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EDITOR'S NOTES

We are so pleased and excited to bring you the very first issue of Global Elite Entrepreneur Magazine. Global Elite Entrepreneur is a platform for entrepreneurs giving them the opportunity to showcase their profiles with the rest of the world.

By sharing each other's stories publicly, this gives each entrepreneur knowledge on how to reflect on each other's journeys. Being an entrepreneur can be intense and demanding work, so you need to make sure that your entrepreneurial goals include doing something you care about.

Ask any entrepreneur and they'll probably tell you that the first step to success is to begin your journey. Yet, so many people still feel trapped in life's rat race, dreaming of a life where they are finally in charge. But if so many dream of this life, why do so few actually take the leap?

Sue Turner
Managing Director



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THE TWO MAJOR PROPERTY MARKET TRENDS IN 2021

The North and South coastal-line alongside the city east are narrow strips with reserved parklands. This makes development along the North Shore and southern lines impractical. Sydney West, however, looks a lot more promising with lots of land for development. Therefore, Parramatta, Liverpool, and Penrith have been chosen as the new smaller city sites. These three new cities will collectively be called "Great Western Sydney" and are predicted to be the third largest economy in Australia following the Sydney CBD and Melbourne CBD.

Changes that have taken place so far in Great Western Sydney include a 50 percent growth in employment in the region and the building of new roads, these being the M2, M5, and M7. But this is just the beginning. New trains, train lines, and more new roads are expected to follow, which, in turn, will stimulate greater employment.

This trending change in the city layout and movement "westwards" is expected to act as a critical reference to predict the hot spots for property value increase in years to come. As such, it acts as a guide for property investors with a keen eye.

How These Changes in Trends Will Impact on Sydney Property

Based on the two trends of change mentioned above, the development focus in Sydney, after the completion of new roads, is expected to move towards the improvement of the urban living environment. New shopping and recreation facilities around the new employment areas and the generation of a scope for future demands will follow. By combining the areas we live and work in with areas for recreation and shopping, people are being encouraged to reduce their need to commute. Overall, it can be said that the areas with increasing employment opportunities are the areas with a superior increase in property values.

The two trends mentioned in this article reflect the difference

between now and the future, the difference between impression and reality and the difference between "waves" in investment. However, before investing in property, investors need to look at the bigger picture, make a note of changes, and keep an eye on areas that are showing signs of a superior increase.

The key to successful property investment is to invest for the future and to be aware of future trends. According to the Property Investors Alliance (PIA), a property investment group who specialize in the Sydney property market, investors need to identify whether or not a suburb has a "superior increase" as this then highlights any differences between now and the future, so that differences between impression and reality can be identified along with any differences between the "waves". Identifying these differences leads to the exposure of the future in housing and where this is heading in a specific area.

The trick to understanding superior increase in Sydney is achieved by getting to know the two trends in today's Sydney property market. The first trend being how a Sydneysider now selects a home, and the second being how the city layout has changed.





How a Sydneysider Now Selects a Home

Conventionally speaking, many Australians used to prefer a home that had a separate living area with three-bedroom and a front and backyard. However, over the last 20 years, there has been a number of changes in the Sydney community, these being:

- **Heavier traffic** - Traffic is becoming heavier and harder to negotiate. This, in turn, means that people living in Sydney are finding it increasingly harder to drive to work or to the shops.
- **Less time** - Time is becoming more precious with both husband and wife having to work to ease the financial pressure. Many are also working more extended hours to get ahead financially. Plus, a greater variety of entertainment is available, which means less time and money.
- **Rising living costs** - The cost of living is increasing. This means less residual income. These changes in lifestyle are seeing many Sydneysiders review their home choices, with them electing to live closer to work and transport and to live in smaller, more compact homes. These changes are becoming a trend which is expected to have an impact on the types of investment properties purchased in the future.

Living Closer to Work

By electing to live closer to work, many Sydneysiders are now looking for a rental property that is situated in the suburb they work in, or a neighbouring suburb close-by. This not only reduces their commuting time and sees them avoid heavier traffic, but can also reduce their rental costs. For example, an apartment in Liverpool, a suburb in Sydney's Southwest, is managed by PIA. When PIA advertised the property for lease, they anticipated attracting tenants in a low-to-mid income bracket. However, PIA realized that many of the applicants who applied for the property were actually doctors and nurses that were working at the nearby Liverpool Hospital. These applicants were in a higher income bracket, and they chose the apartment for convenience, rather than residing in the more affluent Eastern and Northern suburbs.

Living Closer to Transport

When a Sydneysider elects to live closer to transport and shopping centres, they are aiming to reduce the stress of driving to and from work, and to the shop. Plus, they are seeking to save time and money. For instance, a couple who lived in Cherrybrook and paid a weekly rent of \$500 decided to move to Auburn Central. Their decision to move was based purely on the couple's need to save money and time. The husband works in IT for a company in Parramatta, and his wife works in a financial institution in the city. The couple was finding it too expensive to own and run two vehicles. Plus, the wife wanted to reduce her daily commuting time. So the wife sold her car. However, this then created another problem, with no train station close-by the husband had to drive his wife to the train station daily, and then collecting her after work. This becomes very time-consuming. Auburn Central provided the couple with a solution. By moving to a new rental property situated in the suburb, things suddenly became a lot easier as the train station was within walking distance of their apartment, and the shopping centre was just downstairs.

Auburn Central, along with many other suburbs situated along the train route in Sydney is becoming more popular. In 2007, the rental increase in Auburn was the highest of all suburbs in Sydney. In fact, it is now more than \$530 per week to rent a three-bedroom apartment in Auburn Central, which shocks a lot of people living in the Eastern suburbs.

Editorial credit: aiyoshi597 / Shutterstock.com

Smaller, More Compact Homes

Sydneysiders are electing to live in apartments and units as they are simpler to maintain with smaller yards, and they are very economical with smaller utility and rental costs. Plus, Australian family sizes are becoming smaller, with single people or couples becoming the trend. Many people living in Sydney are also electing to dine out, rather than cook at home.

In the past, people who elected to live in a unit or apartment typically did so because they wanted more affordable accommodation or they were in between houses, and searching for their next property. But nowadays apartments and units are becoming a type of lifestyle. Many young people and older people looking to downsize after their family have grown-up and have moved on are looking to buy an apartment or unit, rather than a house.

Trend 2: The Changing City Layout

Historically speaking, the Sydney central business district (CBD), which was once central is now located in the east of the city. However, this remains the central hub for all other suburbs, in all directions, which presents a problem. With the employment forecast in 2006, for the next 25 years, anticipating a 15.79 percent employment growth in the Sydney CBD and North Sydney, this means greater traffic congestion. At present, the heavy traffic on major roads into the Sydney CBD is an issue, as during peak hours the traffic is basically not moving. This is not only time consuming, but also has a great impact on the quality of Sydney air.

In addition to this, the Australian government has introduced measures to attract more migrants from overseas to Sydney, so that they can combat the problem the nation is facing with an ageing population. Sydney's population growth now far outweighs other cities in developed countries, with its growth being recorded as the highest since the 80s. This growth is expected to continue with Sydney shaping into an international metropolis.

Under these circumstances, a change in the planning of the city layout was needed, and Sydney city-planners introduced the "City of Cities" some time ago. Under this direction, Sydney is transforming and is no longer just a city, but an evolving metropolis that contains a number of smaller cities. These new cities are independent and are also closely related to the old CBD in both lifestyle and employment opportunities.

This information has been sourced from the Property Investors Alliance



HOW THIS MAN BECAME A Multi-Millionaire

FROM JUST 1 GREAT INVESTMENT IDEA

Justin's success came from valuable lessons learned when choosing the right pathway, a pathway that deviated from what the local market and competitors were doing. Justin's personal experience led him to research the property industry as an investment strategy.

By Justin Wang

The lure of investing in property is strong and wide. There are more self-made millionaires through property than any other asset class. We live in a time of impetuosity and instant gratification - in many areas of our life we want to see quick results and change. This is becoming more prevalent with the advent of digital and social media. We've become a fast consumption society - we consume everything at a rapid rate - information, news, consumables, and food.

However, the path to success is not always achieved with the quickest route. Just ask Justin Wang (Founder and CEO of PIA) "In the early 1990's as a new migrant from China, to make ends meet I worked incredibly hard in a variety of different roles - from a restaurant waiter to a Chinese language teacher to a door-to-door salesperson...After ten years of hard work, I could not seem to get ahead...you work extremely hard, but just end up making ends meet. I needed to secure a better future for myself and my family. I found that this was not uncommon - people are continually concerned about their futures, struggling to navigate a path forward."

Justin's success came from valuable lessons learned when choosing the right pathway, a pathway that deviated from what the local market and competitors were doing. Justin's personal experience led him to research the property industry as an investment strategy. 20 years ago the great Australian dream was to own your own home, work hard in the same job, raise your family, pay off your mortgage, retire and leave something for the children. 30 years later, the house was paid off, and you finally owned your house free-hold...and your pension and some superannuation would hopefully sustain you. Or would it?

20 years ago, Justin's philosophy was slightly different - use your home as a powerful tool in your future plans and become self-determining and self-reliant. Use your largest asset and equity in your family home as a way to increase your personal wealth and derive a passive income that will sustain you and supplement your superannuation income well into the future. "I started looking at my own future and the strong record of property in Sydney market. I started to invest in properties (units) across Sydney, starting out small and begun to accumulate a small property portfolio of my own. Today, PIA turnover is between \$1.2-1.6 billion in property each year".

What's the secret to success? Long-term investment

Start with your personal goals in mind. PIA's business was founded on the principle of assisting people with modest income achieve a comfortable retirement through investing in property over the medium and long-term. As you build equity in your portfolio, you continue to invest to achieve your income and capital growth goals. To be a short-term speculator, for instant profit, you must have intimate knowledge and experience in the property market, investment strategies, and market cycles - plus have a strong asset backing or cash flow. Markets rise and fall, and short-term strategies to 'make a quick profit' are often short-sighted and risky. Not everyone can achieve this. Instead, we encourage you to focus, not on how much you'll earn over the next 12-24 months, but how much wealth you can create over the next 10-20 years to achieve your retirement goals.

HOW TO BECOME WEALTHY IN 3 EASY WAYS

Building wealth is probably the most spoken about topic across the world and will be for years to come. How to make money is the 24th most Googled question in the world that's 246,000 individuals per month hoping to find answers.

You can earn more and save for your future easily, but many people get caught up in the old saying "You have to have money to make money." If you have this mindset, you have already set yourself up for failure. The truth is you have to be driven, be willing to work hard now and invest so you see a return on capital.

Property won't make you wealthy overnight, but it is a great first step to financial freedom – a great form of income for you and your family in the future. The Sydney residential property market alone has increased by 74% since 2012[1]. Sydney offers promising returns for investors and the long-term outlook for this market is positive.

Follow our three simple steps to wealth and find out just how easy it can be to build your wealth.

1. Using the family home to build a property portfolio

If you have equity in your own home, do you know that you've already taken the important first step in your property journey? That's because the family home can be more than a great place to raise your children. It can be a powerful tool for growing your wealth and setting up your financial future.

After all, a lender may let you use the equity you already have in your home to fund the purchase of an investment property. That means you may not need any further deposit. Meanwhile, the rent your tenant pays should help you meet the cost of taking out your new loan.

2. Renting and buying simultaneously

Think you can't afford to buy where you want to live but still want to get a foot on the property ladder? Try the 'Buy and Rent' model. Under this strategy, which PIA pioneered back in 2005, you can rent where you'd prefer to be based on your lifestyle, study or work. If you earn \$70,000 annually, you could buy an investment property worth \$650,000 for as little as \$42 a week, out of pocket.

3. Helping the children

Worried your children will never be able to afford to buy property? By using the equity in your own home, you may be able to get into a property without the need to save a deposit. If they're not ready to leave home just yet, you can secure and manage a tenant who'll help pay off your loan until they do.

It's never too late or early to start thinking about the future and making a plan. Invest in property to secure a comfortable, stress-free future for you and your family, build your property portfolio and build your wealth.

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



THREE TYPES OF Investors

WHICH ONE ARE YOU?

First, you need to ask yourself, what are your needs – both now and into the future – what is it you'd like to achieve? This assists in determining the type of investor you are and what it will take for you to achieve your goals.

There are many uncertainties when considering property investment; where to buy, how many properties do I need, do I buy established vs off-plan, what type of investor am I, the list goes on.

But if you start with the end goal in mind and invest strategically, you'll not only work out what kind of investor you are but also how far you can go. First, you need to ask yourself, what are your needs – both now and into the future – what is it you'd like to achieve? This assists in determining the type of investor you are and what it will take for you to achieve your goals. Then you need to create a property investment strategy based on these needs and the type of investor you are (or want to become).

To help you decide what type of investor you are, you should start with two questions:

How comfortable am I with investment risk?

How involved in my investment strategy do I want to be?

The first points to your understanding of risk versus reward (return). When considering your preferred level of risk and return, timeframe plays an important role. The second determines how active, or hands-on, you are in your property investment journey. Generally, life stage plays a strong role here.

We've identified three types of investors that we typically see on the property investment spectrum:

You're new to investing. You're a wage/salary earner. Your life up to this point has been about establishing yourself or your family; consumption oriented strategies; saving for holidays. You may be living from paycheck to paycheck. Your company contributes to superannuation for you. If you own a home, it is your primary residence. If you're thinking of buying a home – it's to live in.

You haven't yet started to think about investing as a long-term strategy, but you are starting to realize that you are responsible for your financial future...and you have yet to work out what that looks like.

How can I avoid living paycheck to paycheck?

What would it be like to have another source of income to make you more comfortable?

What could my savings and investment plan look like in 10 years?

Could I invest rationally, versus emotionally?



How can I become financially independent?

Passive Investor

As you grow and mature you begin to take on more responsibility. You're working hard to make money and save money. You've done your numbers. You research the property industry and follow the media. You believe that you could take the next step...but you simply don't have the time, out of your day job or life, to focus on this 100% or manage this yourself.

The passive investment strategy is good for people with busy lives, families, jobs, outside interests, or entrepreneurs building businesses. Let's face it; most people's lives are already full leaving little time for developing investment skills. It is difficult to make investing a top priority despite its financial importance.

A common result of this time limitation is passive investors often delegate the responsibility and authority for their investment decisions to "experts" such as financial planners, brokers, property consultants. Rather than become their own expert on investing, passive investors typically rely on other people's expertise for their investment strategy. Their defining characteristic is the need for simplicity.

Active Investor

You're a seasoned investor. You've built upon your passive investor skills and are now transitioning to a new investment strategy, whereby your wealth and your future is your own business.

You are now fully in control of your portfolio; you make daily decisions based on your learned skill set. You follow the market, and you manage your cash flow accordingly.

Active investors work hard at making their money work for them as they understand the end goal is all about return on investment. Small differences in growth rates over the long term can make large differences in wealth accumulation.

So you know what's involved and what to expect. You expect results, and you're open to advise... after all, you have an investment plan in place.

Active investors require a different level of service and support. Less time spent on why to invest, and more time spent on how and where.



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ONE ON ONE WITH 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 prayer 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.**



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THE • BEST Retirement PLAN TO CONSIDER IN 2021

While some people hope to solve their retirement funding problems by working hard and saving money, the truth of the matter is you won't be able to save enough, not after you deduct tax, expenses and fight the ever-rising costs of living.

Did you know that even if people put every cent they save into their superannuation and their superannuation fund gives them a return of 6 percent - the reality is that most super funds cannot consistently have a high return? They also have big losses. In fact, the Daily Telegraph reported that one of the biggest super funds in Australia, The State Super Fund, lost AUD\$7 million daily over a 16-month period, and this for a retiree, can be devastating financially.

So while some people hope to solve their retirement funding problems by working hard and saving money, the truth of the matter is you won't be able to save enough, not after you deduct tax, expenses and fight the ever-rising costs of living. Plus, you also need to think about inflation, and how what you save today will not have the same value in the future.

Inflation and How this Erodes Our Retirement Wealth

If you are already rich due to business or other means, then you should really be beginning to think about how you can maintain your wealth, rather than allowing your wealth to be eroded over time. For example, let's say a couple owned a business in 2000 and, at the time, they had AUD\$500,000 in a term-deposit in a bank. During that financial year, the couple decides to sell their business and retire. The sale of their business pays off their home, and they live off the interest from their savings account, which gives them a healthy return. The couple believes that this money will last them until they pass away, which back in 2000 it may have. But since then, the cost of living has risen considerably, and interest rates have fallen quite dramatically. The couple is now having to consider other options as they are now merely surviving on the interest gained from the \$500,000 in savings.

How to Generate Long-term Wealth

To generate real wealth that is long-lasting, you need to think about the type of assets that can keep you wealthy. The best assets are savings, a business that generates a strong turnover and profit, as well as shares, and property. In order for an asset to be considered as viable and able to generate real wealth, it should be able to hold its value and increase in value over time and be able to generate a stable income.

Investing in Property Enables You to Build and Maintain Your Wealth

When you consider how Australian politics, the economy and even our social status impact on our retirement options and how these can erode our wealth, it makes sense to look into property investment further. Property typically grows in value long-term, and it is able to adapt to changes in inflation. Plus, it is an asset that you can touch and feel, meaning that unless it is effected by an act of nature, such as flood or fire, it will still be there tomorrow. Unfortunately, the same cannot be said of stocks, shares or even superannuation.





At present, one of the best markets for property investment can be found in Sydney. It is a market that has withstood the tests of time and is continually growing and expanding to accommodate an increasing population. Supply and demand make Sydney property investment a "must-make" decision for successful retirement.

As a property investment consultant, I encounter people who say that they are not interested in property investment. But the truth of the matter is not so much that they are not interested, but rather that they've never considered it, explored if it's possible, or they are fearful of the financial commitment. However, property investment is no longer a matter of interest, it is a "must make" decision if you expect to retire comfortably on an income that will grow with inflation and the economy so that it withstands the tests of time.

The Truth About Retirement

Regardless of your type of occupation, whether you're self-employed or an employee or the amount you earn, you need to consider your retirement and how you are going to afford to live when you stop working. Many people think that it's years away, so they don't need to think about retirement now, but you and I both know that the days and months quickly turn into years, and then slip into decades before we know it. So even if you don't have time to think, or don't want to know about retirement, eventually it will present itself whether you like it or not.

To 95 percent of the population, the word "retirement" makes them feel good as they'll have more "free time", but in the same instance, they also worry. This is due to the fact that for many people retirement means having to live on less money, which in many cases, is not enough for them to live comfortably. In fact, according to financial planning experts if we have 100 people aged 25-years today, after 40-years of working only five of these people will be able to fund their own retirement. Of the 95 people remaining, some would have passed-away, while others will have to still keep working to survive, or they may merely rely on social welfare and charity donations to get by.

How Much Do You Need to Retire On?

To retire -- "re" (back) and "fire" (draw) -- literally means to withdraw, often to a place of safety and seclusion. In this respect, it can be said that to "retire" from working life means that you can relax, without any worries. But to do this, you need to know how you're going to pay for your cost of living.

A number of retirement surveys have been conducted across Australia, where Australian couples have been asked about the amount they feel will be needed for retirement. Most couples said that they would need between AUD\$30,000 and \$50,000 each year for a comfortable retirement. This is providing that they have no mortgage to pay.

So, you need to ask yourself this, "If I want to retire comfortably, where will this \$30,000 to \$50,000 come from?"

The government will encourage all Australians to save more for retirement by introducing higher rates of compulsory superannuation. If you said a Government Pension, then you need to think again. While Australia has a social welfare system, it is not comprehensive. Our baby boom mainly happened after World War II. Then in the 60s, when these people are also known as "Baby Boomers", were young and building up the country, the average lifespan was far less than it is today.

In fact, back then, there were six taxpayers to one pensioner, and this allowed the government to easily take care of its seniors. But times have changed. Now the Baby Boomers are reaching their retirement age, their life expectancy has increased to over 80-years, and there are far more of them than there was in the 60s.

Will the Australian Pension Survive?

Today there are six taxpayers to three pensioners. So the Australian government has to look at ways that they can reduce the amount of money being paid to pensioners, as the nation can no longer offer the same level of support. This has led to a reform in pension legislation. At the beginning of 2015, the pension for a single person was AUD\$22,365, and for a couple AUD\$33,717, this included a pension supplement, as well as a Clean Energy Supplement. However, over the next two years only some Australians who meet the pension age requirement, will be eligible for a pension, as means testing is about to be introduced. It is also predicted that the government will encourage all Australians to save more for retirement by introducing higher rates of compulsory superannuation and restructuring tax over the coming years. Based on these expected changes, the government has also stated that some Australians may have to work for longer, rather than retiring.

Is Superannuation the Solution to Retirement Funding?

According to many superannuation organisations, the majority of Australians believe that their superannuation funds are the solution to them being able to retire. But given that on average Australians only have around AUD\$70,000 each preserved in their superannuation, it is highly unlikely that their superannuation alone will be enough to fund a comfortable retirement. For instance, let's say a couple needs AUD\$30,000 per year to retire comfortably, and they retire when they're 65-years-of-age. The couple then lives until they're 90-years-of-age. This means that the couple will need a minimum of AUD\$30,000 x 25-years for a comfortable retirement or a total of AUD\$750,000.

Some financial-planning experts have even suggested that a person earning \$40,000 a year for 30-years, will only receive a retirement income of around \$19,000 a year. This is due to tax, the cost of living and other expenses are eroding their cash flow and reducing the amount they are able to save. Plus, we also tend to live life within our means. A financial planner and a bestselling author Brian Sher said that we tend to live life according to how much we earn. For instance, when we first start our working life, our pay is much smaller, so we tend to buy a smaller, more affordable car and a smaller home. But as our income grows, along with our work experience, so too does the size of our car and our home. Thus, we tend to live life according to our means, rather than living life conservatively and then saving the rest for retirement.

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



THREE POWERFUL Visualisation TECHNIQUES THAT REALLY WORK

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

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

One word: confidence.

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

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

So what is Effective Visualization?

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

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

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

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

This is the power of Effective Visualization.

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

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

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

It's two words: mind power.

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

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

Be in the moment

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

What does the meeting place look like?

Can you picture the surroundings?

Can you hear their voices?

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

Focus on you

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

What clothes are you wearing during this meeting?

Is your posture on point?

Do you look confident enough to secure the deal?

How calm and collected are you?

How is your tone of voice during the pitch?

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

Have a backup plan

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

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

In conclusion

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

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





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