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# THE GLOBAL Millionaire magazine

October 2021

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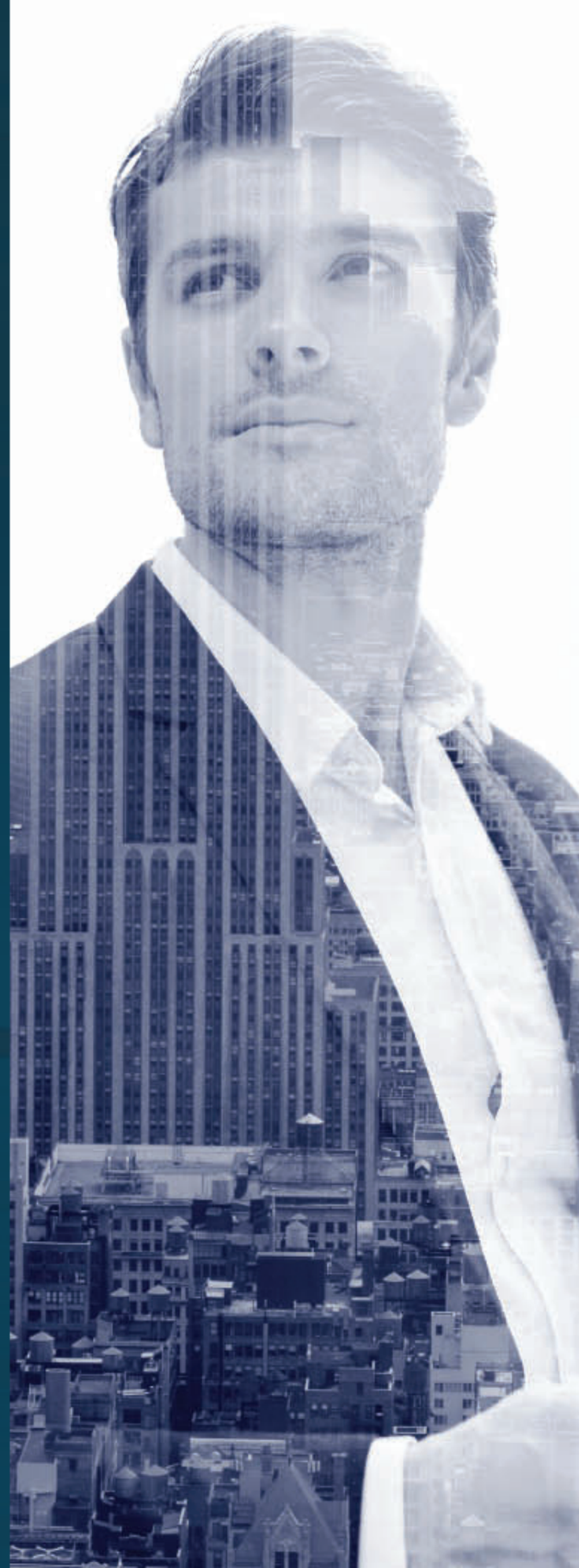

THE GLOBAL Millionaire magazine

## CONTENTS

6 **Statement Maker:** One on one with the incredible Gwen Stefani

12 **Entrepreneur Spotlight:** Meet Georgette Blau - the founder of On Location Tours

20 **Cover Story:** Make way for Guruji Shrii Arnav - The king of Gemstones and mentor of millionaires

30 **Home Loans:** Three useful tips for paying off your home loan faster

32 **Property:** Five ways to keep your property in great shape

34 **Social Media:** Five essential social media tips for your business

36 **Leadership:** How to mould yourself into a future-ready leader

## EDITORIAL

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# THE GLOBAL Millionaire magazine

## EDITORS NOTES

Since the beginning of last year, the world has seen wave after wave of the COVID-19 virus. The pandemic has not only delivered a devastating blow to society and the world economy, but it has also completely changed our way of life and put pressure on small businesses around the world to adopt major structural reforms.

That said, on behalf of the Global Millionaire Editorial Team, I would like to extend a very warm greeting to all our readers. I take this opportunity to thank our writers, editors, and reviewers, all of whom contribute to the success of our publication. I see very bright prospects for Global Millionaire to serve entrepreneurs even better in the future. Ultimately, we will improve more lives and, consequently, our communities.

Mike Ilagan
**Managing Director**

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# GET TO KNOW GWEN *Stefani*

By Allison Kugel

Gwen Stefani spent her childhood and adolescence in Anaheim, California, a suburban girl living just a stone's throw from Disneyland. It was her older brother, Eric, who founded No Doubt, the hybrid ska/punk/rock band that would help Stefani make her way into the musical limelight with their 1995 breakout album, Tragic Kingdom. The band's unique sound coupled with Stefani's platinum blonde hair, red lips and punk rock fashion sensibility, brought the singer to Rockstar status in the 1990s.

With lyrics torn from the pages of Gwen's personal diary about falling in love, breakups, makeups and mending a broken heart, her music has always drawn in listeners with its raw vulnerability. Her down-to-earth nature and self-deprecating sense of humor helped to seal the deal with fans, making her one of the most successful female recording artists of the past twenty-three years.

Her first solo album, 2004's Love. Angel. Music. Baby. and L.A.M.B. fashion label, catapulted her into the music and style icon stratosphere in the early 2000s. Follow up albums like 2006's The Sweet Escape and No Doubt's 2012 reunion album, Push and Shove capped off two decades of non-stop recording and touring for the Grammy winning artist, as she focused on raising her three sons with then husband, Bush lead singer, Gavin Rossdale.

In the summer of 2015, the California girl experienced a seismic 8.5 earthquake in her personal life when her marriage to Rossdale imploded amidst a cheating scandal. An unexpected romance came in the form of country crooner, and Gwen's The Voice costar, Blake Shelton, whom the Hollaback girl began dating later that same year. Gwen then did what she does best, pouring her emotions into her most personal music to date, with 2016's This Is What the Truth Feels Like album and a subsequent tour.

From October 22 - November 6, the hitmaking mom of Kingston, 11, Zuma, 9, and Apollo, 4, is preparing to embark on her Las Vegas Residency at Zappos Theatre at the Planet Hollywood Resort & Casino. It's called, what else? Gwen Stefani: Just A Girl – an homage to her first single to make the Billboard Hot 100 Chart and her own personal anthem that she says still holds true today. I sat down with Gwen to discuss this new chapter in her life and career.

**Allison Kugel: Was this Las Vegas Residency a family decision? Did you sit down with your three boys and say, "Mom's going to perform in Las Vegas instead of touring. What do you think about that?"**

Gwen Stefani: Honestly, my kids don't really have too much of a say on what the schedule's going to be. But as a mom, if you look at my touring for the last ten years, I haven't really toured. In the past, I did tour for seven years. It's hard with the kids, because they're in school and I'm not home schooling, and you can't pull them out. It's not fair on them. I did my last tour because I had this unexpected life crisis and then the music came pouring out of me from that. I didn't even plan on making any music. It was such a lifesaver and a beautiful moment for me to be able to write again. I put that tour on at the last minute (referring to her "This Is What The Truth Feels Like" tour) and went on a summer tour with the kids. It was so much fun for them. They love touring, but it isn't realistic. So, I've been thinking about doing the Vegas show for a while now. The Las Vegas Residency will really work for me as a mom, because it's these little chunks of time where you can fly in and out, and it's workable.

**Allison Kugel: It's a shifting of priorities.**

Gwen Stefani: Yes. After that last tour, I felt like, "God I've toured a lot in my life!" I love it, but it takes so much out of me as far as being able to focus on the rest of my life with the kids. I have three kids and it's a big deal! Any parent would probably go, "How does she do it?" It's almost impossible to do and it's a lot of balancing. The Las Vegas Residency is just perfect for where I'm at right now.

**Allison Kugel: What does performing live give you, personally and energetically?**

Gwen Stefani: Being on stage for me, I always forget how much it's a part of who I am. I've done it for my whole life, pretty much. I always think I don't want to do it. I always think it's fine if I never do it again. Then when I get on stage, even when I'm sound checking, I'm like, "Oh My God, I love this!" I love my music, I love being up there, I love the attention and I love being able to share that love with people and get that exchange. I don't understand why I like it so much.

**Allison Kugel: It feeds your soul. You're connecting with source and you're in a zone.**

Gwen Stefani: It's my gift. It's what I'm here for. I'm obviously at the end of my journey of being a musician…

**Allison Kugel: Why would you say that?**

Gwen Stefani: Well because of my age, and I've been doing it for thirty something years. It's perfect for me to be able to do a Las Vegas show, because not only does it work for me as a mom, but it also works creatively. It's a new challenge. It's going to be a way to express myself and do my whole catalog of music that defines every single period in my life; all the crises and all the joys. Creatively, I couldn't have done it any sooner. I had to have all these songs. It just feels like the perfect next chapter for me.

**Allison Kugel: You're taking the audience on a journey of your life, and to do that you have to have lived.**

Gwen Stefani: Exactly! And I also think people who are going out for that weekend in Las Vegas, it's so different from, for example, if I'm performing in Philly and it's about Philly culture, and the audience is just coming out for that one night and getting a babysitter. You know what I mean? This Vegas show is a bigger commitment for people. They're going for the weekend and they're making a memory. You're competing with the Las Vegas nightlife, you're competing with the gambling, the partying and with the hotels and all the expenses. It's a big commitment for people, and they're coming to me from all over the world.

**Allison Kugel: And they're going to get a more intimate experience with you than they would in a stadium setting.**

Gwen Stefani: It is a much smaller audience than I'm used to, under five thousand people. It's going to be so different and that's something I need. When you've toured for however many years I have, it's super awesome, but let's do something new! That's why even doing The Voice for the last couple of years was so inspiring for me. I think everybody wants something challenging and new to look forward to.

**Allison Kugel: You went to see Jennifer Lopez's Las Vegas show, All I Have. I'm assuming the two of you discussed her Las Vegas Residency. Did she give you any advice?**

Gwen Stefani: Me and Jennifer, I've always looked up to her in the sense that we're exactly the same age, and I remember when No Doubt was coming out and she hadn't done Jenny from The Block yet, but she had that song out, Waiting for Tonight. At the time I was working with Prince and he started comparing me and Jennifer, and at that time I didn't even see how I was in the same category with her. She was Jennifer Lopez and I was in a band called No Doubt (laughs). But now here we both are doing these residencies all these years later, and we've known each other through the years. She's always invited me to her kids' birthday parties and things like that. She is a crazy worker. I cannot believe how much she works! I know I do, but I look at her and I'm like, "Wow!"

**Allison Kugel: It doesn't seem human, right? Multiple television shows, Las Vegas Residency, albums…**

Gwen Stefani: I know. I don't understand it. Going to see her, and I'd never seen her do a performance live, I was studying the production of her show. The show was incredible, and she works so hard on stage. I admire her a lot and it was so inspiring to see… and scary! When I came backstage to talk to her afterwards, she comes out of the dressing room looking like a Barbie Doll. She was breathtaking on stage, but when you see her up close, it's like, "What?! It's not possible. You are so gorgeous!" She was just so glamorous. We talked for awhile and she was like, "Yeah, I've just done 100 shows…" And I'm like, "Whoa, that's a lot of shows!" (Laughs) And she still has forty more to go. She's really enjoyed it, but she said it is challenging.

**Allison Kugel: I think you'll find it challenging, but one of the best experiences of your life.**

Gwen Stefani: It is challenging, and as performers we have a completely different perspective on doing a concert than the audience. The challenge isn't about us. We're going to be us every time we get up there. We may have that one night where we're off because of whatever might be going on. A lot of times, you just never know what you're going to be like on stage. But at the same time, we're pretty much consistent. It's really about the audience. What are they going to be like and are they into it or not?

**Allison Kugel: What are you presenting to the audience, artistically, with your Just A Girl Las Vegas Residency? You're also a fashion designer and you have a strong aesthetic vision. Between the sets and the costumes, how will everything tie together on stage?**

Gwen Stefani: I've really tried to put together a show that has a nostalgic feel. The show is full of hit songs that are recognizable and take you back to that time period in your life. And of course, the real reason for doing Vegas is the costumes. I'm working with Rob Zangardi and Mariel Haenn who I've been working with now for, I don't know how many years. They are just incredible. They did Jennifer [Lopez's] show, and they've also worked with Jennifer for years. They really get me. I think there's going to be about five costume changes, which is a lot for me considering that with No Doubt I never did any.

**Allison Kugel: I remember. With No Doubt, it was just you out there with your cut off t-shirts (laughs).**

Gwen Stefani: (Laughs) Yeah. But now I'm working with designers to see what they come up with. There are different chapters as far as what I want to look like, and I basically have it all worked out. Now it's just putting it all together.

**Allison Kugel: The title of your Las Vegas show, Just A Girl, is the title of one of your biggest hits, but it has a double meaning for you. You're always saying, "I'm just a girl from Orange County…" Is that your way of keeping yourself grounded?**

Gwen Stefani: Honestly, I think if you really knew me or saw my family and how I grew up, I am 100% the same person I have always been. When I wrote that song, Just A Girl, I was twenty-five years old, going to college, still living at my parent's house, and I was very naïve. I had a boyfriend at the time that lived at his parent's house. I was driving one day and I'm thinking, "Wow! I really have a different position in this world, being that I'm a female."

**Allison Kugel: Did something happen that made you stop and think, "I'm going to be treated a certain way because I'm a girl."?**

Gwen Stefani: It was just more of a realization that I had. I think we all do as females. I'm walking down the street and some guy just whistled at me? What does that even mean? Suddenly, you're aware of your sexuality and that you're ascribed a certain value because of it. It was when that hit me, that I wrote the song, Just A Girl. Nobody was paying attention at the time. Nobody was ever going to hear the song. I didn't even know how to write a song. It was just so naïve. I guess I wanted to figure out a way to say, "This is my DNA." And really, my DNA is I am just a girl from Anaheim [California]. I'm just me, and I've never been anything else. I know that's what got me to this point, by being honest, real and sharing my story with people. That's all we can do in this life, and I'm nothing more than that. But at the same time, by using my gift, being aware of it, trying to respect it and being confident in it, I've gotten this far. Music is so powerful, and for a song like that to still be relevant twenty years later? In a way, it's even more relevant now. We have so much going on with female empowerment and what's our place? When I read the lyrics of that song I think, "My gosh, that must have been a Godsend," because I know I didn't think that up on my own. I always thought it would go out of fashion, or I'd be too old to say "just a girl" but it still works.

**Allison Kugel: Has Blake had any creative input with this Las Vegas show?**

Gwen Stefani: Obviously he's my best friend, so I'm bouncing stuff off him all the time. He's one of those people in my life that's super supportive and gets me motivated. There's a whole bunch of songs about him in the show, so that's fun. Like anybody with their best friend, we share everything together. I'll tell him, "I picked my dancers. There were 500 girls that tried out!" And I'll send him videos. Just things like that.

**Allison Kugel: Did you choose Planet Hollywood as the venue?**

Gwen Stefani: I feel like they chose me, and what's really cool about it is that Planet Hollywood is also the Zappos Theatre now, and the Zappos team is just incredible. They're taking over the theatre with their creativity and it has a very futuristic feel. I also give $1 of every single ticket sold to the children's charity, Cure 4 The Kids Foundation. It's going to add up to be a crap load of money! It's something I'm going to be really proud of. You get very motivated about giving and helping, and making a difference, but you really don't think as one person you're ever going to in your life. I feel that to be able to get up there and share my story, and then make that kind of money to give away is amazing. I feel so proud of that.

**Allison Kugel: What's your routine before you step out on stage? Do you pray? Do you meditate? How do you gear up to give your best performance?**

Gwen Stefani: I don't meditate. I'm a prayer. I pray, but first I do my makeup (laughs). My makeup is huge for me. I have this song called War Paint. Putting on my makeup and getting ready, there is a kind of meditation in the preparation. Makeup is art, and it's like getting into character when I put it on. I've always done my own makeup for shows. And the praying for me is really important. We do a group prayer circle. In the last few years, and when I toured for the last show, the payer is not just before, but also during [the show]. When I think about how ordinary I've always been, and to think that I've created all these songs, I don't know where they come from. I always think that it's got to be a channeling and it just comes through me. It's a spiritual thing that has been given to me to share. When I'm in the music, the music takes me right back to those moments in my life. And some of those moments are sickening, you know what I mean? Certain memories are upsetting. That's why I say this is not just a show for me, it's my life. It's real for me and I think that's why I'm very anxious about it.

**Allison Kugel: It's going to be a tremendous spiritual, emotional and physical undertaking.**

Gwen Stefani: And I'm very lazy (laughs). I like to not have to work out and not have to be committed to something. And I love to be with my children, of course. But it is such an amazing opportunity and they don't just hand them out to everybody. I feel really honored to be able to do it. I'm thrilled to see who's going to show up and it's going to be a lot of fun. I'm going to look back on this and say, "I can't believe I did that!"

Gwen Stefani: Just a Girl Las Vegas Residency opens October 22nd at Planet Hollywood Resort and Casino's Zappos Theatre.

Allison Kugel is a syndicated entertainment and pop culture journalist, and author of the book, Journaling Fame: A memoir of a life unhinged and on the record. Follow her on Instagram @theallisonkugel.

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# ALLISON INTERVIEWS

## CELEBRITY INTERVIEWS WITH A SPIRITUAL KICK

### New Podcast Deep Dives with Cultural Icons / Celebs

*Internationally syndicated entertainment and pop culture print journalist, Allison Kugel, brings her spiritually driven long-form celebrity interviews to the podcast space with "Allison Interviews."*

For fifteen years, journalist Allison Kugel, has conducted more than three hundred long-form interviews with celebrities and cultural icons, with a philosophical and spiritual spin, taking her audience on a deep dive alongside their favorite pop culture figures.

The "Allison Interviews" podcast will launch its first four episodes with:

Mötley Crüe drummer, recording artist, and headline maker, Tommy Lee, discusses everything from past lives and defying gravity to fame in a pre-social media era and flying squirrel suits.

Actress and film producer, Tara Reid, opens up about losing her parents, freezing her eggs, working on DMX's last film, and forgiving the tabloid media.

Rap music pioneer, RZA, talks about growing up fatherless, the Five Percent Nation, founding Wu-Tang Clan and working with T.I.

Twenty-three-time Olympic gold medalist Michael Phelps reveals his struggles with mental health, what his kids think of him, and helping to re-shape how athletes are treated, both, pre- and post-Olympics.

"I have been immersed in the study of spirituality for more than a decade, learning about the soul, past lives, the spirit world, and why we have all chosen to incarnate on planet earth at this time. This knowledge, coupled with my lifelong passion for telling people's stories, informs every inch of how I conduct my celebrity interviews. I am excited to take listeners on this new journey with me into the podcast space."

**About Allison Kugel**

*Allison has conducted, published, and syndicated long-form, in-depth interviews with: Gwen Stefani, Lenny Kravitz, Regina King, Taraji P. Henson, Shania Twain, Michael Buble, Deepak Chopra, Andie MacDowell, Craig T. Nelson, Mel B., RZA, Rick Ross, Nick Cannon, the Kardashians, Kristin Chenoweth, Gayle King, Joel Osteen, Al Sharpton, Lindsey Vonn, Julian Lennon, Rita Moreno, David Guetta, Rob Reiner, Dr. Drew Pinsky, Curtis "50 Cent" Jackson, Paula Abdul, Vivica A. Fox, Kyle Richards and hundreds of others.*

*Her print interviews have been published and excerpted by: USA TODAY and across Gannett's USA TODAY network of newspapers, People, MSN, Yahoo!, UK's Daily Express/Express.co.uk, HipHopDX, AllHipHop, RadarOnline, Life & Style Weekly, First For Women, Music-News, ET Canada and hundreds of other outlets.*

*The "Allison Interviews" podcast is now available across all listening platforms including* **Apple Podcasts (on your app), Spotify, Anchor,** *and* **Google Podcasts.**

ENTREPRENEUR TO WATCH IN 2021

# Georgette Blau

Georgette Blau is the owner and founder of On Location Tours, one of the world's largest TV and movie locations tour companies with tours in Boston and New York City.

Georgette Blau is the owner and founder of On Location Tours, one of the world's largest TV and movie locations tour companies with tours in Boston and New York City. On Location Tours' mission is to create tours that allow people to straddle the border between fiction and reality, letting them feel as though they are part of the show. The company, currently celebrating its 20th anniversary, runs the NYC TV & Movie Tour, the Sex and the City Hotspots tour, the Gossip Girl Sites tour, the Sopranos Sites Tour, TCM Classic Film Tour, the When Harry Met Seinfeld Tour along with the Central Park TV & Movie Sites and Boston Movie Mile walking tours. Georgette is a 1996 graduate of Skidmore College in Historic Preservation (with an emphasis on Early American Architecture) and sits on the board of the Norwalk, CT Preservation Trust, where she grew up. She currently resides in Westchester with her husband Yoav, her son Benjamin and her daughter Zoe.

Global Millionaire Magazine recently caught up with Georgette to discuss her journey as an entrepreneur and here's what went down:

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

I have to say that my entrepreneurial flair first revealed itself in Third Grade when I put a sign on my desk and sold rulers at school.

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

I was right out of college working for a publishing company for just two years before I started the company, and I didn't like working for a company – I wanted my own.

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

I am always excited about how I can develop and market the company, and that that is what motivates me to be there on a daily basis.

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

Creative: I love creating my own path and being able to develop and work on a creative business.

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

I wanted to show people where TV and movie locations were; I wanted to create my own direction, and I wanted to have my own schedule.

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

My number one advice is to start by wearing all of the hats so you have the experience, but then get help! Hire someone at least part-time or even an intern who can help you so you can develop the company at a faster and more efficient pace.

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

My biggest challenge was not having another company like my own, so figuring things out along the way (a lot of research, but also nice that I was the one paving the way).

**What form of marketing has worked well for your business?**

Digital marketing has really worked well for us, including Google Adwords and online press, as well as print brochures in hotels, since there is a lot of "real estate" for marketing the tours.

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

My number one lesson was communication. A lot of what I did was keep the business internal to myself, and I had to remind myself that I had employees and they needed to know what was going on!

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

The best advice I have ever been given is to pay my tour guides well since they are the representatives for the company and the ones who are "out there" front-facing with the customers.

**What advice would you give to a newbie Entrepreneur setting up their first business?**

Wear a number of hats in the beginning in order to get the proper experience of all of the roles and departments, but then hire someone to help as soon as possible, even if it's an eager intern.

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# PRESS RELEASE
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Co-founded by the StarCentral Media Group and the Australian Millionaire Business Network, the TV1 channel is the home for independent Australian Screen content. We very much welcome our local screen practitioners from emerging through to the established to make TV1 their home. By streaming your content on TV1, you join a family of rising stars, entrepreneurs, celebrities, and various artists.

MISSION: Our mission is to present the most unique and compelling original Australian content by tapping into the hottest local talents and events.

# GURUJI SHRII ARNAV

## Meet The King of Gemstones & Mentor of Millionaires





Guruji Shrii Arnav, considered the Father of Astro Gemology and a mentor to Statesmen and Millionaires, is an internationally acclaimed spiritual Guru who uses techniques based on spirituality, Astro Gemology, and modern management methods.

The author of the Magnum Opus" Secrets of Jyotish Gems"( translated in 6 languages), he is the mentor of the world's largest e-commerce portal to buy natural Gemstones online (Gemstoneuniverse.com) that has a mind-boggling reach of 4 million monthly users and has been around since the early days of the internet since 1996.

We are quite certain our readers would love a no holds barred conversation with a major thought leader so they can benefit from Guruji Shrii Arnav's insights about entrepreneurship and business in general. Global Millionaire magazine recently had the good fortune of meeting and interviewing Revered Guruji Shrii Arnav during the Gemstoneuniverse Founder's Day and here's what went down:

**What are your standards for success? Is it a certain dollar figure?**

For me personally, I was never into numbers. My singular philosophy since I believe in the theory of Karma is that every single person engaging with me should benefit from me or by my enterprise.

And that happens when customers vouch for you by word of mouth, give you referrals, and sometimes raise concerns as if they were family and they own the enterprise as their own.

And at Gemstoneuniverse we see that happening all the time. Since 1996 we have had such a loyal base of patrons (I do not like to call them customers) that till today we have not had the need for any kind of advertising of any sort.

Also, to have industry leaders from Google, HP speaking about you on video is a huge takeaway and speaks of standards. Those are feedback and testimonials that money cannot buy.

**What do you think made you successful in business?**

Even though I am a spiritual person I like the word business which means transacting and all of us are business people since the world moves by give and take and by a transaction.

I think having clear-cut goals, delighting our patrons, and being attached to the greater cause of serving people and solving their problems by spirituality, gem therapy helped me in achieving a reasonable degree of success and recognition.

*"I was never into numbers. My singular philosophy since I believe in the theory of Karma is that every single person engaging with me should benefit from me or by my enterprise."*

My life philosophy revolves around the Gemstoneuniverse Motto of –"Deo Amabiles Et Hominibus" which means Pleasing to God and To Men- and it's in that order that has helped me.

**What inspired you to develop your idea?**

More than inspiration it was a necessity. In 1996 we reached around 11,000 people in a year and by 1997 it was 40,000.

I will be upfront and honest with you - no single patron ever asked me the price of any Gem. They would say you know better - please do what is best for me.

So five things here: Firstly, I was not in a humanly position to speak with every single person. Secondly, when customers were buying Gemstones without taking a look at the product just based on trust – that was creating a huge pressure on me. Thirdly, I wanted the patron to choose a Gemstone in the privacy of their own environment without any kind of pressure. Fourthly, the intention was to serve the people with the powerful science of gem therapy that delivers phenomenal results and fifthly, bring some kind of organization in a vastly unregulated market.

Real Natural Gemstones form only 2% of all world stock so you can understand the rarity and importance.

With Gemstoneuniverse the patron is assured that the best in the Gem world work assiduously to make them win and that we are on their side.

**What were the main challenges you faced at the early stages of your business? And do you still encounter them to this day?**

People, Problems, Possibilities, Potential, Product, Price are all words that start with P ( Smiles). There are three more P words that will solve the entire jigsaw but I would not like to mention them here.

Since the start of mankind, these 9P's are responsible for all complications and solutions. If whatever information listed on the search engine is true then there should be no problems on the planet (Hey, another P word!).

If whatever has been written in the religious scriptures is interpreted correctly then any problem will cease to exist.

So as we continue to grow and evolve, problems will remain due to lack of quality information, incapacity for correct decision making, and resistance to change.

You can motivate and change these 3 core issues within yourself but you cannot do that for the people who work for you neither can you do it for the people interested in you with 100% quantitative compliance.

That is why I love to be in the Japanese philosophy of Kaizen and also motivate my team to be in the state of Kaizen at all possible times.

My own interpretation of Kaizen is that that there is nothing at any point in time that cannot be improved. So we are always striving to improve and be in the perfect state.

**What keeps you going even in hard times?**

The opportunity given by the almighty to serve and the appreciation we get for it. You will be amazed that during this COVID era both I and the organization attained personal bests.

There is an interesting parable from the life of Lord Shri Krishna. Once the great warrior Arjun asked the Lord- Krishna, write something on the wall that after reading will make a happy person - sad and a sad person -happy at the same time.

Krishna took a piece of chalk and wrote - "This Too Shall Pass". I believe in this philosophy. What is in my hand is the right action, why worry about things that you cannot control.

**What are your thoughts on entrepreneurship for young people especially in an economy where jobs are harder to find?**

COVID and the currently prevailing circumstances have proven that what was conventional is not essentially the right path and in fact, some people shone brightly by using innovative ideas and proved that humans have a wonderful ability to adapt and improvise - these are the two qualities in humans that have made us the alpha species.

I think it will be wonderful to have young energetic people join the entrepreneurship bandwagon and they in turn will create new and fresh jobs.

However, I can suggest some things - always put a priority on niche specializing, always keep learning, don't put yourself under pressure to be the next Elon Musk, work harder than anybody else and as you grow stay humble and have fun. No work is good enough if it does not give you joy!

**What strategies did you first use to market your business?**

To be honest with you I do not believe much in traditional marketing or advertising.

Your biggest marketing assets are your people and your product and nothing beats word of mouth.

To cut a long story short, I wrote articles about spirituality, gem therapy, astrology, and gemstones because I was appalled at the pedestrian impotent fare that was pedalled in names of these subjects which was causing more harm to people than benefiting them.

I think what has benefited us since the inception is sharing of good quality cutting edge information in form of quality articles, media resources in form of high-quality gem pictures and videos. Over a period of 26 years, there are 3500 articles on Gemstoneuniverse which are highly informative and give something to a user or solve a pain point. I think you can call it our marketing strategy if you will. Creating and sharing good quality content has been our only strategy.

I did my first Facebook live on the Gemstoneuniverse Facebook Page on 29th August 2021 and now it's nearing 300K views already.

**How have your priorities changed from when you first started?**

More success comes with more responsibilities and there are other ramifications and responsibilities when you are touching lives on an epic scale. You need to be future-ready and beware of copycats that may be out to dupe people riding on the coattails of a successful enterprise.

Another thing to mull upon and work on is supply change management. The demands and numbers at Gemstoneuniverse are huge but the earth's natural resources and the human resources we have in for of trained consultants and practitioners is limited and we have to do all this while ensuring that the Gemstones we use and supply are ethically mined, responsibly sourced, conflict-free and traceable.

**Knowing what you know now, is there anything you would have done differently when you were first starting out?**

Not a thing and I am just starting!

**What two pieces of advice can you give to someone who wants to become an expert in their chosen field?**

Another of my favourite P Word - Practice and Fail early and Fail Fast.

Failing gets you a PhD, in experience in record time provided that you learn from failure. If you are afraid of failure, to be honest, the chances of doing something noteworthy are very minuscule and at best, life would be normal, predictable, boring, and ordinary. That does sound SCARY to me at least.

**What is the last 'one word' advice you will give to our readers when it comes to succeeding as an entrepreneur?**

Niche, Niche, Niche - Do what you love and be the best at it. I wish all the readers health, happiness, and abundance.

You can follow Guruji Shrii Arnav and Gemstoneuniverse via their official social media pages:

**Facebook :** www.facebook.com/gemstoneuniverse
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PIA THE PROPERTY INVESTORS ALLIANCE

ALAND

# THREE USEFUL TIPS FOR PAYING OFF YOUR HOME LOAN FASTER

By Michelle Baltazar

You've seen all the SALE signs plastered on shop windows to herald the EOFY (end of financial year), but before you open your wallet to buy yet another sale item, you could be better off setting your money aside for your mortgage.

Sure it won't give you the same high that you get from getting your retail fix but, according to mortgage broker Mortgage Choice, you can save as much as $10,000 in interest if you put a lump sum of $2,000 into a 7% 30-year $300,000 home loan.

So before you start planning how you're going to blow your tax refund this year, think about how good it would feel to have thousands of dollars saved on your home loan (most of the SALE items you buy will go out of style but being a property owner won't).

**Tips to help reduce your mortgage debt:**

1. Repay your mortgage more often. For example, making fortnightly repayments equal to half your minimum monthly repayment means you pay one extra monthly repayment each year.

2. Contribute lump sums when possible. This reduces interest owed and the loan term. If you put your tax return, say, $1,000 into a $300,000 loan (at 7% over 30 years) at year one in, it reduces the term by one month and the interest owed by just over $2,360. Think about doing so annually.

3. Build a financial buffer. Home loans with offset accounts enable you to link a savings account to your loan and 'offset' (use) that amount to reduce the interest owed. If you kept $5,000 in an offset account, then on the above-mentioned loan the term would be reduced by almost two years and you would save over $33,000. Note there could be an ongoing account keeping fee.

**Tips to avoid piling up any debt:**

1. Resist the temptation. Always set a budget and make a shopping list, whether you are shopping for groceries, furniture, travel, property, etc. Avoiding overpriced or impromptu purchases will keep your budget in line and help with credit card debt as often unplanned purchases end up there.

2. Don't be late on repayments. Dodge accruing interest by scheduling automatic home loan and other debt repayments. Funds transfer on the date selected by you (ie. your payday or the day after). The only thing left to action is increasing your repayment if the interest rate increases.

3. Create emergency savings. Repay your loan as though its rate is at least 2% higher, putting this straight into your loan or its offset account. This buffer will help with emergencies, rate rises or unexpected bills, so these costs won't end up on your credit card or gather late payment costs. If your loan doesn't allow extra repayments, put the extra funds into a high-interest savings account. (Source: The Australian Filipina)



FEATURE

## FIVE WAYS TO KEEP YOUR INVESTMENT

# PROPERTY

## IN GREAT SHAPE

If you are the proud owner of an investment property, chances are you have worked hard for it. As a landlord (or landlady), understanding how to protect yourself from common financial pitfalls is one of the key tools to invest with confidence, according to landlord insurance provider, Terri Scheer Insurance. Terri Scheer Insurance executive manager CAROLYN PERELLA explains five common mistakes and how you can avoid them:

**1. Setting the rent too low or too high**

Before purchasing an investment property, carry out extensive research to help you determine an appropriate rental price. Setting the rent too high may result in limited interest from prospective tenants, leaving you out of pocket if the property remains empty for an extended period of time. However, setting the rent too low may place you under financial pressure, limit your rental income and has the potential to attract unsuitable tenants. Look on real estate websites and through newspaper classifieds to find listings with similar features to your property, as this will give you a guide on the rental market in that area.

**2. Failing to monitor arrears**

If a tenant falls behind in their rent, it can be a very long and costly process to resolve and could leave you considerably out of pocket. Diarise the dates that your tenant's rental payments are due and check your bank account on those days. If they fall into arrears a breach notice should be sent for non-payment of rent. The number of days in rental arrears before a termination notice can be sent, and the time between presenting the notice and requesting vacation varies around Australia, so it is important to be familiar with your local tenancy laws.

**3. Attempting to self-manage a property**

Self-managing a rental property can create headaches for landlords, especially if they do not have enough time or resources to commit to such a task. While it can be tempting to save a small percentage of rental income by self-managing your rental property, the benefits of appointing a property manager can far outweigh the costs. Property managers are able to conduct regular property inspections to identify maintenance issues, have systems in place to find and screen prospective tenants, and have access to databases that list tenants with a history of defaulting on rental payments, damaging property and eviction. If a dispute arises with a tenant, they are also familiar with the relevant legislation and can follow the correct procedures to help resolve the problem as quickly as possible.

**4. Neglecting maintenance**

As a landlord, once you have been alerted to maintenance issues, it is your responsibility to act on these or authorise your property manager to do so as soon as possible. If a maintenance issue arises and you are slow to fix it, you may be legally liable if your tenant injures themselves. It is also important to ensure that all maintenance is completed properly and to appropriate standards.

**5. Inadequate insurance**

Specialised landlord insurance cover can protect investors from many of the risks associated with owning a rental property, provide peace of mind and ease a landlord's concerns about receiving regular rental payments if your tenant damages the property or absconds. Landlord insurance can cover property owners for malicious damage by tenants, accidental damage, legal liability for occurrences on the property that cause death or bodily injury, and loss of rental income as a result of property damage or a tenant absconding.

Source: The Australian Filipina

# FIVE ESSENTIAL SOCIAL MEDIA TIPS FOR YOUR BUSINESS

Social media has become the way to reach modern audiences. If your brand isn't on social media, you don't exist. But just having a presence is no longer enough. Here are five ways your brand can set the pace in the future.

**Know your audience**

The instant nature of social media has its downsides. One of them is that your audience can instantly click or tap past your content. The first step towards making sure that your content is laser-guided at grabbing your audience's attention, and keeping their finger away from the 'skip' button, is ensuring that you understand who they are and what they want.

Study the analytics on your pages and find out the age range, nationalities, gender, language, and interests of the people already viewing your content. Are they who you expected? Who you targeted? Are they potential customers?

The answers might surprise you and will almost certainly give you valuable insights into how to more accurately align your viewer base with your target demographic.

**Influencer marketing**

The influencer industry is set to be worth a whopping $15bn by 2022. Of course, paid promotions by the world's biggest stars have been around forever. But today a simple unboxing video from a well-respected YouTuber or a ten-second promotion from an influencer in your micro-niche can balloon sales almost overnight.

Each platform has its influencers, but Instagram leads the way as the platform of choice for 79% of brands. Facebook follows with 46%, YouTube has 36% and Twitter trails behind with 24%. Which platform is best for you depends partly on your target demographic, but ideally, even a small brand will aim for at least some influencer exposure across multiple platforms?

**Video**

Ah yes, good old-fashioned video. Suggesting that video should be a staple of your social media strategy seems like old news these days, but it was only a couple of years ago that businesses came round to the idea en-masse. However, while the traditional promotional reel is a powerful tool without a doubt, there are ways to use video to create a much deeper connection with your brand.

'Behind the scenes' footage can give viewers a much more up close and personal look into who you are and what you do, strengthening their bond to your brand. Alternatively, instructional and demo videos can shrink the gap in the viewer's imagination between your product on the screen and it being a part of their life.

Camera giant GoPro has curated a highly powerful interface between its brand and its customers by using both company footage and customer footage side by side. They have proven that encouraging your audience not only to watch but to participate through social media can be an incredibly powerful tool in generating brand engagement.

**Analyze your social media performance**

The analytics sections of your accounts hold some powerful tools, and they empower you to give your audience more of what they want.

Find out which posts get the most engagement, dwell-time, or conversions and try to find a common thread between them. Maybe all your best-performing content is under five seconds? Or, maybe certain times of day see a higher click rate? Do traditional-style commercials get the traction you expected? There are countless factors that could draw a common theme between your best work. Find the factors that matter and capitalize on them.

**Have the right tools for the job**

High-quality content is essential. Long gone are the days when grainy 360p video and stock fonts would cut it. If you want your content to catch people's eye it has to be well-produced and distinctive.

Video and photo editing software can get expensive and complex at the high end, but there are a number of customer-friendly options out there with more than enough features to let you put out excellent content for social media. If you are up for a bit of DIY editing, then find the one that works for you and dedicate an afternoon to learning how to make it sing.

Alternatively, set aside a budget and hire freelancers to edit for you. Freelance talent can be found relatively cheaply and can shine your content up to professional standards in double time. With all the options available there is no need for your social media content to ever be anything less than stunning ever again!

FEATURE

## HOW TO MOULD YOURSELF INTO A FUTURE-READY

# LEADER

In 2021 the future of business is in flux but as a well-prepared leader, the changing landscape can be fertile ground for your success. Here are 5 ways to sculpt yourself into a future-ready leader.

**Exhibit strength in the face of crisis**

Entrepreneurship has always demanded resilience from its leaders. It's a rare enterprise that wasn't built on the back of perseverance in the face of uncertainty, steadfastness against doubts, or tenacity in the wake of calamity. But COVID-19 has given a whole new meaning to the word 'crisis'. It has taught us that there is nothing that the world can't throw at us and our entrepreneurial dreams. It takes a special kind of person, with a special level of strength, to deal with the blows that beset the entrepreneur's path. But, if you can ready yourself mentally, by accepting that you don't know what is around the corner and create a plan for how to mentally fortify yourself against it, then when the worst happens you will be one of the few who is ready to survive and thrive. I am reminded of a talk given by Simon Sinek. He spoke about the mindset of elite athletes... Before their biggest events, their greatest performances for crowds of thousands, if not millions, almost every athlete responds to the question "Are you nervous?" in the same way. They said, "No. I'm excited!" This shows that mindset is everything.

**Forever upskilling**

We live in a world where companies can go from a valuation of $0 to $1bn in under five years. Think of Instagram and Airbnb as just two examples of many. But what is it that drives this latest generation of growth? Change. Change is what drives it. Instagram saw the potential of modern smartphones to introduce a new-wave of photo-based social media, and Airbnb leveraged consumers' burgeoning affection and trust in web-based shopping to create a new class of hotels seemingly out of thin air.

**So, isn't this a point about technology?**

It goes further than that. In these cases, technology was the vehicle, and in fact, we will look at technology more in a minute, but what actually created the value was simply the ability of these companies' leaders to learn about how the world was moving, and what these new resources could do for them. The well-seasoned and well-financed veterans of the hotel trade had the rug pulled out from under them by Airbnb because they didn't learn as fast as two graduates in their dorm rooms. If we, as entrepreneurs and leaders, want to compete today, tomorrow, and next year we have to constantly learn. And, more specifically, learn about the areas we haven't even heard of yet. Because otherwise, just when we think we are secure, these are the areas that two recent graduates will utilise to send us back to school.

**Establish Diversity**

"Diversity is a competitive advantage" - Forbes.com

If we commit ourselves to learning, we have to commit ourselves to diversity. Diversity of backgrounds, skills, age, gender, and culture expose us to everything that we could never hope to know by ourselves. So, whether you are a solo entrepreneur, a partner, or a player in multiple teams, ensure you avoid the dreaded 'echo chamber' and instead draw eclectic groups of people to your side. Even for the solo entrepreneur, there are many ways to expose yourself to the uncomfortable and challenging productivity-machine of diverse interactions. The people you hire, the mentor you choose, the friends you keep. Make sure they are as colourful and as diverse as the customers you want to reach.

**Choose your partners well**

Many of the reasons why diversity is important apply directly to choosing your partners, whether they be shareholders or collaborators. The ability of a partner to cover your blind spots and level up your decision-making abilities is crucial. However, while it is easy to make the assumption that because a person or organisation has been successful with other people then they will be successful with you, it is often not a good assumption to make. The real question to ask is whether or not they reflect what you want, and does what they bring to the table truly bolster your chances of success in the future? Not only will a partner who is out of line with your goals fail to add the value you hoped for, but they will also actively detract value by pushing in a non-complimentary direction. You need to nsure your partners don't just give you what you want today. Ensure they are going where you are headed.

**Embrace technology**

Until recently almost every new business needed at least a few staff. Even if just for general office tasks. Now some thriving start-ups with two successful years under their belts can be realistically run by one person, thanks to online outsourcing. Technology has already revolutionised business, and it shows no signs of slowing down. Embrace every opportunity to utilise tech to your advantage and you might just be amazed at how far your streamlined ship can sail. Even if taking on more employees is an inevitability then small and highly specialised teams will be the future. Your core team can be supplemented by outside contractors halfway across the world and, increasingly, A.I. Utilising modern tech and communications to cut costs, decrease waste, and expand your talent pool are going to be key factors in the success of the businesses of the future. And you can bet that even if you don't do it, your competitors will!

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