buildings and shops.

No matter what happens in the world, people must have a home. When the border was closed, some people could not enter the country. But for people who remain in the country, they must have a home.

Residential property as a form of real estate will never lose its advantage. As its ownership is permanent, and its living function will never disappear. Because of the epidemic, people may choose to order food online, shop online, or work online, but those activities need to be done at home, so the value lost in commercial properties is being transferred to the residential properties. From this perspective, the residential property has gained a new utility value because of this epidemic.

When disaster strikes, no one can escape its impact, so does Sydney's residential properly market. Many people worry about whether this epidemic will affect their rental income. The impact will definitely be there, but even if it does, it will not affect Sydney's housing market being the winner in the wealth race. While on the other hand, the interest on long-term deposits is less than 0.5% p.a only, the yearly return on government bonds is only 0.75%, stock dividends can not be counted on at all, and business operations can be very difficult in these times.

Only Sydney's rental market has a return of 2.5-3% after deducting 1% of outgoings. Even if the vacancy rate rises to 6%, which is double the historical average vacancy rate, the rental return rate can still reach 2.35-2.5%. This is still considered a good return compared to other investments.

If we see Sydney's residential property as an asset, not only we need a stable rental income, we also want capital growth. There are five Don'ts in PIA's business philosophy. One of them is not to make subjective judgments on the market. Here I will not say when the house price will grow back and how much it will grow. But here we can give you a few tips and, you can think for yourself.

- Under immense financial pressure, the residential housing prices in Sydney have not fallen so far.
- Two of Australia's major construction and real estate industry associations have joined forces to lobby the government to provide tens of billions of dollars to support property development. The reason is not just to stimulate the economy, but responding to real demands.
- 3. The government has started to discuss canceling stamp duty to stimulate residential property sales, Although the sales of off-the-plan properties are not good at the moment, we are not seeing a significant drop in land prices. On the contrary, because of the epidemic, and the stricter building standards set out by the government, the construction cost has begun to rise. If the land price does not fall, and the construction cost increases, there is no room for property prices to fall.
- 4. Although it is estimated that the net immigration will decrease in the future due to the epidemic, the facts may be on the contrary. Some people currently living overseas with Australian permanent residency visa will return to Australia because of Australia's ability to keep the epidemic under control, in addition, as Austliaa built upon immigration, increasing immigration is the best way to solve the crisis and revitalize the economy. This happened in the past, so it will happen this time. The only difference is that this time only the high net worth immigrants who create job and investment opportunities will be welcomed. Those who are only there to get welfare payments or do low-end jobs will be kept out.
- News from today says the Government is considering priority entry of international students into Australia.

Because international students will not only affect Australia's education export industry they will also boost the real estate market again.

When the government announced the mandatory closure of multiple industries, it was specifically mentioned that the construction industry will be business as usual. When easing the restrictions, the open home inspection is among the first batch of restrictions that have been lifted.

I personally feel that the prosperity of Sydney's residential property market will come sooner than most people think, and the real estate industry will recover faster than many other industries.

Some people say that living through this COVID -19 is like being through a world war. Then you may wish to take a look at the historical data on and how property prices in Australia have risen right after the First World War and the Second World War.

The above is just my personal opinion and for your reference only.

The information from this article has been sourced from the Property Investors Alliance. 5 TIPS FOR TAKING CARE OF YOURSELF DURING

# LOCKDOWN

Practicing social distancing doesn't mean you should distance yourself from everyone you know in your life. Technology has made virtual connection between people easier than ever before. You can maintain your social life by virtual gathering with your friends and family.

Staying at home and practicing social distancing during COVID - 19 can be quite daunting. However, there are ways you can look after yourself and make the most of your time while you are at home. We have listed 5 ways that you can improve your life even during these difficult times.

#### Working from home

If you've never worked from home, or even if you have, you'll find that your daily routine feels so much different to before. How can you set yourself up well?

- Set up a dedicated workstation with easy access to all the tools necessary to perform your daily tasks.
- Work to a schedule and take frequent breaks to stretch
- As you're still actually 'at work' and may engage in video conferencing, remember to look professional and change out of your PJ's at home.

#### Stay Healthy, Stay Active

Due to the wonders Youtube. Chris Hemsworth and a multitude of fitness apps, there's plenty of opportunity to keep yourself healthy and active whilst at home. From healthy eating, to healthy minds and bodies, there's plenty to choose from.

Check out Apps such as Nike Training Club, Les Mills. Yoga with Adrienne provides great exercise programs and tips & tricks that will assist you to improve your health and wellbeing during these times.

#### Stay connected

Practicing social distancing doesn't mean you should distance yourself from everyone you know in your life. Technology has made virtual connection between people easier than ever before. You can maintain your social life by virtual gathering with your friends and family using a large variety of apps available free of costs.

Staying connected with your friend and family will ease any anxiety and uncertainty you may have.

#### Learn something new

Never found time to learn that extra self-improvement skill or take that course?

The digital world means it has never been easier to learn something. Learn to play a musical instrument or learn a foreign language. Learn to cook, or take an academic course you've put off in the past. It you keep up with the learning momentum, you will find yourself a better person after the pandemic is over.

#### When things gets a little overwhelming

Things can get a little bit overwhelming when you are physically isolated from your friends and family, even if you practise self-care. However, it's comforting to know there is a lot of help available if things get a bit much for you.

Counselling services like Lifeline (13.11.14), Kids Helpline and Beyond Blue can be accessed over the phone or online. You can also contact your GP or mental health specialist for additional assistance via telephone or video call.

Remember, your mental health is just as important as your physical health so, it deserves the same amount of attention from

- Information from this article has been sourced from the Property Investors Alliance





20 GLOBAL MILLI



"Mabelle was popularly known as "The Oueen Of The Airwaves' when she used to work as a reporter for Ghana Broadcasting - a title that was given to her by the then Director and Deputy Director of Ghana Broadcasting Corporation due to her hard work and dedication to every radio program she was in charge of."

Mabelle Prior is a former broadcast journalist and producer of the women and children's program back in the '90s at the Ghana Broadcasting Corporation. She's currently married and a mother of two and she is the president and founder of "Association Swiss Most Beautiful" which has around thirty executive members. ASMB organizes an annual Miss Swiss Most Beautiful pageant which was established in 2014. The event aims to promote diversity in women's Beauty. She is also the founder of BIEL International Fashion - a platform that promotes multicultural inter-nationality within and around Biel and all over Switzerland while working towards establishing favorable relations and cultural ties between Biel, it's surrounding residents, Swiss Nationals and foreign Nationals via the showcase of fashion, culture, and traditions.

Mabelle was popularly known as 'The Queen Of The Airwaves' when she used to work as a reporter for Ghana Broadcasting - a title that was given to her by the then Director and Deputy Director of Ghana Broadcasting Corporation due to her hard work and dedication to every radio program she was in charge of. She continued this activity in Swiss for a while before getting engaged in syndical activities and becoming the first young black lady in the Federatif committee of migration.

Mabelle is presently the editorial director of Swissglamour Magazine. She gives equal opportunity to every youth who is passionate about journalism to go to the field, make interviews, polish and develop their talent in the profession, write and publish news and gossips in a revolutionary and alternative youth

The Global Millionaire Magazine recently caught up with Mabelle to discuss her latest projects and book and here's what went down:

Can you tell us more about yourself? How did you make the leap from being an award-winning journalist to the president and founder of Swiss Most Beautiful?

Once an award-winning journalist, always an award-winning journalist. But creating my organization Swiss Most Beautiful is the realization of my desire to see a world where every girl sees herself beautiful and valued no matter her shape, height, or origin.

#### What takes up most of your time at the moment?

Writing is one of my passions. I have written so many books. But I decided to publish Beyond Race first because it exposes so much about Africans and every other human being in general.



My family as well, I love spending time with my family. Especially my daughter Lina Prior, she is still young and needs all my attention. She is such an amazing child. My son Delase Ephraim is now an adult but I'm always supporting and encouraging him in everything he does. And of course, my husband. We love spending time together with our kids. I love spending time with my sisters, Serwah, Shine, and their children, I love spending time with my mum Irene Asase founder of Doctor Asase Memorial Children's Home, I'm a family person,

#### Can you tell us about your book "Beyond Race?"

Beyond Race is a social/cultural critic (aka agent provocateur), I had to put my strong opinions in a handbook that documents some of my thoughts about the idiosyncrasies of Africans. The lives and lies we live. The vagaries of our unique poverty that stretches into billions of dollars. Our worn habits dying for an updated version. I mirror our fears. I dissect our hypocrisies. I poke at our beliefs that care for us so much they rid us of every possibility to be exceptional. A book best describes my own method of saving my thoughts. I want my readers to smell the pages as they read.

Beyond Race is a handbook. I am not stuffing it under "literature." I don't want that stiff title. I want it accessible to

everyone. It's very easy to read. Many stories. Many truths. Very confrontational. I am so excited to continue sharing this with my world. Be one of the privileged to book a copy. I'll be autographing more copies upfront. Book now on any of my social media accounts and you will get an autographed copy in a fortnight when it is still smelling like mint notes.

#### Can you tell us about your second book "A tale of deadly friendship?"

The book revolves around Selinam - a woman who was a victim of deceit, lies, betraval, and false love. This is a story about a family who had wholeheartedly accepted a demon into their house, little did they know that this was the beginning of their doom. Selinam and the Amenyui family were manipulated and used because of the love they gave to Agbanator, a young sex-trafficking prodigy. Agbanator showed no remorse when it came to controlling the people who accepted her, as well as everyone else around her with her lies, facade, and lust for stardom and power.

#### How did you acquire the name 'Ghana's Radio Queen?'

That Radio Queen title was given to me by the then Deputy Director of Ghana Broadcasting Corporation Mr. Charley Sam, because of the exceptional renovations I brought into the profession, my dedication to my work, and the emblem of hope that I represented for the youth of Ghana in the '90s.





FEATURE

Oh, I see that you really did a thorough research about me... well, I actually speak French, German, English, and perfect Ewe because I come from Ho.

#### Can you tell us more about your involvement in BIEL International Fashion? What's it about?

Biel fashion International is a concept created by me. It's a project of the Association Swiss Most Beautiful, to promote intercultural fashion, and to bring the youth together for a common goal, But I left Biel, Canton Bern, I now live in Canton Vaud Switzerland, we're continuing the project here.

#### You're currently the editorial director of Swissglamour Magazine - can you please tell us what this magazine is all about?

Swissglamour Mag is also a project of ASMB (Association Swiss Most Beautiful). Swissglamour Mag aims to give every youth interested in journalism the chance to learn the profession. By engaging them in article writing, report-

What has been the most memorable experience of your career so far?

"My mission in life is to live a good, healthy, successful, and honest life, to be the best mum for my children, and be the best person my loved ones can count on."

I have so many memorable experiences, if I start talking about them, this interview won't end today.

#### Who have been the most interesting people you've met so far?

I have met leaders of the world, and many other interesting people too.

#### How active are you on social media?

I'm active on Facebook because to me it's one of the best social media platforms and Instagram.

#### What is your personal mission in life?

My mission in life is to live a good, healthy, successful, and honest life, to be the best mum for my children, and be the best person my loved ones can count on.

#### The 'LIGHTNING FAST' Round:

#### 1. The last good movie I've seen:

I'm not sure about a movie, but I love the Scandal series, I love the characters in the series! From Olivia Pope to the wife of the president, I love it.

#### 2. What do you consider beautiful and why?

For me, beauty is personality, character, knowledge, and emotional intelligence.

#### 3. Complete this sentence: "If I had no fear, I'd..."

Do many things which I dare not typically do in life. However, if I have no feeling of fear of everything – my life it may not result in happiness. Because it is often the process of overcoming the fear that leads to ultimate happiness and achievements in life.

#### 4. What is the one "flaw" you wouldn't change about yourself?

I have so many. All important to who I am. I have a flaw that has protected me my whole life. I wouldn't change it completely, but I'm working on adjusting it a bit. I throw up walls sometimes with people. Big, tall, cobblestone, medieval, castle walls. I create really solid boundaries because I'm scared or uncomfortable.

It has nothing to do with the other person usually, It's all my crap. The benefit of this flaw is I've managed to protect myself from some people who could hurt me. The disadvantage though, is that I keep some people out. It takes me a long time to trust someone. I'm very selective. I'm working on creating a more permeable boundary like a membrane. People can flow in and out when I have more information about them. I don't just shut people down. Learning to trust takes time. But at least I'm aware of my flaws. I'm working on it. I can adjust it.









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CAR MEET

Cars and Coffee, Newport









CAR MEET

The Boathouse, Palm Beach, Sydney







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MOZZONI: CAR ENTHUSIAST

A sun-drenched sky, an empty road, windows down and AC/DC blasting from the car's speakers this describes the ideal afternoon for car enthusiast, Rick Mozzoni.

"I've always been interested in cars," Mozzoni shares, "from a young age I was around cars I did panel beating and spray painting in my early 20's and I was hooked on the custom car

A lover of the classic Australian automotive engineering embodied in a Holden (Rick laments that modern cars are "so over complicated"), he describes a "passion for show cars and hot rods, or anything that makes noise!" In fact, it amuses him that 'loudness' is a trait he shares with his car – "I'm always being told off for being too loud."

Mozzani's first car was an "EH Holden, it wasn't much to look at, but it went well back then, I just wish I kept it," he reveals. That enthusiasm for vintage engineering has not waned. He says that his dream cars include "a nice Mercedes GT or even a classic Corvette would be nice, it has to be a V8, " as well as "a VK Group A SS (Blue Meanle), a R34 GTR for the jap meets."

Right now, Rick's current love is a brand not normally seen in Australia - a Chevrolet 'Chevy' Cruze. He says that he "purchased the car as a stock Cruze with a few tweaks done by the dealer, then I thought you never see any modified Cruzes outside of USA... I like the air brush design the most, it always attracts attention and the fact people aren't always sure what car it is." While his love for cars is obvious, Mozzoni now cites his son, Michael as the reason his enjoyment continues - "My son Michael is into cars, probably more than me, he has all the ideas mostly expensive ideas. We attend club meets, charity events and any car show we can get to. It's a great social hobby, some take it super serious, but we just go for days out." He adds that "he (Michael) enjoys customising cars and he has great attention to detail, something which he always picks me up on."

Having someone share one's passion and hobby, is a rare gift, and with his son by his side, there's no sign that Rick Mozzoni's fervour for the automative world will not be dissipating any time soon.

MOBILE CAR DETAILING PTY LTD So, where would you go if you have a car whose worth runs into the high five, six figures and it needs a little sprucing up? Any

old, around-the-comer detailing shop won't do! Fortunately, there is a company in Sydney that not only specialises in caring for these invaluable pieces of engineering but, will also come to you.

Meet Cameron Av and his company, Royalty Mobile Car Detailing Pty Ltd. Av has had the privilege of working on supercars bearing some of the automotive industry's biggest names - Lamborghini, McLaren, Ferrari, Bentley, to name a few. Getting his start in Europe at only 19 years old, Cameron used his summer vacation from university to seize the chance that had opened up to work with some of the industry's most creative professionals. His passion and hard work eventually landed him in Las Vegas, arguably one of the world's best meccas for luxury and indulgence. Av intimately understands that to his clients, their cars are not only labours of love but, are investments as well. According to Cameron, his time in Las Vegas not only gave him the access to a plentiful array of supercars but, he also gained the experience and knowledge to adhere to the international standards necessary to properly protect and maintain a car's features – an essential component to ensure the lasting beauty and successful sale of a vehicle.

Now based in Sydney where Av has opened up a state-of-the-art showroom, the 34-year old entrepreneur reflects on what it takes to be successful in such a niche market. He says, "I've realised the best form of business is none partnership and 100% ownership independence," that independence allowed him more room for creativity for both the practical (above-andbeyond care for each car and client) and innovative sides of his business.

Av's utmost dedication to each car and client has served to be the perfect marketing strategy. A 100% satisfied client inevitably leads to fantastic reviews and referrals to other potential customers. Cameron adds that "direct marketing through engaging with the community and introducing them to the available quality services in person and through videos," has also proven successful.

Thriving in such a specialised industry is not easy. Hard work is always part of the formula but Cameron also calls on the previous experience of other entrepreneurs before him in the form of varied range of business development books, as well as on the wisdom of Noam Chomsky, an American known as the "father of modern linguistics", and on Mario Puzo, author of "The Godfather" novels. To any aspiring business venturers out there, Av shares that "you must be proactive and have a good plan as to where to start and follow all the requirements all the way to the operationalisation. Don't forget to leave room for surprises and alternatives."

As Cameron Av's success grows (he has an eventual goal of opening a branch in Melbourne), he also aims to remember the best advice he has ever been given – "Work hard. Play hard."

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## GERMANI

Germani Jewellery has been established as an Italian brand in Australia since 1985. It became a household name for fine jewellery when it became an exclusive sponsor for the national TV show, 'Sale Of The Century' from 1988 to 2001.

Germani's extensive experience in creating distinctive, cosmopolitan, unique and exquisite jewellery is evident as he was awarded the prestigious Diamond De Beers Awards, designed and manufactured fine jewellery for the Saudi Royal Family, Queen Noor of Jordan, the Duke & Duchess Of Wellington, Elizabeth Taylor, Princess Diana and other well known international dignitaries around the world; thus gaining him international recognition.

Germani houses a huge range of quality, coloured gemstones and loose diamonds sourced from Belgium, Switzerland and the Far East. Customers can enjoy the luxury of purchasing directly from the wholesaler and having the jewellery made in-house. Each design is iteratively reworked until it fits the customer perfectly.

Prices are extremely competitive due to the magnitude of Germani's operation.





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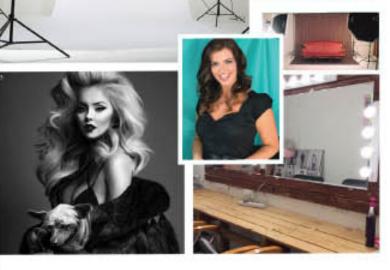




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#### **ABOUT US**

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LOCATED IN BALMAIN, MULLENS ST. STUDIO IS A PHOTOGRAPHY STUDIO SPACE WITH THE WOW FACTOR. MULLENS ST. STUDIO IS THE PERFECT CREATIVE SPACE AND IS AVAILABLE FROM AS LITTLE \$125 FOR 4 HOURS DURING THE WEEK, AS WELL AS ON THE WEEKENDS.

- \* Hire anytime between 7am 12am weekdays & weekends
- \* No extras for: Weekend, Evening or Early start times
- \* Prices include the use of the white paper backdrop.
- \* Privacy You are left to your own divices
- \* Ample FREE unrestricted on-street parking

#### PRICING TABLE

HRS	STUDIO	EQUIPMENT	TOTAL PRICE
4	\$125.00	\$50.00	\$175.00
5	\$156.25	\$62.50	\$218.75
6	\$187.50	\$75.00	\$262.50
7	\$218.75	\$87.50	\$306.25
8	\$250.00	\$100.00	\$350.00
9	\$281.25	\$112.50	\$393.75
10	\$312.50	\$125.00	\$437,50
11	\$343.75	\$137.50	\$481.25
12	\$375.00	\$150.00	\$525.00

The studio can be booked with or without equipment.

CONTACT: Sabine Gruchet TEL: 0405 751 646 EMAIL: info@MullensStreetStudio.com.au WEB: www.MullensStreetStudio.com.au

#### INFORMATION



Mullens St. Studio consists of two spaces, the main 50m2 shooting area and a makeup room at the back. We have completely refurbished the space in to a fun and enjoyable studio using reclaimed recycled vintage materials mainly from the 1950's



Located in Balmain, the studio is only 2 stops from the QVB. If you are coming by car there is ample FREE unrestricted, on-street parking. The Studio has side lane car access for unloading though a large 2m sliding door



We have 5 backdrops: white paper (free), black paper (\$20 per metre). Grey paper (\$20 per metre) Pink paper (\$20 per metre) & patterned BG & 10x3m Chromakey (green). Elinchrom flash lights: Ssoft boxes, 5 umbrelias, snoot etc.

