

JUNE 2015

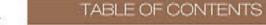


6 Actor Of The Yea	26
Chris Charteri	
8 Actress Of The Year	28
Ashley Avo	
0 Fashionista Of The Year	30
Memory Mbew	
2 Beauty Guru Of The Year	32
Damaris Sk	
4 Sexiest Woman Of The Yea	34
Katrina Dunlo	
6 Sexiest Man Of The Year	36
Matt Mau	
8 Male Artist Of The Year	38
Bluehomi	









5 Lifestyle: A guide on how to have the perfect start to your

- 6 Diet: Does drinking water actually help you to shed pounds?
- 8 Fashion Online: Is it worth it?
- 10 Feature Story: Does transforming your look transform your whole
- 14 Feature Story: Three ways to ensure that your job isn't the boss of you!
- 16 Feature Story: How to choose friends wisely in 3 simple steps
- 22 Money: A beginners guide to handling loans

12

Cover

Lauren

Find out more about one of the hottest upcoming actresses to watch out for in 2015!



OPENING REMARKS



It has been a challenging yet exciting year thus far for StarCentral Magazine. So far we've had the pleasure of featuring some of the most talented, upcoming actors, models and artists from all over the globe. Next up we are also involved with a number of local events in Sydney, Australia and we are launching something exciting very soon so this is not to be missed! Right now we are focussing all of our energy and resources towards Flair 2015 so we hope to see most of you there. I would like to thank everyone for your continued support and commitment to our publication. We are doing our very best to always deliver excellent editorials for our readers across all our channels.

> Mike Ilagan Associate Editor

Feature Story

Three things your mom taught you that





editorial

Editor-in-chief Jennifer Aluning **Managing Director** Mike Ilagan

Photographic & Art

Archie K,FIN Photography, Ash Narayan, Tiffany Ma, Brooke B, Christian Pedrosa, Expert Photography, Gary Abella, John Mungcal, David Moore, Lisa Chan, Raf Flores, Thang

Marketing

Alex Abella, Krissy Anderson, Elieen Maynigo, Barnes Luz, Jason Harris, Stephanie Macabenta, Charles Chan, Albie P. Joanna Cubelo, Annabel Gotfried, Rebecca Lachlan, Michelle Palmer, Cam, Mary Blanco, Hollie Azzopardi, Mel Mckoy, Jennifer McMillan, Melinda R, Louise, Kirra Wilden

Writers & Contributors

Jade Middleton, Shiwani G, Renge Smith, Holly Phillips, Natalie King, Charles Chan, Jess Campion, Scott Murray, Vanessa Jensen, Leanne Harrison, Patricia Higgins, Judy Flynn, Angle, Katrina R, Joerisa, Rommel P, Christian Q, Christine Claire dela Pena, Dasein Catedrilla

editor's notes

I met someone today who was shocked to learn that I was completely comfortable traveling alone. To me, it was natural. Being a single, unmarried woman never hindered me from indulging my wanderlust. And in my encounter with this person, it saddened me to learn that they had never gone anywhere because they thought that they would be lonely traveling by themselves. Oh, the stories I could have told them!

Dear StarCentral readers, take this lesson away with you. Never let assumptions or that fear of the unknown hold you back! This goes with every journey you take in your life - be it to a different country or a different career, or even making a new friend or starting a new relationship. Every experience can only enrich that incredible miracle that is youl May you never taste that bitter disappointment of looking back at your life, and wishing that you did more.

> Jenny Alunina editor in chief

While every effort is made to ensure the information in this magazine is correct, changes may occur that affect the accuracy of the copy, for which StarCentral holds no responsibility. The opinion of contributors are not necessarily those of StarCentral staff. StarCentral disclaims liability for those impressions.



feature A GUIDE ON HOW TO HAVE THE

Granted, some mornings are better than others! No matter what the mood or situation, you'll be thanking yourself silly if you follow these 5 easy steps before leaving the house every morning. They will ensure you start your day of positively and with an air of complete determination and purpose.

1. I am just as good as the person next to me

Always remember that the person you're comparing yourself to is always going to be comparing themselves to someone too. You never know, it could even be you! Although a little bit of extra push and determination can come from comparisons, generally, making daily comparisons to others can be very detrimental to a woman's thought process'. Constantly thinking 'she's much skinnier than me' or, 'she likes him more than she likes me' is simply pure negativity. Remember that you are on the exact path in life you're supposed to be on and everyone has a different path. The time taken to stop and look around at everyone else's paths is simply going to slow you down on your own.

2. Today I will be brilliant

For me, I find this to be very important. Every morning I wake up, look in the mirror and say (out loud), 'today I will be brilliant!' There are a few reasons to this - I promise there is a method to the madness. The first reason is that I like to use my voice before I have to speak to anyone else and embarrass myself with the husky cough we all know too well because the ele' vocal chords aren't warmed up. The second, and more important reason is that positive self talk is really important to a successful outlook on

3. I deserve the best

I think this is something women are constantly compromising on, and you know what? I'm sick of it ladies! Everyone deserves the absolute best when it comes to important matters of life! Now I'm not talking having the perfect espresso every morning from your local brew house, I'm talking much bigger picture! Things like relationships, jobs and friends. Yes, it is hard to find a balance between the three, but simply aiming for the best will push you in the right direction. Settling for 'just ok' or 'average' should be a thing of the past!

4. Say Cheese!

Smiling as you walk out of the front door can be one of the most rewarding things you can do all day. It can truly set the tone for the rest of your day. The mere act of smiling releases endorphins and initiates a chemical reaction in your brain which forces happiness to conquer any feeling of unease. I find this technique especially useful when I've had one of those terrible mornings where everything that can go wrong, does go wrong! Even though you're in a state wherein the very SheWitch Banshee from Hell would be afraid of you, forcing a smile will help you to leave all negativity behind you.

diet

DOES DRINKING WATER HELP YOU SHED POUNDS?

By: Patricia Higgins

It may seem like a no brainer – we all need water and surely, it can't be that hard (at least in the Western world) to consume the adequate intake. However, such an unassuming factor as hydration is often overlooked in today's realm of fad diets, protein shakes and super nutrients (think Kale and Acai). It's a situation where coconut derived alternatives are often touted as being more essential then plain old water itself. However humble it may seem, H2O should never be overlooked when it comes to ensuring that your body works at its peak function. Also, its ability to achieve weight loss is fundamental.

Did you know that water makes up 95 per cent of the human brain and 60 to 70 per cent of the entire body? It is critical to just about every organ; the skin, lungs, kidneys, heart; muscles. Hydration is essential for both mental acuity and physical performance. When it comes to working out and training even mild levels of hydration can cripple your ability. In terms of digestion, water has the innate capability to speed up the metabolism and expel waste more efficiently. Ensuring you have enough water in your body at all times is the key to both general health and physical fitness.

Scientific studies back up the benefits of sufficient hydration in assisting weight loss. Researchers estimate that if a person increases water consumption by 1.5 litres a day they stand to burn an extra 17,400 calories per year (source: Franz-Volhard Clinical Research Center, Germany). This is because, given adequate levels of daily water intake, people experience on average a 30 per cent increase in general metabolic rate. A separate study also found that people who drank water before a meal consumed an average of 75 less calories during that meal (source: Virginia Tech, USA).

Another major consideration about the importance of hydration is the fact that not getting enough water can potentially mean losing energy. Fatigue is a major obstacle in the battle for fitness and weight loss and even a slight level of dehydration (1 to 2 per cent) has been shown to increase lethargy and also impair cognitive function. Dehydration also leads to

muscle cramping and impedes the recovery process after physical activity. If you aren't seeing the results that you hoped for at the gym, a failure to stay hydrated could be the culprit.

Hydration provides other valuable paybacks – it can enhance your physical appearance. Your skin stands to reap the rewards of increasing your water intake to an adequate level. Do you have chapped lips... give H2O a go? Drinking more water promotes increased lubrication, elasticity and healthy tone in your skin. A little known fact is that not getting enough water contributes to tooth decay. It really is a far reaching and all encompassing factor in health and wellbeing.

So how much water is enough to reap the benefits for weight loss, health, fitness and beauty? It differs person-to-person and according to levels of activity (and even the climate in which you live). But, surprisingly, the amount required per day by the average person for optimal hydration is often greater than the much-publicised 8 cups. If you are working out to a reasonable intensity you can add two more cups to that total. For optimal weight loss benefits you can stand to tack on two more per day on top of that.

It can be difficult to consider drinking that much water per day... and it sure can seem a bit boring. Unfortunately, water appears to pale in comparison to the host of sports drinks and weight loss aiding alternatives. However, keep in mind that pure water is always best for your body. Sugar is never a friend to those with weight issues. Sure, you can try creative ways to make consuming water more appealing (like adding a splash of lime or chlorophyll to your water bottle) but, stay away from caffeinated drinks – they act as diuretics and contribute to all the disadvantages of dehydration as discussed.

You can reduce your fatigue levels and curb sugar cravings (try keeping a glass of water next to the bed at night) by actively working on your hydration levels on a daily basis. Water may not be as trendy as all those other weight loss and supplements on the market but what comes out the tap best fuels a healthy and optimal body, mind and physical appearance.



Fashion ONLINE: IS IT WORTH IT?

By: Patricia Higgins

So, you find yourself going online to get your new threads with increasing regularity of late. The lure of fresh fashion picks delivered straight to your inbox is proving a little too hard to resist on occasion. Suddenly you are hitting that "Buy Now" button with reakless abandon. Perhaps you even have a particular store's app or you know exactly what brand is stocking what, where and when. You are an ace at beating the packs to get that "most have" item every week.

Now, it's become a hobby... or should that be obsession. No matter your level of participation (or addiction) rest assured you are not alone amongst the landslide of consumers now turning toward online fashion shopping.

Online shopping is becoming more and more popular by the minute (or should that be by the gig): Relatively new crops of cheap and cheerful fashion brands are fast becoming household names: take "Bohoo," "ASOS" "The Iconic" and "Pop Cherry" as prime examples. Ostensibly, it's no little wonder as to their burgeoning success, The world of Internet fashion appears to offer a less costly, more diverse range of stock that is available to the consumer 24/7. However, there are some definite downsides to the e-commerce fashion industry, not least of all the effect it has on conventional retailers.

According to a Roy Morgan report (source ABC) online retail shopping reached mainstream status in the first quarter of 2013. This followed a decade of consistent yearly growth. Shoppers are drawn to the Internet not just because of price but also because of the time factor. We can now shop at the click of a mouse on our funchbreak. The biggest drawcard is ultimately the amazing array of latest fashions and limitless choice that can be accessed instantaneously (as opposed to having to trawl through boutiques, department and chain stores).

One obvious flaw to this system is that you can't try before you buy. Some online fashion stores do provide a money back guarantee or refund policy, but, the general state of affairs appears to be "caveat emptor" or "buyer beware". When you find that delicious dress (that looked so perfect on the model) squishes your boobs, sits halfway across your butt cheeks and is made of some nylon fabric more akin to under than outer wear then the

fine print on the website suddenly draws a real interest.

A lot of cheap fashion sites do provide free shipping, but if your garment doesn't fit you then sometimes the only recourse the business provides is store credit. You will most likely find that the item you ordered in the new size you need is unavailable by the time you have sent off the ill fitting (or poor quality) item in the post as requested. Keep in mind that you will have to bear the cost of sending the item back (a wise suggestion is to use registered post).

If the item is faulty then it isn't "fit for purpose" and legally you are entitled to a refund and can make a complaint to the Australian Consumer and Competition Commission (ACCC). By all means, you can chase a company down. But, be prepared for a major headache. With the cheap prices comes the fact that some online companies seem to be run in some dodgy manner that doesn't involve an actual telephone contact (or so they claim). It's the perfect "out" to retain profits.

By the time you have emailed them 15 times and contacted the ACCC you are wishing you never spent that \$39.99 in the first place. Contrast this with the traditional retail experience where you can access physical recourse. With an actual store you can show the item to the shop assistant. It's a whole lot harder for them to ignore you then it is for some random on the end of an email address.

Using review sites to check online reputations is a great idea. You can search an online shopping retailer on sites like "estore-review.com.au". A suggestion... try searching reviews on "Pop Cherry." The results will yield an amalgamation of everything great and everything wrong with the online fashion shopping experience in relation to this particularly controversial company.

For great general consumer advice a visit to the "choice.com.au" website is always worthwhile. It is always advisable to do your research when it comes to shopping online, particularly in relation to buying clothing. Sometimes, it pays to try before you buy. Sometimes the lure of instant gratification proves all too much. In any case, online fashion has proven to be much more than just a trend; it is a solid feature of our everyday way of life.

DOES TRANSFORMING YOUR LOOK TRANSFORM

your whole life?

By: Patricia Higgins

feature

It's no secret that outward appearances inform perceptions about an individual's character, status and personality. In fact, scientific studies show upon meeting for the first time we perform a complete mental judgment in a mere 7 seconds. Most of what is assessed in that brief time is based upon what meets the eye.

It's truly mind-blowing that such superficial elements as makeup, hair, clothing and such additions as tattoos and piercings can have such a monumental impact. And, in no situation is paying attention to these details more critical than when seeking employment.

The way that someone presents themselves and their level of perceived beauty undoubtedly influences the attitude of those around them. Everyone is aware of the power of attraction – a powerful advantage to those who possess it (for the fleeting time that they can hold onto it). Audrey Hepburn famously said, "Elegance is the only beauty that never fades". It is true that while you can alter what you were born with only so much and that ages diminishes beauty's hallmarks; you can always aim to present yourself with class and style. A tailored blazer, clean and polished footwear, a fresh manicure – the little touches count, particularly in your professional life.

The devil really is in the detail. For example, how you wear you hair. When you boil it all down what we are talking about here are just strands and follicles. How important can hair really be? Wear it dishevelled and it can have you looking cool and casual. However, depending on how you chose to present the remaining elements of your look, it might just spell "shabby". It pays to care about your hair. A new cut, a glossy finish, or merely tying your hair neatly away from your face are simple, yet effective ways to make yourself presentable for a job interview.

It's phenomenal just how closely physical presentation and personal identity are intertwined. Your sense of style definesyou in society and you can think of it almost as being typecast. However, you can always choose to break the mould. If you can up the ante on your presentation, or even give it a complete overhaul, you gain real potential to change your future prospects. If you find yourself playing a "role" that you don't like, remember: "dress for the job that you want, not the job that you have".

In no industry is presentation and style more relevant than in the field of arts and entertainment; where changing your appearance literally means changing the quality and quantity of roles you can land. If you are a model you will know that getting piercings or tattoos is unadvisable. It is always best to remain somewhat of a blank canvas. That being said, it depends what type of model you are, and there are certainly niche fields. Speaking generally, fashion models are clotheshorses. They require shiny hair, white and even teeth, clear skin (and all the necessary genetic characteristics like height, bone structure and leanness). They also need to be adaptable to varying artistic and visual styles and that is where maintaining a neutral presence becomes important.

However, it is also true that possessing an individual look will get you noticed. Having a distinct sense of style can be particularly beneficial to an actor. Fitting the aesthetic requirements of a particular role is often half the battle in acquiring it. Just think of Christian Bale (who has changed his body weight drastically to garner many different roles) and Charlize Theron and Nicole Kidman who both adopted less attractive visages (prosthetics and make up assisted) in bids to win an Oscar.

Changing your look can do a whole lot more than you might anticipate. Natalle Dormer (of Game of Thrones fame) sums it up in an interview with US Glamour magazine — "It's fascinating how much of our sense of attractiveness and feminine identity is bound up in our hair". Dormer shaved her head and scored a role in the Hunger Games trillogy — the character demanded this brave style.

Swapping up your looks (even the small details) can give you a fresh perspective. It can entirely after how you are perceived. And, in some cases changing your appearance might just turn you into an entirely new person! Aligning your presentation and physical attributes with the job you want to land, or the acting role of modelling gig you desire, is the first step in reaching your goals.



CILAUREN CILAUREN SOIN ACTRESS

For someone who has been in the entertainment industry for a few years now, finding time to still wash the dishes may be a bit of a job but believe it or not, this is what keeps Lauren Grimson's feet on the ground. Landing on Star Central Magazine's page as the Actress of the Month for the month of October 2014 last year, Grimson first tasted her dream when she was five. It seems like limelight had chased her after she was requested to star in a real estate commercial which was facilitated by her dad who worked in the industry at the time. From then on, a star was discovered.

Unlike any other aspiring actresses, Lauren did not have to exhaust herself from the usually long and tiring audition process. Instead, acting gig came through her agent while some were being sourced from her early establishment of connection among friends in the industry, word of mouth and hard work.

Being an experience actress does not necessarily prepare a perfect, rose-tinted stardom. It is a world that accepts nothing less than the glitz and glamour. In the industry that concentrates on the outward characteristics, she reckons that she will always be besieged by constant rejection. As cruel as it can be sometimes, Grimson shared with us that the world of acting is the most freeing thing that challenges her to confront her fears and insecurities. It also drives her to overcome them. She thinks that it is a special experience to be part of a storytelling process that affects people and moves them to change the way they see themselves and interact with the world, "Criticism will always be a part of it all but you have to remember not to take it personally. After all, it often comes down to things beyond your control....too talk, too short, too similar to another cast member in appearance, not similar enough, etc. You just have to let it go". She remarked.

So far, Lauren's journey has taken her to the Hollywood landscape where she met the generous and humble Larry Moss who is Hollywood's internationally renowned acting coach. Mingling with interesting people like Moss is not all the perks she can get. Lauren also got to audition for a pilot for NBC and with her acting prowess that never disappoints, she did secure a role for her first major feature film.

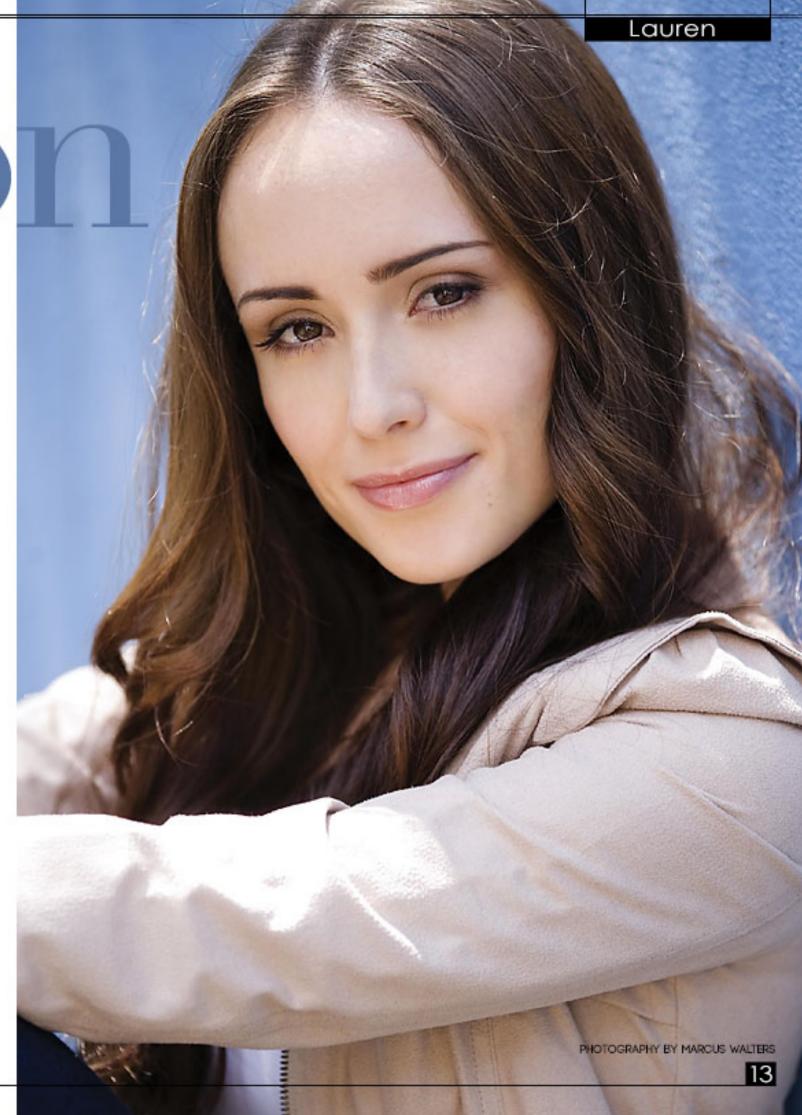
"You've got to work hard and network as much as possible. Also be kind to one another! Remember that we're all in this together."

As an actress who is traipsing her way towards success, Lauren hopes to pass on the knowledge that she learned on her way up to help new actors and actresses. She wants to remind them to look out for themselves and colleagues as some people prey on the innocence and goodwill of budding career actors. She also added that building a strong network in this industry would go a long way when coupled with talent.

Lauren's acting success is equated with an overflowing amount of love from her wonderfully supportive family and in-laws. Our Actress of the Month is also engaged to her long-time partner, Brad Teodoruk who is also an actor. They have been together for 10 years and while she plans to make a stable living working in film and TV, Lauren also aims to travel more and live a better and healthy life with the man she loves.

At her young age of 26, Lauren Grimson, an only child, is yet to reap all the accomplishments that have been waiting for her to pick. She is an Australian, she's currently based in Sydney and she has a degree in Bachelor of Arts which easily dictates her multi-talented persona (she can write, sing, and dance). When not acting, Lauren can be found spending time with her loved ones, lazing in the sun and of course, seeing plays and films.

Indeed, Lauren is well-cushioned against all the negativity that her current world may bring her. It doesn't matter if her external personality may be judged and criticised because she holds a weapon that will shield her like no other. "My dad has always told me that you become like the people you spend most of your time with, so I've always made a conscious effort to surround myself with good people," she reflected.



feature

3 WAYS TO ENSURE YOUR JOB ISN'T THE BOSS OF YOU

After asking around
at an event I was
recently working on,
I found a huge percentage of the staff
also felt unhappy in
their jobs, This discovery led to me to
compile a list of
three ways to ensure
your job isn't the
boss of you

By Holly Phillips

My mother used to sound like a broken record when I was growing up because she would always ask me when I'd done something wrong, 'who is the boss of you?' Much to my dismay, this usually blew my, 'my friends made me do it' excuse out of the water. As I grew older, I began to appreciate the true value in this statement. As a result, I often ask myself this when I'm feeling stuck in a job where the staff aren't particularly friendly or I feel as though I'm not getting treated fairly. After asking around at an event I was recently working on, I found a huge percentage of the staff also felt unhappy in their jobs. This discovery led to me to compile a list of three ways to ensure your job isn't the boss of you and if it is, then you need to consider a change, ASAP!

1. Do you dread waking up every morning?

I'm not talking about the feeling of dreading the sound of that all too familiar deafening alarm, but rather actually having pre-work anxiety. Everyone would love to have more sleep and God knows some days it takes a team of removalists to get me out of bed. There is a definite difference between having a case of Mondayites and feeling that choking feeling in your throat when you know you have to wake up every day and go somewhere you can't stand the sight of. If this is you, you need to put more faith in yourself and know there are always other options! The choice is yours, and you never know what great opportunities lie around the corner.

2. Pep-talk Alert!

You know the feeling - coming face to face with your workplace front door, needing to take a big deep breath and then plastering a fake smile on your face before you walk in. We've all had those days, but if you're having one of 'those days' everyday, something seriously needs to change. If you're having to psych yourself up just to get through the day then chances are you're extremely unhappy.

3. Work life balance

Perhaps the most important thing of all is securing a happy work/life balance. Unless your name is Kim Kardashian or Paris Hilton, most of us need to work hard in order to have a comfortable living environment. However, the choice is yours whether you want to be someone who lives to work or works to live. The difference is staggering. I see people who spend their whole lives consumed with work and never have a chance to really enjoy life. Don't get me wrong, I know many people love their job however, everyone needs time off for themselves and self-discovery.





FIGURE STEPS

By: Holly Phillips

There are few things as important in life as the company you keep but more and more I'm hearing stories of women and men being friends with people they find less than appealing. I totally understand that you have different friends for different reasons however, I just cannot get my head around the fact that some people are happy to surround themselves with people they see as mediocre beings. So much can be said for the quality of friends you keep, rather than the quantity! Your friends can answer for a lot in relation to your happiness levels... Find out how to save or delete friends here.

1. One Strike and You're Out

At this stage of life, we don't have the need nor the patience to surround ourselves with people who have let us down in an untorgivable way. In fact, the very same thing can be said for romantic relationships. Chances are, if someone has hurt you so badly you feel completely betrayed by them, chances are they'll do it again!

2. Down and Up

There are two types of friends in the world - the ones who pick you up and the ones who bring you down. Obviously you want to be friends with the former! Sometimes though it's hard to realise when someone is bringing down your energy levels. Do you find yourself drained after an encounter with this person? Do you feel like all you do with this person is make bitchy comments about others as well as other negative chit chat? If the answer is 'yes' to either question, then there's a good chance you need to put some distance between the two of you and find someone who is going to make you feel energised.

3. Are you even listening?

We all know people like this - the ones who constantly talk about themselves, waiting for the next turn to talk rather than actually listening to what you have to say. You feel like you might as well be talking to the TV right? Remember, you have value and what you have to say is important. Everyone needs to vent sometimes and it's totally normal to do this, so long as you give the other person a chance to talk about their day and what is happening with their life. Listening and responding accordingly are two very important skills to have when being a good friend and to look out for when choosing friends.

THAT COSMO NEVER COULD

There are some things in life that simply cannot be taught... Things such the complete awkwardness that is your first kiss, the feeling of utter heartbreak when your high school crush dumps you the night before your Formal, or simply, how to spread the perfect amount of Vegemite on your toast. Luckily for us however, for the most part, we go through life with all types of teachers... friends, family, magazines, TV shows, and the list could go on. As an all grown up teenage girl myself, I can say with absolute certainty that during puberty, magazines like Cosmo quickly turn into a kind of personal Deity... Placed on a pedestal so high the very Gods can peer on without the aid of spectacles. However, we here at StarCentral know the importance of a mother's wise whisperings and believe there are some things that simply cannot be taught by magazines such as Cosmo.

1. It is impossible to achieve your perfect 'bikini body' in two weeks.

Okay girls, guys, cats and dogs! Listen up! Unless you already have a traditionally conceived perfect bikini body and have maybe had one or two chocolate bars this week - there is no way you can possibly change your body drastically in two weeks. Who can even stipulate what the perfect bikini body is anyway!? Only you have to the power to feel completely comfortable in your own skin and no crazy two week exercise plan is going to help you achieve this.

There are no sure fire ways of getting boys to like you.

feature

I see countless articles in magazines like Cosmo outlining the easiest and effective ways to get Mr Dream Boats' attention, or how to seal the deal! I mean COME ON! My Mum taught me at a very young age the value of people liking you for 'you' and if they don't like it, than it just means you aren't meant to be in each other's lives. Never change the way you are for someone else!

3. No boy, girl, friend or foe is NEARLY as important as the way you see yourself.

Feeling inner happiness is one of the most, if not, THE most important thing in life. Sure; exercise, healthy eating and a work/life balance are all contributing factors but the most important thing is YOU. It's how you treat yourself and the relationship you build with your own psyche. I remember my Mum telling me that my inner dialogue and the interactions I have with myself will always be the most influential conversations I will ever have.

Sensational Haircare

moving money for better





HAIR AND BEAUTY SUPPLIES

Warehouse and Head Office Unit 4, 1 Melissa Place KINGS PARK NSW 2148

639 The Horsley Drive

49 Boomerang Place SEVEN HILLS NSW 2147

All Correspondence: PO Box 4138 KINGS PARK NSW 2148

P: +61 2 9609 6020 F: +61 2 9609 6015 e: info@laxales.com.au w: www.laxales.com.au ABN: 74 098 599 065

A BEGINNER'S GUIDE TO HANDLING ONE STORY TO HANDLING TO HANDLING TO HANDLING TO HANDLING TO HANDLING

Most often, you fall into long-term repayments which if mishandled, might burden your pocket that will eventually put you into an even bigger financial loss than property gain. If you are a first-time borrower, avoid digging your own financial grave and read on before you dive into the water.

Are you thinking of buying a new house or property but don't have the available resources? Then lending companies might be the answer to your woes. These money-lending businesses are endlessly sprouting everywhere with an offer of relief against your money worries. They hold a promise of dream houses, posh cars and other property investments that would entice you to grab just any loan opportunities that may knock on your door. Sweet, isn't it?

feature

Taking a loan is one of the biggest financial decisions that you have to sit on and think about. Most often, you fall into long-term repayments which if mishandled, might burden your pocket that will eventually put you into an even bigger financial loss than property gain. If you are a first-time borrower, avoid digging your own financial grave and read on before you dive into the water.

Love the peace of mind you get when you pay on time.

Strictly monitor your loans by ensuring that you get to pay each month and on time. This would help you save on interest rates. Missed or late payment penalties are the last things you would need at this stage or you'll see yourself trampled by skyrocketing rates and debts. Remember that a poor payment standing will send your credit score in haywire.

Increase your credit score and get a chance to lower your interest rates.

As much as possible, check all options available when it comes to lowering your interest rates. Do your research and call your loan company. Point

out your excellent credit rating and be ready to present a copy of proof. This will help you in your negotiations. Sell them your eligibility to low interest rates.

3. An excellent credit history is a great refuge.

Does the sound of perks and rewards invigorate you? If taking a loan is a dating game, you will be the ideal prospect. Your excellent credit standing is a candy to the eyes of the lenders. This will arm you with greater negotiating power, attractive repayment options, extreme bargaining ability and higher credit limits.

Don't go on a loan-spree.

The fact is that you will never run out of lending institutions which will be willing to embrace you with their colourful presentation of loan opportunities. The challenge here is to know strongly when you need one and why you need it. Don't take more than what you have to because then, it would be hard to regain the financial stability that you are aiming for. Only take a loan to buy value-builder assets.

5. Dive then get off the water fast.

Your repayment options, just like lending institutions, are plenty. Check on your repayment plans and see whether you can make bigger repayments each month especially for those that charge high interest rates. This will help you get out of that debt faster than you should be. Don't stay too long in that. It will drain your budget.



CHRIS HARTERIS ACTOR

Chris Charteris or Christopher Neil Charteris is an Australian actor based in South Brisbane. He graduated with a degree in Applied Theatre and it was this credential that greatly contributed to his early acting career. He loves acting; most importantly, he loves the freedom of being able to explore various characters through his craft. Chris loves his job so much and this has caught our attention that led him to becoming StarCentral Magazine's Actor of the Year.

Like most actors we know, Chris was discovered through various auditions and while he was working on different other productions. The knowledge he learned from his university has given him the edge to rise above the acting challenges – in fact, it has given him a strong foundation for his career.

Doing theatre has definitely helped him penetrate the film industry. His first feature film titled Cursed was completed back in 2014. Chris considers his experience with this movie as one of the most memorable experiences in his acting career because the movie set had a very professional atmosphere and also because it was a lot of fun. The movie gave him the chance to meet a lot of fantastic people who have given him valuable advice, all of which he still carries with him to this date.

Chris is very passionate about what he does. He loves around the corner for this talented man.

the fact that he can tell different stories through acting. He also loves the fact that his portrayal can elicit reactions from his audience is an inspiring way which pushes him to be a better actor every single day. Despite the good times, the inconsistency of getting projects is one of the major downsides of the entertainment industry. He doesn't consider this as a negative thing though since he also ventures into other fields such as doing a sketch comedy web-series called Charterboat Comedy while he's waiting for his next project. Indeed, he is a very busy man and he is very lucky to have a supportive family who supports him every step of the way.

When not in front of the camera, Chris keeps himself occupied by polishing his sketch comedy on You-Tube. By featuring various actors in his videos, he gets to meet each and every single one of these interesting people from both the film and theatre industry. It is a fulfilling experience that also shapes him to be the kind of actor that he wants to be.

Aside from acting and getting his comedy series running, Chris is also interested in writing, filming and directing. He currently has several goals that keeps him focused in his life. He firmly believes that having fun while doing your work matters. After all, who says fun and professionalism cannot co-exist? With Chris' determination and resolve, success should be just around the corner for this talented man.

feature

ASHLEY ACTRESS

Ashley Avai is a 26-year old actress who is currently based in Sydney, Australia. She has a degree in Law and Environment, which might make you wonder when she actually discovered that she had a passion for acting. StarCentral Magazine truly believes that she's the kind of actress that can really inspire her audience and as she graces our magazine as "Actress of the Year", she continues to surprise us with her sensible ideals and life-changing advocacies. We actually thought she's a world rescuer sent from some magical world!

Ashley's family has always been supportive of her career. Showing signs of an innate ability to act and perform at a tender age, her family decided to enrol her in a drama school when she was just ten years old – she eventually got her first job on a television commercial straight after. She loves to act out scenes from her favourite films and she has always dreamed of living in a world like that of Peter Pan's or pretended that she was Little Mermaid living under the sea. Perhaps, this idea built not only her passion for acting but more importantly, her passion to change the world for the better.

"I love being able to enter the life of someone else and tell their story," she shares when speaking about her life as an actress. Ashley uses acting in the most inspiring manner. She believes that it grants her the ability to portray relatable characters and scenarios and she takes this chance to make people happy and well-educated in terms of powerful and important issues that besiege the society such as human and animal cruelty.

Ashley keeps herself grounded by doing volunteer works with various organisations such as the NSW Wildlife Rescue and Research Education Service, the Organisation for the Rescue and Research of Cetaceans in Australia, Free the Bears and most of all, the Sea Shepherd Conservation Society. She is against the slaughter of all kinds of animals and despite her schedule as an actress, she still finds time to change the situation for her cause.

Ashley can definitely run a compelling and enlightening talk about how she strives to make the world a kinder and more compassionate place to live in, with fewer injustices for both animals and humans alike. While this is an undeniably interesting and powerful side of her, her acting prowess is equally strong. She has had the chance to work with Director Paul Fenech on Houso's, where she filmed two television series and two feature films together with its incredible cast and crew. Aside from them, Ashley also recalls that meeting Christina Ricci on a separate occasion has really made her career an incredible journey.

Ashley believes that the most valuable lesson she has learned in the industry is to "listen and believe in yourself". She believes that these words will continuously guide her as she works on her future plans, which involves working with big names such as Quentin Tarantino, Lars Von Trier, Martin Scorsese, James Cameron, Stanley Kubrick, Steven Spielberg and Peter Jackson. Ashley aims to further develop her acting skills and with her determination and drive, success should be just around the corner for this talented actress.



AEMORY ABONISTA

feature

30

Whoever said that style is inherited clearly does not have the same passion as Memory Mbewe's. This Zimbabwean chic fashionista who currently lives in London initially discovered her interest in fashion and style when she was just a teenager. Memory, also known under the stage name of Doopie, confesses that she has always been fascinated about celebrity red carpet events. She shares that she has always been mesmerised by the glitz and glamour of style and fashion, which is truly undeniable when you look at where she is right now in her career.

Memory is a true inspiration to women. She started her career as a fashion blogger back in 2013 when she began touching topics about style, versatility, confidence, grooming and professionalism without neglecting women's natural creative fashion sense. She is very vocal on how she writes to educate married women about how maternal responsibility should not always mean downgrading one's sense of fashion and style. In fact, she points, it should be a vessel that should drive each woman to feel good about herself.

Through her blog, 'Fashion Diary of a Chic Wife,' Memory has gotten to meet a lot of interesting and equally artistic fashion bloggers who enjoy the same environment that she loves. And though she admits that she admires Olivia Palermo's clean, sharp and elegant style, she is also unequivocal about how these simple people from all over the world have inspired her to embrace her passion more than ever.

"Fashion is forever evolving, style is not inherited. It is created," explains Memory. Our fashionista definitely has a point. With the trend changing every now and then, it is merely up to you on how to adapt to these changes. Memory is wiser. She embraces the field that brings her enormous joy by making the most out of her skills and creativity. After all, she has her whole family that supports her all the way. Her loved ones are the backbone of her flourishing career and there is really no reason to stop and watch her dream pass her by.

In the future, Memory aims to start an image consultancy business and a clothing boutique. Both goals are centred on her desire to uplift the spirit of the modern woman who wants to look chic and classy.

Damaris Sky is StarCentral Magazine's Beauty Guru of the Year. She is of Spanish descent, born and raised in New York. "Damaris' is actually a biblical name (Damaris was a woman

Damaris Sky is StarCentral Magazine's Beauty Guru of the Year. She is of Spanish descent, born and raised in New York. 'Damaris' is actually a biblical name (Damaris was a woman of high society who converted to Christianity and later on became a martyr and a saint herself), which perfectly fits a visionary just like her because she has a deep and inner desire to inspire others for a higher cause.

Her YouTube channel (youtube.com/beautybydamaris1), originally started as a creative outlet and has now grown into a free platform of inspiration which seeks to transform women inside and out. According to Damaris, her interest in makeup started while she was working as a makeup artist in the beauty department of Victoria's Secret flagship store on 34th Street. The experience proved to be transformative. It was while she was working there that she decided to start her own channel of makeup videos and tutorials that will cater to women who also want to feel good about themselves.

As a beauty Vlogger, Damaris is elated about the support and attention afforded her by her viewers from all over the world, some of whom she considers as some of the most interesting and amazing people in her acquaintance. Though most of her connections are only made within the virtual world of social media, she still considers them as a special part of her journey - especially when she got the chance to collaborate with fellow vlogger, Rosita Applebum.

When asked about her future goals, she said she wants to have her own makeup line and travel around the world particularly to Greece, Paris and China among others. Damaris is one brave woman and with a determination like hers, it's hard not to imagine success for this talented beauty guru!

feature

KATRINA DUNIONE

Katrina Dunlop, StarCentral Magazine's Sexiest Woman of the Year, is a 26-year old model who is based in Auckland, New Zealand. She is a beautiful mother to 2 children and 1 step son and she is soon to be married to the love of her life. Aside from her innate skills in modelling, Katrina, who has a degree in Physical Education, is also a yoga instructor. She is a risk taker, a daredevil and a passionate woman who never gives up on her dreams regardless of the challenges that come her way!

With an absolute passion for modelling, Katrina started her journey by joining an agency when she was just a teenager. Ever since then, she has always been a recognisable presence on TV as well as the entire modelling industry.

After five years of hard work and perseverance, Katrina humbly reveals that she loves the diversity of the modelling industry. She says that although the New Zealand photography standard form does not give much recognition to the models, she just disregards this drawback by focusing on the positive things that she learns through her craft. She believes that this industry is forever changing and moving because in this field, no two days are the same. Furthermore, Katrina centres her thoughts on the opportunity of working with highly-regarded, creative people who can help develop her skills.

Katrina was given a chance to work with the internationally recognised Talia Stephens from MissT Pinups who, according to her, does beautiful pin-up photography and has worked with many amazing people such as Eva Longoria. So far, this has been the highlight of her career.

Katrina is surrounded with loving and supportive people who always pushes her to get involved in the modelling industry more. She has a strong foundation in life which helps keep her unfazed by fame and attention. Her positivity and the ability to appreciate all her blessings have kept her feet rooted on the ground.

Unlike other models that look at their beauty as the "be all" and "end all" of their journey, Katrina believes that this outside characteristic is only the end result of her passion and determination behind the camera. "With modelling, there are a lot more things involved than what meets the eye, including personalities," she stresses.

In the future, Katrina aims to be further involved in various commercials, TV shows and films. She also hopes to advance her career by exploring new areas that will contribute to her skills. Indeed, Katrina is full of dreams and she is definitely setting a good example to her kids by letting them realise as early as now, that as long as they are prepared to work hard for their passion; they, too, can go far in their chosen profession.

feature





BLUEHOMIE ARTIST

Whoever said that HipHopcalypse is happening, clearly has not heard of the sound of Bluehomie, our StarCentral Magazine's Male Artist of the Year. His music draws inspiration from his many personal experiences, which are mostly penned in a way that all listeners can relate to. In fact, if there is anything that he would like to make people understand, it is the idea that Hip Hop is far from being dead. It is here, and Bluehomie is doing everything he can to ensure that his work is not only uniquely recognised, but that the music will continue to motivate those who hear it.

Hip Hop has been part of our culture since the 1970's. As more people began to appreciate its rhythmic chant and artistic expression of poetry, its evolution and worldwide success was unfortunately besieged by negative criticism. Critics were less than impressed by the often negative messages within the genre's lyrics which seemed to always revolve around violence, chaos, sex and a less-than-flattering view of women. Being a hip hop artist, Bluehomie is well aware of this perception of the music and is undaunted by it. He sees it as a challenge and works to flip that unacceptable impression by delivering tracks that will instead, inspire and motivate his listeners.

During the interview, Bluehomie admitted that changing the way how people think of this genre is what really gives him the drive to become more fascinated with hip hop. He looks at the writing stage as the most exciting part in making music because it provides him the freedom to release all his bottled emotions. And while most conscious rappers like him are commonly overshadowed by many emcees who insist on rapping about money, guns, knives, and women, he still takes the lead by ensuring that he does his music differently from others. Indeed, his effort is undeniable. You can notice that he strays away from swearing and is well-renowned for writing without the four letters of the alphabet: J, X, Z, and S.

Bluehomie has been creating his own music for ten Studios, NoBroBeatz, PP, Psythe, Tristan Warren years already and he knows it like the back of his VonSinger & Whodiniz.

hand. He recalls that it started in school where he was a white rapper in a black community in Tottenham, North London, which is a place where most rappers have emerged from. When asked about his opinion on whether free download projects can hinder sales, Bluehomie open-mindedly asserts that this type of marketing actually helps in sales as it opens the listener's appetite and gratitude to purchase. "After all, a project's price tag does not affect its value." He shares.

Currently, Bluehomie is working on his 6th album entitled Barred. It will feature up to 50 other artists and Barred LP will also be available for free download. At the same time, if you want to check out his last released LP called Dreamare, which consisted of 17 tracks and music videos.

For the past couple of years, Bluehomie has collaborated with numerous artists who have helped him accomplish his goals and re-shape the existing impression of people about the hip hop genre. He leaves us with a big shout out to these creatives who journeyed and are still journeying with him all throughout the whole process. They are Ak40REVEREND, Alan Molyneux, Alex Michael (Cross the Order), Billy Tha Kidd, Bladesketch, Calibre & Lola Twistle from The Catalysts, Candice Lana, Charlotte Eaton, Chawa C. Cosmo, Da Grimm One, Danny Small, Darnz De Czar, Drem Tgi, Gaby Feldman, Guro Sigurdsen, iAMjfk, Jordan Sinclair, Lil Ramsic, Lola King, Los Rayos X, M10, Major Mac, Margaux Christie, Martina C, Marvelcoin Mumbles, Metropolis, Nate Tha Pharaoh, Nelson, Nicola Tee, Paul-e-Tek, Protégé & Cisco (Pharaohs), Redvenom, Rhiannon, S1mple, Shelley Sondhi, Signe, Sirus, Spattz, Sugaspott, Vaughnn Mittens, Winterburn, producers Allan Batla, Antonio Bellomo, B A Nusance, Ben Knight, Bro Studios (Alberto Salerno &Tiziano Salerno), Cremo, David Ezra, DeMooz, Diatonator, DJ CoolStuck, Fabio Rubato, Kickstart Studios (Dan King), Lorenzo Grey, Martin Rowe, Nevermusic