



Alberto Prias 0402533587 alberto@tarkanim.com



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### EDITORIAL

Founder

Mike Ilagan & Albert Prias

Jay Ilagan

**Managing Editor** 

Lourdes Buenaflor

Photographer Bob Reves

**Editor in Chief** 

Hair and Makeup

Chief Marketing Officer

Joy Bartholomeusz

Albert Prias

#### Photographic & Art

Kevin Gornez, FIN Photography, Ash Narayan, James Mao, Brooke B, Raymond Bartholomeusz, Gary Abella, Dave Choo, George Azmy, Eric Fonacier, Raf Flores, Thang

#### Marketing

Alex Abella, Krissy Anderson, Eleen Maynigo, Barnes Luz, Jason Harris, Lovely Washington, Charles Chan, Albie Pri, Jenny Hu, Annabel Garcia, John Esquerra, Michelle Palmer, Cameron Wright, Angelica Whitelaw, Joanne Azzi, Tricia Richardson, Zenaida Patterson, Gerry Samaniego

#### Writers & Contributors

Jenny Hu, Anjelica Whitelaw, Shiwani Gurpah, Renae Smith, Holly Phillips, Jenny Hu, Charles Chan, Jill Antonio, Scott Murray, Vanessa Jensen, Leanne Harrison, Patricia Higgins, Judy Flynn, Angie, Katrina R, Joerisa, Rommel P, Christian Q, Christine Claire dela Pena, Dasein Catedrilla

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# InLife

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## **EDITOR'S NOTES**

It has been a challenging yet exciting year thus far for InLife International Magazine.

So far we've had the pleasure of featuring some of the most successful entrepreneurs from all over Australia. Next up we are also involved with a number of local events 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 Sydney's Best Dressed 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.

Jay Ilagan Editor-In-Chief









## EQUAL IMAGE SALON

Equal Image Salon Balmain is a welcoming salon located in the heart of Balmain. We are a small Boutique Salon that's able to offer the ultimate one on one experience. Equal Image Salon specialises in the latest trends from colouring, precision cutting, and various balayage techniques.

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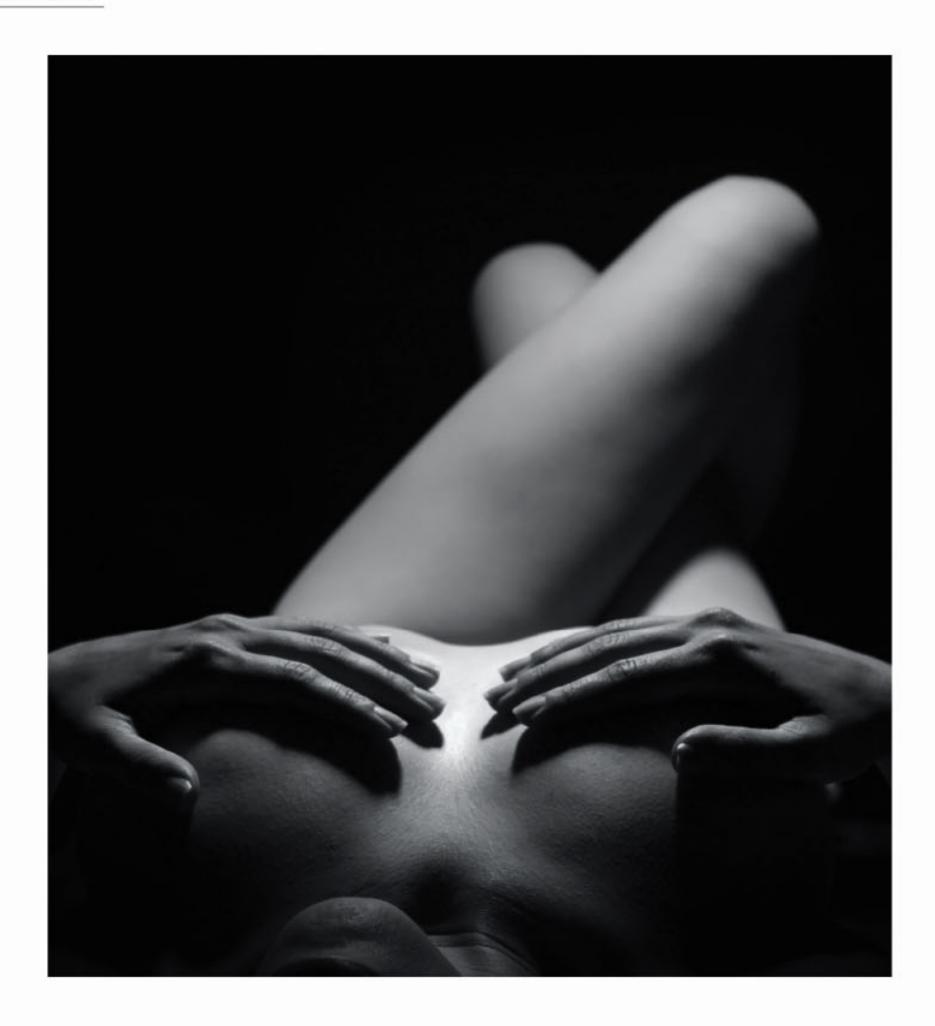
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## SEX WORKERS

This article documents prostitution from the perspective of a group of sex workers. We delve behind the scenes to shed light on the very hidden and mysterious world of sex workers, their customers, and the niche they inhabit in contemporary society. Through numerous interviews with five sex workers (Tracy, Viviane, Samantha, Chelsea, and Laura), we also examine the relationship between the image men display in the outside and the lengths to which they would go to in order to meet their most private and intimate needs.

#### Tracy

"It all started on my frustration to find a job after I finished a course in fashion design. My pay as a casual worker didn't really help much to pay my numerous bills, I had to find a way to survive and I ended up as a sex worker. It was extremely hard at first but after a few months of doing it, somehow, I began to like it. I now do it for work and pleasure at the same time, although this job is kind of risky, it pays really well so I guess it's worth the risk for me. We fulfill people's wildest fantasies; we can be a friend, a lover, or even a toy .... All for the right price! Sometimes I get into a lot of trouble because of my job. One of my clients saved our exchange of text messages on his phone and he ended up getting busted by his partner. I then received threats and abusive calls the next day; this went on for almost a month so I decided to ditch my old number. Strangely enough, one of my long-time customers booked an appointment with me one time just to tell me how happy he was because he's back to being single again after his wife divorced him when she saw me and my client checking in to a motel in the city. I don't actually intend to be a home-wrecker, it just happens that way sometimes."

#### Viviane

"To get the ball rolling I had to take a few courses in massage then I started my business by advertising in the adult section of some local newspaper. Ninety percent of the inquiries I received was asking for a 'happy ending' so I studied some additional courses in tantric massage to help me earn more. I usually charge \$250 for an hour service which is more than enough for most of my clients as most of them don't even last for an hour. My 'magical tantric touches' (I call this 'prostate milking' in my advertisements) is what keeps my customers coming back for more. My tantric touch usually satisfies my customers so quickly that I end up doubling my income."

#### Samantha

"I won't be able to maintain my \$10k -15k/week earning if I do what Viviane does. Ten minutes per customer is all the time I usually need to give my customers that 'happy ending.' A whole night with me usually costs my clients around \$1,500 to \$3,000 and that's a bargain! Through all these years of working as a pleasure giver, I've discovered how to break people's inhibitions and tickle their fantasies. I've discovered that every man has a particular soft spot; sometimes

#### FEATURE



even just sitting on their lap face to face with my breast close to their chest gets them uncontrollably excited! Strangely enough, not all of my clients are looking for sexual encounters though. some just want to talk. Sometimes I wonder why they don't go to a shrink to discuss their issues, instead, they prefer talking to me. Some of my clients would talk for more than 2 hours about their girlfriends or wives in some instances, I'm just there to listen to them - I just let them talk and vent out while I do my nails or fix my hair. There are some instances where I would go shopping with some of my clients so that they can buy their favourite lingerie's, ironically the lingerie is not for me but actually for THEM! Seriously, some people just have bizarre fantasies!"

#### Laura

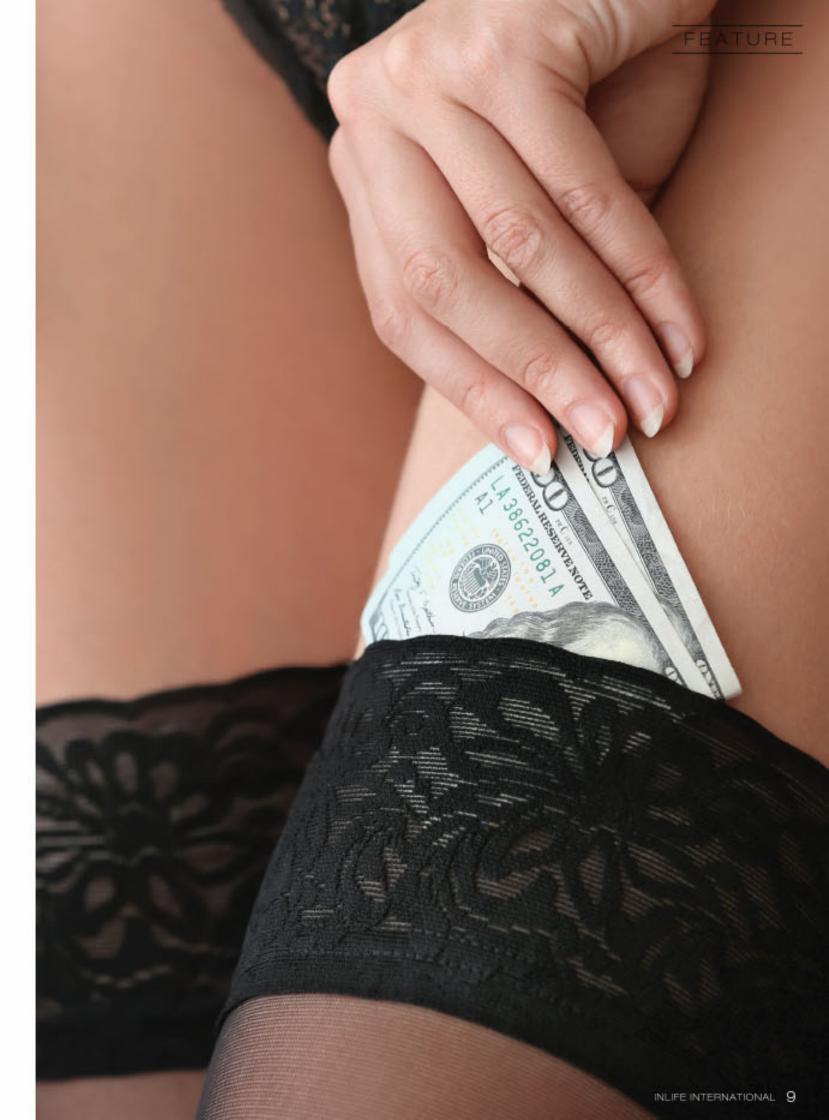
"I used to work as a hairdresser; I had an unemployed boyfriend who used to always come home drunk every night and would demand that I make love with him 5 times a night! Of course, I ditched that loser and I now operate in Canberra where my typical clients usually come in suits. With this job, privacy is extremely important. I've seen some of my customers on TV but I just pretend that they are total strangers and that I don't recognise them. This may sound shocking but a number of my clients are some of the most recognisable footy players in Australia! These guys usually want to get dominated, violated, physically

hurt, and to some extent - even humiliated! Thousands of people would be shocked if they only knew that some of these brawny footy players are emotionally weak in the inside which is contrary to the image that they display in public. Knowing that some of my clients are famous gives me great pleasure in being regarded as their goddess - I enjoy bossing them around!"

#### Chelsea

"The mining boom in Western Australia actually gave a subsequent boom to my business as well. My 'work name' used to be Victoria originally, but I've changed my name to Chelsea since then because the name triggers a sexy bell to a lot of people. I definitely think people in the mining business need some form of entertainment after a hard day at work digging treasures in the ground. I usually book a luxury hotel for a week and there is not a single day that I don't get busy. I suppose these miners' needs good sex after a hard long day at work. My schedule is so busy that I have to turn down a few calls every now and then, sometimes the higher bidder wins!

Fat, thin, tall, short, brother, father, uncle, granny, cut or uncut they are all one and the same to me and they only have one thing in mind and that is SEXI As long as the price is right, they all get the same treatment and satisfaction from me.'





FEATURE



"We need to recognise that there are ways we can still live our lives happily and comfortably without conforming to an obsessively materialistic and insatiable consumer culture. The media often dictates that we are happier with more, "

Yup, the perennial party girl was exhausted. The hard-and-fast culture was fun, for a while. But I desperately craved something more, a 'happiness' that didn't have me waiting the entire week to experience only to fade drunkenly after a few hours.

I was relieved to find, in time, that is was a sentiment multiplied exponentially due to general exhaustion with the 'faster, better, more' culture reflected in clubs and society at large. People are frustrated with the underlying pressure to buy more and spend more in order to entertain and adorn themselves in some kind of lost, misguided quest for happiness.

Is this just 'life' in the 21st century or is there a way out of this crazy, modern, materialistic jungle?

The only snippet of wisdom I can offer are these three simple words: Quality Over Quantity.

We need to recognise that there are ways we can still live our lives happily and comfortably without conforming to an obsessively materialistic and insatiable consumer culture. The media often dictates that we are happier with more, promises us that we can find fulfillment in shiny new things and fancy events, and tells us where to find these (namely, malls, clubs, and anywhere we can spend our money).

Yet often people find that the happiness and acceptance sought at nightclubs only lasts for a few hours and instead, leaves them a hundred bucks poorer and with a hangover come Sunday morning. The shopper's high (this, I am an expert on) is inevitably followed by remorse when the credit card bill comes in. And the plain truth? Having these 'outer' objects does not necessarily guarantee what we really want, which is happiness.

I'm definitely not trying to discredit these channels of making you feel good – they do provide, albelt short-term – but what I humbly suggest is that true satisfaction lies in slowing down, not speeding up. Less is indeed more. Cutting loose of a Friday night is not confined to certain spaces (gaspl) and you can be just as happy (and less hungover) by spending 'Q' time with friends and family, or even taking some 'me' time.

The great Frederic Chopin put it beautifully when he said: 'After one has played a vast quantity of notes and more notes...it is simplicity that emerges as the crowning reward.'



#### MEET INTERNATIONALLY RECOGNISED DERMATOLOGIST

## DR. TANYA KORMEILI

Dr. Tanya Kormeili is an internationally recognized, Board-certified dermatologist, professor, and medical consultant. She combines deep clinical expertise with a talent for delivering superior patient experiences. Whether in her private practice or as a Clinical Professor of Dermatology at UCLA's David Geffen School of Medicine, she is dedicated to educating her patients and the public about dermatology as it relates to their health and well-being. She is also an amazing tale of success. From being an immigrant from a war-torn country to graduating at the top of her class from UCLA and starting a very successful boutique dermatology practice and skincare line in the most competitive areas of the country - Dr. Tanya is definitely an entrepreneur who is making a mark in this world. She is continuously growing and inventing new ways to help patients, from virtual visits to products and innovations. She also serves on advisory boards for charities and is a mentor to many young minds interested in personal advancement.

After graduating from UCLA Geffen School of Medicine among the top in her class, Dr. Kormeili completed a competitive four-year Dermatology residency at the prestigious University of California, Irvine. She was also a two-time Regents Scholar. In addition to her medical degree, Dr. Kormeili has completed a number of advanced medical training in clinical research as well as various certifications that enable her to stay at the forefront of best practices cosmetic dermatology for her patients. She is also proud to have received numerous honors and awards for her contributions to the field of dermatology, including international awards from the Chilean Society of Dermatology and Venereology, the XVI CILAD Congress of Dermatology in Colombia, and at the World Congress of Dermatology in Buenos Aires, Argentina in 2007. Her publications have appeared numerous times in peer-reviewed medical journals and book chapters. Two of her publications in the British Journal of Dermatology have been translated into various languages and were among the most cited articles in dermatology. Dr. Kormeili has been featured on television, as well as in print and online. She has been seen on The Doctors as well as on Mun2 television and in Dermatology Times. Wherever she is cited or interviewed, she spreads her passion for combining advanced science and the art of medicine to improve health and beauty for every skin type. every ethnicity.

InLife International Magazine recently caught up with Dr. Kormeili to discuss her journey as an entrepreneur and here's what went down:

#### Could you please tell our readers a brief background about yourself and how you started your business?

I remember being fascinated by medicine even as a little girl when I performed several surgeries on my dolls! I loved playing doctor with the dolls and making up "medicines" for them. I worked really hard to get the best education and graduated top of my class at UCLA. I then was so fortunate to have found countless mentors who believed in me

and helped me achieve my dream of practicing as a dermatologist. Along the way, I did much consulting for various skin care companies, and decided I want to create my own! I basically made the skincare line for myself, free of paraben, BPA, dyes, sulfates, and harsh chemicals because I wanted to keep my body clean of toxins for pregnancy and beyond. Seeing so many people enjoying our skincare line and seeing the practice thriving are bonuses that simply warm my heart. I feel honored.

### What are you currently doing to maintain/grow your business?

We simply are focusing on doing the right thing by our patients. With the pandemic, there is much concern about infectivity and contact with others. We spent a great deal of time putting in specific protocols to ensure the safety of our staff and patients.

## What form of marketing has worked well for your business throughout the years?

Word of mouth is gold. If you can create happy patients the rest falls in place.

### What is the toughest decision you had to make in the last few months?

I think you always have to think about what would serve the patients best even if financially that is not the best option for the business. In the long run, it pays dividends because you can live with yourself! We have had to figure out how to take care of our elderly at-risk patients for COVID and help them with their skin cancer needs. That has taken lots of prioritizing and training, but I am happy to report that we are almost done with all of our skin cancers.

#### What new business would you love to start?

I would love to have a non-profit organization that helps orphans get education and healthcare. I think taking care of children is the only way we can ensure a brighter future for everyone, including our own children.

#### What is the best advice you have ever been given?

Don't over-think it. I think analysis paralysis can be a real barrier to success. I have listened to that advice many times in my head since.

### What advice would you give to a newble Entrepreneur setting up their first business?

Write down your "reasons" for setting up that business. On the days it gets really hard, look up your reasons. When your reasons are meaningful and powerful, you will overcome anything. My list of reasons sits in a drawer at my desk for my tougher days tool.



## MILLIONAIRE

There is nothing worse than being trapped in a job that you just don't like.

It's a known fact that most people want to break free from the rut of a nine-to-five job and start their own businesses. Why? Because with most nine-to-five jobs the pay isn't that good, the hours are long and for some, the work environment is not very friendly. Now if you are one of these people that want to finally resign from your jobs and start a new life as an entrepreneur or possibly a millionaire in the near future, then this article is for you.

Here's what a lot of people don't realize; crossing over from a typical day job to a full-time business is not just a physical move – it requires a complete change in your state of mind because you will be crossing over to a completely different world from what you were used to. You have to dump the old job mentality, and instead, you have to develop an entrepreneurial outlook. If you want to be a big shot millionaire one day then you have to THINK like one.

Now if you want to cross over to the entrepreneurial world, you need to embrace the following four ways of thinking:

#### Networking is essential

As an entrepreneur, you have to realize that most of the time 'it's not what you know, it's who you know.' You have to interact and build relationships with like-minded individuals and business contacts that you can trust and whom you feel can help you grow your business. It's a simple formula, people do business with people they like and trust, just as they are friends with those they like and trust. If you want your business to succeed then you have to realize that networking is not just about what others can do for you, it's also about what you can also do for others. Being an entrepreneur actually means helping out others and providing value when you can, not taking others down. It means creating a mastermind group of individuals you can share and discuss ideas with. You shouldn't be afraid of losing out and having others rise above you.

#### Learn from other successful people

As an entrepreneur, it's second nature to be competitive because you want to be on top. But even though you have to think big and be the best in what you do, you don't have to go as low as destroy other people in the process. You have to understand that we each have a unique outlook and value that we can offer. To get to the top you have to learn from others who are already sitting at the top. You don't look at the person in a fancy house and feel envious of what that person has, instead, find out who this person is and tell them that you admire what they have achieved and want to learn from them – usually that successful entrepreneur would agree to give some tips. Entrepreneurs understand the notion of profusion. They know what it takes to get to the top and most of them are more than happy to take the time to help someone get to the top as well.





"As Donald Trump would say, 'If you are going to be thinking anyway, you might as well be thinking big.' It's true, if you are thinking small time then you'll always be small, if you can't even think of doing something big then you will never do anything big in life. "

#### Self-promotion is necessary

Unless you're extremely lucky, no one is really going to promote you for being you and no one is going to care about what you have to offer more than you either. If you want to be a successful entrepreneur you have to be able to promote yourself. Just take a look at three of the most successful people in the world: Oprah Winfrey, Donald Trump, and Richard Branson – what do they all have in common? They are all very good at self-promotion.

As an entrepreneur you need to have thick skin, you have to get used to hearing the word no and ignoring it, you also have to be able to do whatever it takes to be successful. You need to move away from your comfort zone and mingle with strangers, hand out your business card to people, talk confidently about yourself and what your business is all about, share about your work and successes. and invite people to connect with you via your networks. If you are still reserved and afraid to reach out to others about your business then you won't get anywhere - you need to make the big leap into the entrepreneurial mindset.

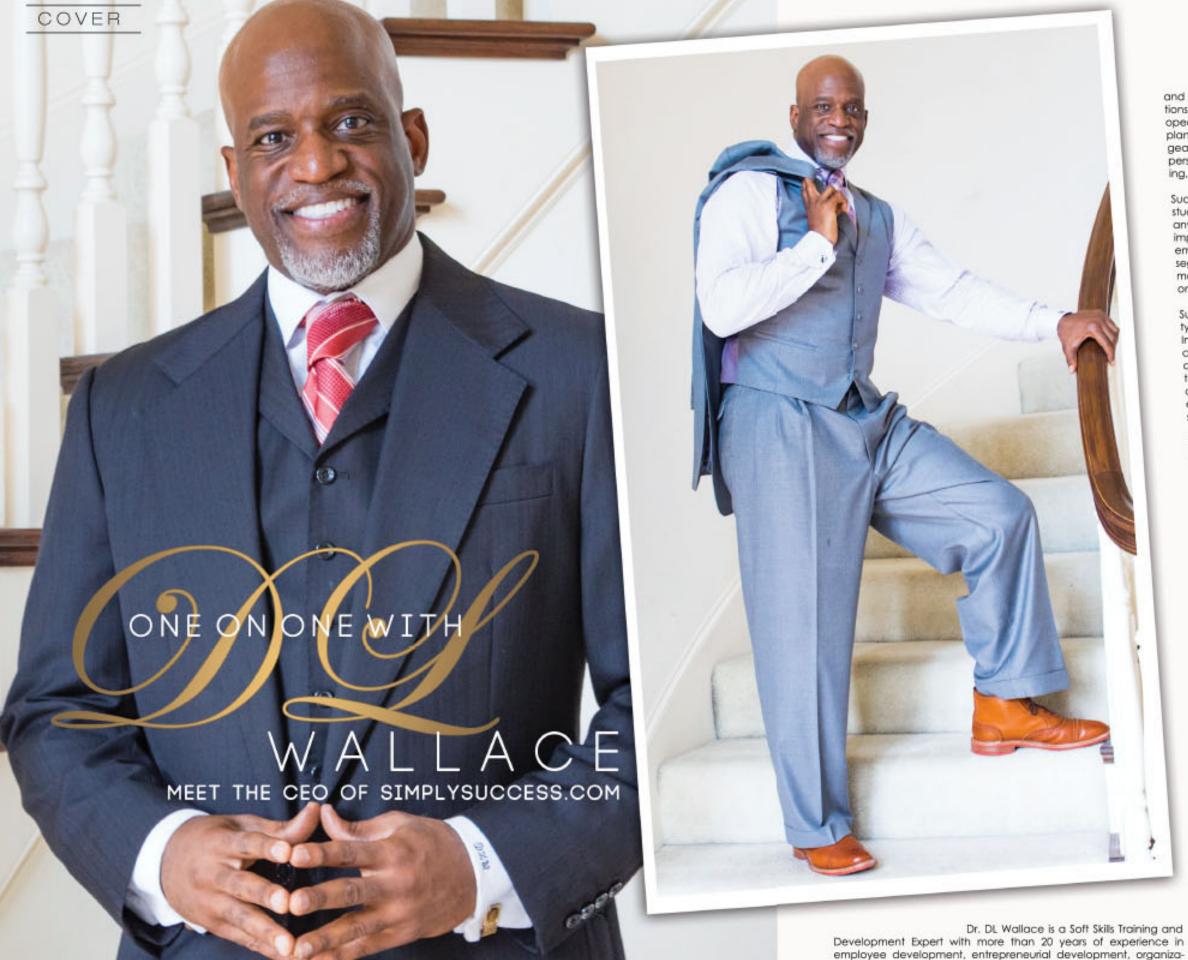
#### You have to think BIG

As Donald Trump would say, 'If you are going to be thinking anyway, you might as well be thinking big.' It's true, if you are thinking small time then you'll always be small, if you can't even think of doing something big then you will never do anything big in life. There is no cost in dreaming so you might as well dream big.

As an entrepreneur, you have to realize that that the road to eventual prosperity and success can be a very long and tough one. Many people start with big goals but then the moment they run into some unexpected hiccups, they get distracted and they lose sight of their goals. Keep in mind that you always have to focus on the ultimate vision. In saying that, you also have to be different from the rest of the pack - you have to think outside the square and find new and unique ways to make money and be successful. You always have to say to yourself, 'How can I make this better? How can I be unique? How can I do this in a much bigger way?'

A typical nine-to-five job employee only facuses on the task provided to them by their boss, they follow what most people are doing so they are not used to looking at the bigger picture because that vision is for someone else to worry about. Bringing this limited mindset over to the entrepreneurial world is dangerous because it can restrain your creativity and hold back your ability to cope with and solve the many challenges that will come your way. When you think outside the square, you also create things that make you move above the rest of the pack.

If you currently have a business and you haven't made much money yet, that is okay. As long as you keep your eye on the prize, focus on the bigger picture, build your brand, and network with the right people then later on you will reap the rewards. You also have to be HUNGRY for success. Hungry people are motivated people, if you are currently satisfied with what you're earning then what will motivate you to be wealthy and successful? To get to the top you should always set a higher goal for



and universities, workforce commissions, school districts, and corporations from various industries. The customized learning platforms developed by STI include pre and post-assessments, individualized learning plans, access to data and analytics, and more. Their services are geared towards corporations and individuals looking to improve personnel through training in compliance, leadership, problem-solving, team building, customer service, and more.

Success Training Institute offers plans for entrepreneurs, college students, sales and HR professionals, and more. Priced to fit almost any budget, certifications can be earned in weeks, and most see improvements within days. STI offers online programs designed to empower the workforce. The power-packed, 8-minute video segments can be taken on demand and have been proven to make immediate impacts on productivity, positivity, and efficiency on behalf of employees at all levels who complete the training.

Success Training Institute also offers college students the opportunity to increase their marketability after graduation through its Virtual Internship Programs. Students who are selected earn soft skills certifications to boost their resumes, earn extra money for college, and can work remotely. The Institute is recognized as a Top Innovator in Education Technology and cutting edge online training. With original content, unique and proven instructional method, and an evergreen library, STI is changing the professional landscape for students and companies worldwide.

InLife International Magazine recently caught up with Dr. DL Wallace to discuss his journey to entrepreneurship and here's what went down:

#### When did your entrepreneurial flair first reveal itself?

When I was a college student at Baylor University and I was only about 21 years old, I opened a restaurant. I had zero experience and didn't even know how to cook! This was when I learned the value of surrounding myself with the right people. The venture was a huge success and I discovered my gift and passion for entrepreneurship.

#### How did your life look like before being an entrepreneur?

Fortunately for me, I was introduced to the world of business ownership as a young college student; which is the best time. I was eager to take risks, willing to adapt to change and hungry for the best life I could achieve. When entrepreneurship gets in your system, it never leaves. I worked in Corporate America for about a decade and enjoyed fremendous success. However, it didn't satisfy me like being my own boss so I was blessed to retire at 32 and reunited with my entrepreneurial passion. I've never looked back and never will.

#### As an entrepreneur, what is it that motivates and drives you?

For me it's simple. I'm driven by the challenge of giving life to my ideas. For some, just talking about their dreams is enough. Others don't quit until they see their dreams come true. That's me. I'm relentless when it comes to turning my visions and dreams into reality.

#### In one word, describe your life as an entrepreneur and explain why.

Focus, When I'm focused I'm unstoppable. When I'm distracted, I'm most vulnerable and my dreams are at risk. Because there's so much I vet want to accomplish and so many people I want to empower, focus has always has been one of the primary keys to my success.

#### What were your top three motivations for starting your business?

tional efficiency, and business strategy.

He is currently the CEO and founder of Success Training Institute (STI),

the worldwide leader in superior soft skills training. Founded in 2012, Success Training Institute is an award-winning, education technology

company based just north of Dallas, Texas. It currently serves colleges

For me it was easy. First, I wanted to empower people from all walks of life with the skills they needed to truly get



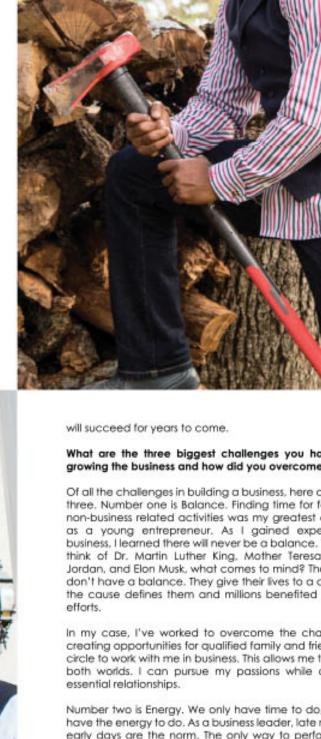
ahead. These are skills that are not taught in college but everyone needs. This includes how to lead others, overcome adversity, resolve conflict, and make effective decisions. Second, I wanted to create a business ecosystem that allows my customers to profit simply by referring those in their circles to take advantage of the revolutionary professional development platform we've created. Last and certainly not least, I wanted to give back to underprivileged communities by awarding scholarships to those less fortunate each time our paying customers completed our certification programs. The business model we've been blessed to create makes the world a better place one person at a time.

#### What do you put your success down to?

Confidence. Many people lack the faith to try something different. They may be afraid of falling or criticism. They want to win but lack confidence. I've been very fortunate to have an abundance of faith. It helps me maintain a positive attitude no matter what's happening in the world. I firmly believe winning starts with a belief system, unfortunately so does losing. The good news is we can all grow our confidence and the stronger it is, the more unstoppable we

#### What would you say are the key elements for starting and running a successful business?

For me, it's always been three key ingredients to achieving extraordinary success. The first component is a great team. You need people who are passionate, capable, and committed. Next, is a superior product. The product or service must be even better than advertised. How many times have you seen an ad on TV or the internet and purchased the product only to be disappointed in how it worked? Business success is not about sales, it's about satisfaction. The final ingredient is Adaptability. The world is constantly changing and so are the needs of people. Corporations that are committed to staying on the cutting edge and changing with the times are the ones that



#### What are the three biggest challenges you have faced growing the business and how did you overcome them?

Of all the challenges in building a business, here are my top three. Number one is Balance. Finding time for family and non-business related activities was my greatest challenge as a young entrepreneur. As I gained experience in business, I learned there will never be a balance. When you think of Dr. Martin Luther King, Mother Teresa, Michael Jordan, and Elon Musk, what comes to mind? The greatest don't have a balance. They give their lives to a cause and the cause defines them and millions benefited from their

In my case, I've worked to overcome the challenge by creating opportunities for qualified family and friends in my circle to work with me in business. This allows me the best of both worlds. I can pursue my passions while cultivating

Number two is Energy. We only have time to do, what we have the energy to do. As a business leader, late nights and early days are the norm. The only way to perform at the highest levels is to eat properly, exercise, and avoid over indulgence of any kind. The spirit, soul, and body must all be in harmony to get the best results. This is why I spend time early in the mornings in meditation. It gets me ready for the day and prepares me to handle every challenge. Keeping the mind free from anxiety, conflict, and stress also helps boost performance. Maintaining energy in business is a

Number three is comfort. When business leaders become too comfortable, they also become the most vulnerable. For me, I've overcome the enemy of comfort by focusing

#### COVER

on continuous improvement. This involves spending time with my mentors and advisors who constantly push me to be even better than ever. Having a Board of Directors to help hold me accountable is also helpful. There is always more to push for and so much more to do. Comfort is the enemy of progress.

#### Does the loneliness of the entrepreneur really exist?

Yes, and no. Successful entrepreneurs have a common trait; we are most comfortable in our own worlds. We're always creating and often consumed with the goals we've set. This places a strain on relationships. However, we're not the ones who experience loneliness because we are at peace when we're doing what we've been called to do. The ones who have the biggest challenges with loneliness are those who love the entrepreneur, but are not connected to the business ventures in meaningful ways. They spend time waiting for us to "come up for air"; which doesn't happen very often.

## As you grew the business, what have been some of the most important leadership lessons you have learned?

Business teaches more lessons than one can learn in any school or on any job. One of the most important is: All People Deserve to Feel Important. They may not have a fancy title but they all need to feel empowered. This is accomplished by allowing them to make decisions; giving them freedom to voice their opinions and trusting them to do a job without micro management.

At SimplySuccess.com, we created a Platinum Membership Program that allows all our customers to earn money by referring others to our training platforms. This creates excitement because they earn commissions each time this happens. We also allow them to enroll in courses that will certify them to teach our curriculum to earn even more. Leadership is all about people and when you understand what people really need, the role of a leader becomes much easier.

### What do you hope to see happen in the near future for small businesses all over the world?

It would be amazing if business owners could be invited into schools across the world to introduce future generations to the amazing world of entrepreneurship. Kids today are encouraged to finish school, go to college, and then work for someone else. This stifles their creativity. Children need to learn, at the youngest ages possible, their ideas have world-changing value. They need to know their dreams can come true and should be encouraged to use their skills to create jobs and not to fill them.





BUSINESS



## REMAIN COMPETITIVE

Change is permanent in the industry and so are competitors. They are both associated with challenges, risks, and sometimes, failure. But fear not, if you can actually treat them as an opportunity to make your business grow and stand out. Surviving these dominating factors of the market will give you strength and flexibility whenever worst things may happen. This will also help you get prepared if you are planning for a bigger business venture in the near future.

Through your constant engagement with your team, partners, and customers, you can consistently grow your business with focus. Competitors can be a distraction if you keep on focusing on what they can do - Why not focus on the bigger things you can do instead?

Even larger corporations have shortcomings and most commonly, some fail to provide the basic necessity of the customers. You can fulfill these shortcomings by starting on the very small thing that may lead you to the heart of your customers and that is customer service.

#### Green innovation

A continuous and green innovation can also be one of the keys which may help you throughout the business operation. Green innovation promotes environmental friendly manufacturing process to prevent the harmful effects of pollution. This is also a cost-effective way to create your products and save energy to cut some manufacturing costs. Doing this strategy makes you a true leader and not just a business owner.

#### Build a brand of your own

You do not have to imitate what others produce. Use your product not just to gain profit but to influence your customer's lives as well. Your influence will instantly connect you to them. If you are to use an advertisement for example, make sure the characters on the screen are not just compelling and attractive, but they should also emphasize a meaningful message. In this way, people will be aware of your own brand identity.

#### Collaborate with your team

Collaboration with your team will also ensure a good working environment. Accept feedback and learn to listen to your team's suggestions. You may have talented employees who may have better ideas which can be helpful for your business. Collaborating with your team will lead to smooth-sailing business transactions and loyalty.

#### **Build customer retention**

Acquiring new customers is as important as retaining the old ones. You have already built the trust of your old customers so make sure to maintain this relationship. Remember, the word of mouth is also powerful. Therefore, ensure to keep your loyal customers because they can also contribute to additional sales revenue.

They can refer your company to other people who are also looking the same service you offer. It's pretty much hitting two birds with one stone. You can maintain a long-term relationship with your customers while effortlessly adding new potential buyers.

Doing all these essential things will definitely keep your customers returning to you. You have also shown that being an entrepreneur is not just aboug making money for a living. You will serve as a leader because of your strong emotional engagement with the people around you while you maintain a safe and healthy environment.

Now that you've manage to put yourself in control and you have managed to assess the situation. It's time to start prioritizing which debt you are going to pay off first. Identify which debt has the highest interest rate. Choose to pay that one off first. Make minimal payments to others and put a bigger fraction of your money towards paying the debt with the higher interest rate first. If your debts have the same interest rates, pay off first the one that is the smallest. This gives you a sense of achievement.

#### Stop from Getting into More Debts

Once you have started paying off your debts, avoid getting into a new one. If you do, you'll be back right where you started. To avoid getting more debts, save money. Every payday, save money so that you can use something in case of emergencies.

#### Plan

Some people think that it would be easy to get out of debt without a plan. When you're in debt, plan on how you're going to overcome it. Make a schedule of your payments and keep in check. If you're planning to purchase something, think carefully before making a decision.

The most important secret to getting out of debt is planning and careful decision making. Start following these steps and wake up to a debt-free morning!





## HORSERADISH CREPE

By: Marx Canoy (The author of Filipino Food Feast)

#### Ingredients

- ½ cup plain flour
- 1 cup milk
- 1 egg
- ½ teaspoon cinnamon powder
- 15g Fresh Horseradish leaf- pick leaf in pieces
- · olive oil or cooking spray

#### For the Orange sauce

- · 300ml fresh orange juice-boil to reduce
- 100g unsalted butter
- 120g white sugar
- 1 tablespoon vanilla

#### For the filling

- 40g raisin or sultana
- · 15g horseradish leaf- Blanch
- 200g mascarpone cheese
- 1 teaspoon finely grated orange zest.

#### Method

- Sift the flour and cinnamon into a bowl. Whisk the milk and eggs together in a jug and add milk mixture to the flour. Keep whisking until it's all well combined.
- Spray a medium-sized, non-stick frying pan with oil. Set the level of the stove to medium heat.
- 3. Spreads the Horseradish leaf, then immediately pour 2 1/2 tablespoons batter into the pan. Swirl to cover the base. Cook for 2 to 3 minutes or until its lightly golden. Turn it over and cook for 1 minute. Transfer to a plate then cover it to keep it warm. Repeat with the remaining batter and horseradish.
- 4. In a deep bowl soak the sultana for 20 minutes of orange juice. Drain the juice and save for the sauce. Mix the zest, blanches horseradish, sultana, and cheese together. Scoop in the big spoon the cheese filling and place at the edge of each crepe, fold the crepe in half & then half again.
- Place the crepe in a baking tray line with baking paper & bake in the 180-degree oven for 8 minutes.
- 6. To make the sauce Pour the orange juice in a saucepan pan, vanilla and sugar. Stir then place to the stove and bring to boil, Reduce the fire into low heat and simmer for 10 minutes to thicken. Cool down for room temperature, and then pour over the top of the crepe.
- 7. To serve garnish needs to have fresh orange, dusted with icing sugar.

DINING

## MEMOIRS OF WAGAYA

Rating: 4/5 An exciting east meets west fusion. Food was quick to serve despite the busyness of the place.

Service: 4/5 aprons: Typically polite Japanese hospitality. The waiters were always very attentive. However, they may have a fair advantage over other restaurants because the computer touch screens do half the job for them.

Ambiance: 5/5 table cloths. You could be in a Kyoto tea house. High ceilings floor to ceiling partitions, native Japanese plants, it transports you out of Sydney into Japan.

Value: Reasonable. With seven dishes ordered between two, the bill came to seventy dollars not including drinks. Portions ranged between \$5 to \$10.

We love a restaurant that immerses us into another culture and transports us to an exotic place. Restaurants are like little artistic enclaves. It's a chance for people to experience the beauty, sensuality, and excitement of another cuisine and culture.

Wagaya transports you to Tokyo - in Sydney's little pocket of Chinatown, Walking into a room filled with oak-paneled walls, shelves with Sake bottles covered in Japanese calligraphy, wooden floors, and greeted by bowing waitresses, it won't be surprising if you have the urge to request for the services of a Gelsha.

After being greeted by extremely polite waitresses, you are led through the steam from cooking fish rising out of the room-centered open-air kitchen into wooden booths. Each wooden booth is so well separated from the other booths that you feel like you have an entire section to yourself. The room is very busy, with chattering people dressed in business affire as the workday ends. This joint puts the J.T in Japanese Technology. With touch screens in every booth, you can place your order from over 50 Japanese cocktails, and 100 mini portioned size meals. Some people argue that there is a lack of personal service, though being able to order whenever you want without having to call on a waiter elevates the word convenience to a whole new level.

Each dish is quite cheap, between \$5 to \$10 each portion. Following Japanese tradition, the food should be shared amongst your group, with a recommended six to seven dishes per party. There is also a wide selection of over fifty cocktails and Sake to choose from True to Japanese tradition, there is a cocktail to drink for each person's star sign. The Vegetable tempura came with a selection of mushrooms, capsicums, and pumpkin, Deep-fried in a crispy batter, the vegetables were fried for a short enough time to retain their fresh flavours. The Beef Namesake was grilled and skewered, wrapped around a slice of the stem of spring onion. The texture of the soft, juicy beef and spring onion fused perfectly to form a succulent, and interestingly blended taste. The chicken Nanban is highly recommended. Lightly fried spicy chicken strips brushed with sweet and sour Nanban sauce served on a plate of lettuce and onion slices, and with a side of tartar dipping sauce, you will have cravings for it for the next few weeks on end.

Something that was not known to me when we ordered Chicken gizzards- was that it was made from chicken intestines. Being too late to cancel my order. I bravely picked up the chicken skewer and took my first bite from the chicken part that most people would never let enter their mouths. The verdict: certainly not the same taste as the 'usual' chicken parts that we eat. It was quite fender, and simply covered in salt and pepper and lightly pan-fried. The flavour was surprisingly subtle, not too strong, and a little bit salty. It certainly wasn't the stomach queeser that I thought it would turn out to be.

Vegetarians do not fear; the tempura is not your only option, Potato and pumpkin gratin is also amongst the many western-influenced vegetarian dishes on offer. The creamy white sauce covered in melted cheese, blanketing the soft steamed potato, and pumpkin is a rich, chivy affair.

It may be Chinatown but this place has created its own little Japanese Gibraltar. Although it has allowed western influence to trickle into its food, some Japanese traditions such as leaving your Sake bottle with the restaurant until your next return will never be forgotten.

Though it's a good idea to book well in advance in order to secure a place.



## RESORTS WORLD

Not all gold can be found at the end of the rainbow, sometimes you just have to head south of Manila to get a unique taste of luxurious things. This is what Resorts World Manila has been offering since it was launched more than five years ago. It is situated near Ninoy Aquino International Airport (NAIA) making it even more accessible for tourists as it lures them with just everything they need.

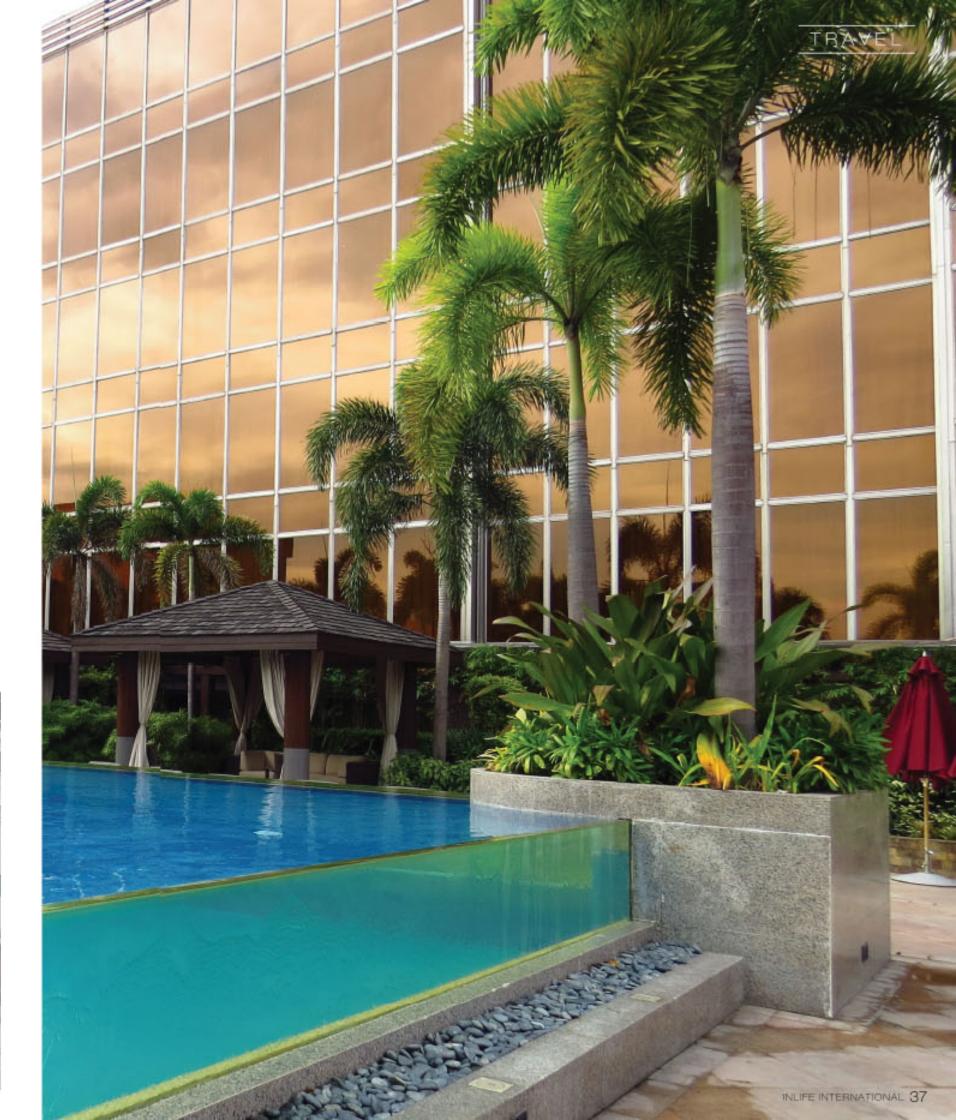
Resorts World Manila is an entertainment haven that actually houses one of the biggest malls in the country, the Newport Mall as well as a number of fabulous hotels such as the Remington Hotel, Maxims Hotel and Marriot Hotel Manila. It also consists of Newport Performing Arts Theatre where sophisticated classical plays are held, premium cinemas that promise unforgettable movie experience as well as the largest casino that you can frequently visit for fun and excitement. Its upscale ambience fits any meticulous taste as it sends you exploring all facets of entertainment with its complete facilities designed to impress all types of clients and customers. Loyal Resorts World members are guaranteed with seemingly endless benefits, advantages and freebies.

Resorts World Manila is definitely a place that knows no idle time. Its round the clock operation will keep the people engaged with overflowing treats and fun activities. Let your excitement roll with its posh shopping boutiques such as Bylgari, Swarovski, and Victoria's Secret. It is also the perfect road to heavenly dishes prepared by elite circle of chefs from almost all around the globe. It envelops a huge corner of bars and restaurants lighting a smorgasbord of phenomenal local and international cuisines as you taste the unparalleled gastronomical skills that cover a wide variety of flavours.

Undoubtedly, Resorts World Manila is mostly famous for its Casino. If you are enthusiastic to travel the world of slot machines and tournaments, this is where your feet should head you to. It is filled with big jackpot prizes, exciting deals and packages and thrilling gift cards and points that will further address your shopping and dining addiction. This destination might be a bit overpriced but landing in a venetian-style complex like this certainly deserves every penny. The customer service personnel and hotel attendants are expectedly warm and friendly and the surroundings are seamlessly tidy.

Resorts World Manila is definitely a spot on if you want to gamble the night away or just dance the loneliness off of your senses. Its bright lights and bewitching environment are so irresistible to walk away from - it does not fall short on nightlife and enjoyment because there, the fun never ends!





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