

STAR CENTRAL

JANUARY 2022

INTRODUCING
ASHLEY DULANEY



MEET IVAN THOMAS

One on one interview with a
visionary and lifestyle connoisseur

HOW TO BUILD A
KILLER PROPERTY
PORTFOLIO

ONE ON ONE
**WITH
JEWEL**
GET TO KNOW THE
MUSIC SUPERSTAR

MAKE WAY FOR
Tyler
COPENHAVER-HEATH

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about one of
the entrepre-
neurs to watch
out for in 2022

OPENING REMARKS



Happy New year, everyone! In a year that has pushed us to new heights and tested our limits, I would like to sincerely thank our fantastic business partners, staff, and supporters for bearing with us in these trying times. This year has taught us that human interaction and face-to-face communication remain precious. For all the lessons that I have learned throughout 2021, I praise and thank God for another year - it may have had its fair share of ups and downs, but all in all, I feel blessed to know that our brand is still alive and kicking.

May the coming New Year take away all the pain and unhappiness you may have all experienced in your lives and instead shower you all with love, peace, success, prosperity, happiness, and joy. I pray for all of you to have a prosperous and blessed New Year. God bless everyone and keep safe.

Mike Ilagan
Managing Director

16 **Celebrity Interviews**
One on one interview with the beautiful
Jewel



AMBN

AUSTRALIAN MILLIONAIRES BUSINESS NETWORK



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Ashley Dulaney Pg. 12

EDITOR'S NOTES

StarCentral Magazine's journey began in 2005 in a mini garage with three people. As our company has grown, so has our belief in StarCentral's role and vision for impact worldwide. Today, we're proud of our long history of helping create a platform for emerging talents from all over the world.

Our strong values have guided us through this past year. As I write this introduction note, we continue to navigate a global pandemic which has been a defining moment for the whole world – and definitely a defining moment for StarCentral magazine.

Today, we begin our next journey to 2022. Our goal is and always has been, to establish a publication that informs and promotes local artists, models, actors, creatives, and entrepreneurs from all over the world. At StarCentral, we'll never stop striving to be the best. Our purpose will always guide us in our decisions, and our values will always inspire us to keep pushing forward. God bless everyone, and happy new year.

Vicky I
Editor-in-chief

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Ivan Thomas Pg. 26



INTERNATIONAL GOLDEN SASH ACADEMY

The International Golden Sash Academy is an academy designed for women of all ages competing in pageants. Whether you're a beginner or an experienced beauty queen, The International Golden Sash Academy will give you the tools you need to reach your next level of success! It will give a comprehensive overview of what it takes to succeed at your next competition starting from the inside out. This is a ten week course that will focus on a different topics each week.

FIND OUT MORE ABOUT

RZA

By Allison Kugel

As leader of the legendary multi-platinum selling rap group, The Wu-Tang Clan, RZA, or Bobby, as he is known to close friends and colleagues, had a particular way of putting beats to razor-sharp lyrics that made you feel part of a song's creative process. Fans feel RZA's music, both from Wu-Tang and his solo and collaborative efforts, on a cellular level.

An urban-bred intellectual who expresses through a mic or camera lens, RZA is considered prophetic to his community and perhaps a unicorn to mainstream culture. With a penchant for Eastern philosophy as is evident in the name Wu-Tang Clan and lyrical nods to Shaolin Kung Fu, RZA shared, "One thing I'm looking forward to doing in the near future... I've never been to India, and I have to check that one off," referring to the top item on his bucket list. I recommended he connect with Indian author and yogi, Jaggi Vasudev, also known as Sadhguru, when he makes the trip. RZA is so well-read and well-versed, it felt novel giving him someone and something beyond his scope to Google.

As a film director, RZA paints complex portraits with colorful multi-faceted characters that inspire engagement and empathy. His latest directorial effort, the allegorical *Cut Throat City* (streaming on Netflix) features an all-star cast and examines the lives of people living in New Orleans' economically depressed Lower Ninth Ward in the aftermath of 2005's Hurricane Katrina. The historically disastrous storm broke through poorly constructed levees, flooding out the city's most vulnerable residents, and leaving them with little hope or help from FEMA. Much like our current pandemic, Katrina shone a light on shameful racial and economic inequities. Though the film's story is a sobering one and the lead character's decisions are morally ambiguous, he insists the film portrays "a story of redemption," with parallels to his own life.

"No one [in this film] is completely bad and no one is completely good. They were all flawed. It exemplified their humanity and it comes down to a choice. The theme of [Cut Throat City] examines the importance of dreams against a backdrop of survival."

Reflecting on his early days in the spotlight, RZA denounces some of his youthful bravado as he recites a trademark Wu-Tang lyric for me, "Wu-Yang Clan ain't nuthin' ta fuck wit," and laughs out loud at an ego-driven existence that took center stage early on. It's now tempered, he says, by a need to serve something greater than himself. Throughout our conversation, RZA's words are prophetic, culturally provocative and spiritually centered. We talked about a life lived outside the matrix of material trappings; a topic initiated by him and encouraged by me.

Allison Kugel: Do you believe anything is possible, or that circumstances dictate our destiny?

RZA: Wow, that's a strong question. I think that persistence overcomes resistance. Therefore, every possibility is actually expressed in our children's wishes. The things we wish for as young minds and things we thrive in our spirits for, I think they make that which seems impossible, possible. The whole Greek study of Icarus and the idea of men flying... that seems like it would be magic or some other thing. We fly every day now in many different variations of flight, for example, flights that leave our basic atmosphere and travel across the whole world. So, what seems impossible, I think positivity and possibilities are probably boundless.





Allison Kugel: What lessons can be learned from poverty, and what lessons can be learned from wealth?

RZA: Poverty and wealth are two very different circumstances, but those are physical circumstance, I think we have to be conscious to not have the physical circumstance truly shake our spiritual and our personality. I grew up in poverty, but I was never unhappy. Joy and love were in our household. My mother was a single mother, but joy and love made up for the lack of food and shelter. The point I make in saying that is, of course, in a capitalist society our freedoms are compartmentalized. Therefore, you could be physically free and not spiritually free. You can be spiritually and physically free, and not economically free. Since economic freedom is a requirement for proper food, clothing, and shelter, it can become something that transcends the physical, and bleeds into the spiritual. If life was simple, everything we want is already provided for us by the planet. There is nothing on this planet that we eat, ingest, take, dance with, fly with, that is not from the planet. It's just that when you are dealing with certain [economic] systems, they take control over us. Even in some religious traditions they have ways of controlling what is naturally ours. I'm out here in New Jersey in the woods right now, and I just saw some deer walk by. A whole family [of deer] eating whatever they ate and they keep walking.

Allison Kugel: I had a similar moment when I looked at a family of birds outside my house, and they don't need anything. They've figured all of it out for free, on their own.

RZA: Yes! There is a beautiful verse in the Holy Quran that speaks on that. I'll paraphrase it. It says something like, "The birds and the bees are taking care of every day with no worries. Do you think Allah would do less for man, his greatest creation?" Everything they have access to, we have access to. It's that we grabbed control over it and denied access to certain people. That's playing into the theme of my film [RZA's latest directorial effort, *Cut Throat City*, streaming on Netflix].

Allison Kugel: Yup! That's why I'm asking about it...

RZA: One of the biggest issues of the situation in this film that I hope the audience catches is that Blink (played by Shameik Moore) goes in with his wife (played by Kat Graham) and child for help from FEMA and they ask, "What is your salary?" She says, "About \$32,000." Not a bad salary and not a great salary...

Allison Kugel: It's a hard salary. It's a salary that would be very challenging to raise a family on. Would you agree?

RZA: Yes, I would agree. And within that salary she's paying a third of that in taxes. Her tax money is paid into a system to protect her when the time comes that you need the protection. Now here it is, I'm in need of what I paid into and I'm being denied because of my community or because of my race. That is the equation we overlook in our capitalist society. The money that they spend every year is not their money, it's our money that they are controlling.

Allison Kugel: After watching your film, *Cut Throat City*, which depicts the lives of people living in New Orleans' Lower Ninth Ward in 2005, post-Hurricane Katrina, I researched and read that in 1965 there was also a catastrophic hurricane in the area. Same thing happened, where the levees were not maintained properly and they broke. They already knew there was a strong possibility it could happen again, and yet they did nothing to protect these people.

RZA: The line that Ethan Hawke gives in the film, he talks about how it also happened in the early 1900s, but it was more intentional. They let the levees break so the water could flood the lower land and it wouldn't spread up to the white districts. The thing about separation of people who are of color or [lower] economics, it has existed for a long time in our country and there is no relief and no delivery from the situation. Even if the Lower Ninth was built to be low income, as your city is growing and your tax dollars are coming into your city, those resources should be used to ensure everyone's safety and security. In the beginning of the city's history, I understand, I started in a small apartment when I left my house. I was nineteen years old and my mother said the time had come to go. I started in a small apartment and [Wu-Tang Clan member] Ghostface [Killah] was my roommate. We had another roommate, my cousin Rob. We lived there, three guys in a one bedroom, and we stayed there until we raised enough money to get a two bedroom (laugh). You know what I mean?

Allison Kugel: (Laughs) Yes! I do know what you mean.

RZA: We kept going, and it even got to the point where one of us could move out and one of us still stayed, and that lasted until we hit it big. The point is, it's okay to start at the bottom and struggle, but when there is no relief from the struggle, that is when it becomes insidious, evil, and oppressive. Like I said,

the money that FEMA was giving in 2005 for Hurricane Katrina Relief was the money that came from the people. It wasn't [FEMA's] money.

Allison Kugel: I'm assuming you spent time in New Orleans prior to directing *Cut Throat City*?

RZA: I traveled there many times and spent three weeks studying the city. This film wasn't just about these four guys in the aftermath of Hurricane Katrina. It was the fact that this was a story about what happens when your aspirations turn into desperation. That I know, that I've felt, and that I've lived. I come from a single mother household and so does my whole crew. Seven of the nine members [of Wu-Tang Clan] are that. In this film, Blink (the film's lead character) was a nerd, in all reality. He was an academic and went to college. He had a talent, you know?

Allison Kugel: That is what is so heartbreaking about this story. Here is a guy who went to Tulane University, who has extraordinary talent for drawing and storytelling, and it's wasted talent. It's a squandered life. But then at the end of the film, there are two different endings. Explain that...

RZA: A lot of people have been tweeting about that and asking what's going on. The artist in me left it up for interpretation. If you go back and look at the film closely, you'll see that there is an egg in there that should answer the questions. Maybe people missed it, but the reason why I did that is because in life, very few of us get second chances. But, what happens if you give a man a second chance? I, myself, am a second chance-er. When I read this story, I felt the character Blink all in my system. I felt his pain. Then I realized I actually was an artist and a smart guy who got caught up in gangs and the streets, and ended up facing eight years in jail, but I won my trial. When I won my trial, I changed my life. I focused on study and making myself better, looking at my creativity, and I formed The Wu-Tang Clan. I became a success story, because I was given a second chance.

Allison Kugel: Sometimes a single decision can change everything...

RZA: And I wasn't bad. A lot of people are not bad, they just made a bad decision. [I wish] the criminal justice system could look at it that way. Most of the guys in the Wu were the same. We were all arrested felons or something like that, and we had

a second chance. I wanted to express that in this film. In the original screenplay, though, I have to be honest, he dies. But as a director I get to tell the story and I get to shape it. I wanted to shape it with optimism. I said, "I'm going to leave some optimism there and let the people who watch it decide, which pill would they take?" In the film the detective tells him, "A pen will get you further than a gun." I'm living proof. It was a pen that got me further than anytime I was trying to do something foolish with a gun.

Allison Kugel: Speaking of which pill to take. You strike me as a guy who operates outside the matrix. I know you're part of the Five Percent Nation. Do you sometimes feel like you don't quite sync up with the everyday person?

RZA: No. I don't feel like I don't sync up. I feel blessed that I see the beauty of what I see. Whether anybody else sees it or not, it's okay. It's not like, "Man, wow, they're missing it." Even as a vegan and never having a yearning for steak, never having the idea in the back of my head of the pain I'm inflicting on someone else; it's a very liberating feeling to not be the cause of pain and turmoil to any living thing. I actually feel more required to do what I'm supposed to do, so that if there is positivity in what I'm doing, may others see it. They'll see it in their own given time, and I'm okay with that.

Allison Kugel: Do you want to explain what the Five Percent Nation is?

RZA: I'm going to tell you something they taught us in studying the lessons of The Five Percent, and it is sometimes misunderstood. What they are trying to say when they say, "Five Percent," is they took a number of 100% and they separated it into the different types of people in the world. They say that 10% of the people know the same things that the five percent know, but the 10% use it to control other people. They know that there's falsehood. They know it's a game, they know the rules of the game. They aren't playing it, but they're making everybody else play it. They say 85% of people are easily led in the wrong direction. The 10% will lead them in the wrong direction even though they know the right direction. Then there's 5% of the people who know the right direction and they strive to teach it. Scientists who deal with quantum physics and the measurement of space, they say all the atoms in the entire universe only represent five percent of the universe.



Allison Kugel: And the rest is space.

RZA: The rest is space. It's a mathematical equation. They taught us that we should all strive for the Twelve Jewels of Life which is: knowledge, wisdom, understanding, freedom, justice, equality, food, clothing, shelter, love, peace, and happiness. If you have that, you're rich, I honestly feel I have that, and to me, that is more valuable than anything that is out there. In my art, I try to express those qualities.

Allison Kugel: In the film who would you say was the most fun to direct, who was the most challenging, and who did you vibe with artistically?

RZA: Wow, it's hard to separate such a great cast and great talents. Every one of us had our moments, like an all-star team. I can say that Kat Graham really shows that it's not just beauty in her, but it's her strength and expression. I'm glad that she became the anchor of that family, and she did it beautifully. She could have played it pretty and sexy. Even though she was beautiful on screen, it was natural. She was strong to go and fight for her man, Ethan Hawke, I felt like we were on a natural high working together with the way the ideas were flowing back and forth, and his choices of emotions. And as a fan, it was a joy to have Terrence Howard, Wesley Snipes and Isaiah Washington come and work in my film.

Allison Kugel: Did you originally think Kat Graham was too pretty for this role?

RZA: No, that wasn't a thought. I got lucky to get Kat. We had developed her role for another actress who became unavailable about two weeks before we were shooting. Then our agent said that Kat Graham read the script and was interested, and would I be interested to talk with her? We did a FaceTime and she said exactly what I needed to hear.

Allison Kugel: Which was?

RZA: She said to me, "The strength of this woman is in the pages, Bobby, and I want to bring you that strength." It wasn't about bringing beauty; it was about bringing me strength. Then when you look at T.I., he totally shocked me and blew my mind. T.I. also came into the cast late. I had been developing the film for five years, and I always wanted Method Man to play the role of Cousin, but he told me he wasn't into the bad guy roles right now.

Allison Kugel: What do you want people to take away from the film, *Cut Throat City*, beyond being entertained?

RZA: I would like to think the people who see these four main characters in the film as criminals can now understand that they are a victim of circumstance. If we can walk away and understand that some people who are in bad situations are victims of

circumstances, we can prevent the circumstances. I don't know if that makes sense to you.

Allison Kugel: That makes sense.

RZA: How do we prevent the circumstances? Before I started the movie, I met with a guy who was locked up and he told me he read an article about me and he agreed with what he read about me. I asked him, "Which article was that?" He said it was an article where I said I was a nerd. And I was like, "Yes, I am, I like comic books. I like video games. I like chess." He said, "I loved reading that about you, because I'm a nerd fool!" This guy was serving 15 years for armed robbery. He was saying that really, he is also a creator, but there was no outlet for him. So he got caught up in a hustle. There was another guy that was in the cell with him who ended up fixing all the computers inside the jail, but he's in for murder. I'm not justifying a murder, but he said that he was bullied and bullied and bullied. He was forced to fight, and once he fought it was like he became a cowboy.

Allison Kugel: Here is the question I ask everybody. What do you think you came into this world to learn, and what do you think you came here to teach in this lifetime?

RZA: Wow, that is a beautiful question. What did I come to learn? One thing I am learning is humility. Even though I may appeared, on the surface, to have it, it was something that I think I lacked. I was pretty conceited, really coming up. If you listen to my old music, I acted like, "I'm the greatest and everybody else is beneath me [laughs]."

Allison Kugel: Well, you were in your twenties, right?

RZA: Yes.

Allison Kugel: Hello! (laugh)

RZA: Exactly. But it's good to understand that there is a universe out there. You can be a sun, but there's other suns. But I do think what I'm destined to teach, if anything, is that you can be a living example of your own ideas. Through my art, I'll be able to inspire and that's the best thing. I think I was brought here to inspire. I was born to inspire.

RZA Photos Courtesy of CAA, Film Stills Courtesy of Well Go USA Entertainment/Netflix

Cut Throat City is currently streaming on Netflix. Follow RZA on Facebook and Instagram.

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



D ULANEY

RISING STAR SPOTLIGHT: ASHLEY

After starring alongside Patricia Arquette and Joey King in Hulu's 2X Emmy nominated series "The Act," breakout star Ashley Dulaney is taking Hollywood by storm leading two upcoming feature films Passionflix's first romantic comedy, *SEDUCTION & SNACKS*, out Thursday, October 28TH, and *A TASTE OF LOVE*, out in 2022.

Based on USA Today bestselling author Tara Sivec's 3-part book series, *SEDUCTION & SNACKS* tells the story of Claire, a twenty-something single mom that grudgingly helps her best friend Jenny (Dulaney), sell sex toys while she attempts to make enough money to start her own business to give her foul-mouthed, but extremely loveable (when he's asleep) toddler a better life. *SEDUCTION & SNACKS* in Passion Flix's first romantic comedy project which was released on the platforms' streaming service on Thursday, October 28TH.

Struggling to find her culinary voice as a Network TV star, *A TASTE OF LOVE* revolves around Taylor and her world of friends as she returns to her hometown to visit her parents. She must choose between her renewed relationship, saving her family restaurant, or her dream career as a worldwide-known chef. In the film, Ashley brings to life 'Linda,' one of the leading ensemble cast members.

Growing up in Tupelo, Mississippi, Ashley knew she was destined to be in front of the camera and took to acting at a very young age while in preschool. Ever since her first role as a caterpillar in a local school production, she caught the acting bug and dedicated her life to her craft. After graduating from high school, Ashley attended and graduated from Ole Miss with a BFA in acting. After being scouted by agents and managers, Ashley made the big move to Los Angeles in 2009 where she began auditioning and taking extra gigs to pay the bills. Ashley got her first big break on FX's "Justified" with a strong character arc throughout the final season. From there Ashley continued booking gigs and started as the co-lead in Lifetime's *BABYSITTER BLACKBOOK*, and later went on to portray the evil 'Rebecca' in Lifetime's *THE HOUSE SITTER*. Ashley has also worked on popular series including NBC's "Brooklyn Nine-Nine," FOX' "9-1-1-;

Lone Star," ABC's "The Middle," ABC's "Scandal," as well as NBC's "Days of Our Lives," to name a few.

When Ashley isn't busy in front of the camera, she loves to work out regularly by hiking or taking aerial yoga classes. Ashley is also a fierce advocate for animal shelters and has a white rescue cat named Posey Parker, named after one of her favorite actors, Parker Posey, and a black cat named Bella.

StarCentral Magazine recently caught up with Melanie to discuss her journey in the acting industry and here's what went down:

Can you tell us more about yourself? How did you get started in the entertainment industry?

Hi! My name is Ashley Dulaney. I was born and raised in the South. I moved out to LA after college and got lucky enough to be cast in a national campaign opposite Joan and Melissa Rivers and it kind of all kept going from there.

What do you like most about acting?

Freshness. I never know what role I'm going to get to bring to life that day or what sides are coming my way. Watching a character develop over the shoot, it's just always fresh. You never know what is gonna happen.

What are your weak points when it comes to acting? How do you try to improve them?

I would say my big weak point is relying on things I have learned to do well. I am personally really quirky and as you bring yourself into each role you do, it's very easy on me to lean into that and that can be a trap of mine. I balance it by doing the script the natural way I feel and then doing it totally different and the opposite of what I think I should do. By doing this you end up unlocking little things that I would have never naturally noticed. So then each role has different layers than that of my natural tendencies.



What are your strong points as an actor?

On technical notes, I memorize very, very quickly. I can easily tap into emotions and get a pretty quick read of the character in the first pass. I also would say my biggest strength is I have a lot of fun with every role. It doesn't matter the size I love every audition and every chance I get to perform.

What have you learned from the directors that you have worked with throughout your career?

Vision. I love watching directors talk to each actor in totally different ways to convey what they need from us. You see the world from the directors' eyes so the way they communicate is key and it's a very unique skill set. Also, I love the collaboration aspect between the actors and the director. I've had directors tell me a word and somehow that word hit me in just the right place and got us where we needed to go in a scene. Directors notice the smallest details and how we use those to bring the world to life and that is so fascinating as an actor to witness.

What are some of the difficulties of the acting business?

There is no laid-out plan. You can't just think "oh I go to school, I graduate, and I get a job". It's very much a paint outside the lines kind of world and there is never a guarantee. It's a very long road, it's not an overnight success and it's years and years of yes and no and maybe and not for us and sometimes you win and sometimes you lose. I think that's also compacted now with social media and the comparison game and I think if you buy into that world and let the no and not for us break you it's a very lonely place. But it doesn't have to be that way. That is part of it, it's a big part because it's a fact but I think when you look down the road and you realize it's not gonna be short it's going to take work and you're going to have disappointments and high highs and low lows and when you accept that and you LOVE what you do and you have FUN with it, it changes that difficulty into just a part of the journey and part of what you love. When you love the uncertainty because the work makes you happy, you change that narrative. Learning how to change that narrative is the biggest difficulty of all.

What's challenging about bringing a script to life?

Not getting lost in trying to "do it right". The project I have coming out right now is based on a book, so we were given access to these characters on an even deeper level than the script. We had all the colors and layers to choose from with the book and the script. I think this is where it's so important to trust

your instincts and remember your unique look at this role is what brings it to life. I think we as actors want to get it right and we focus on what they would want to see but that is a big trap. So remembering that no one is going to have your unique life experiences and how you see the script from those eyes, and keeping that alive as you bring the role to life

What do you do when you're not filming?

Any and all things that involve my cats and my husband. Time is very important to me and my work is something I love very much but when I'm not working I want any and all time to go to those I love the most in this world. I don't care what we are doing as long as I'm with them.

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

There was one day on set that really changed my career but out of respect to some people involved I will stay vague. I had been hired to come on to a show to do seven lines, such a fun role but a one-and-done kinda thing. I was sitting in my trailer for a really long time on the day but man I was loving it. All the fluffy robe pictures you could ask for and I was ready for my lines so I just chilled. When I finally got called to set something had happened and as soon as I walked in I could feel the tension. In TV and Film EVERY MOMENT MATTERS. EVERY MOMENT IS MONEY. The EP approaches me and asks something I will never forget "how quickly can you learn lines" without missing a beat I said "really quick" I didn't know what was happening, but I got taken into a room and in 30 minutes tops we rewrote the scene and started rolling. I didn't get to go back to my trailer to prep. I sat there with the EP and we ran it till the cameras got in position, and then we did it. My seven lines went to five pages, and I was leading the scene with the star of the show. Something just kicked in and I was never nervous worried I wouldn't be able to do it. I knew I could, and I HAD A BLAST! I didn't know what that would lead to I just knew I was there and ready and more than anything it was one of the most fun days ever.

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

That's so hard for me because there are so many that have been so impactful to me.

Getting to meet and work with Joan Rivers was a literal dream. She was so gracious and so kind, and my god she was so witty.

Kerry Washington. When I did Scandal, which side note was my first TV credit, not to mention I was a huge fan of the show, came up to me after I wrapped to congratulate me and I couldn't stop smiling. Not only is she stunningly breathtaking but her warmth and kindness were palpable. She is a legend and had zero ego, just total grace.

If someone is going to make your life into a movie, who would play you?

If someone was going to make a movie about my life, I would want to be an all-cat adaptation, because I'm obsessed with cats and I would want it to be styled after my cat Posey with Reese Witherspoon being my voice. I'm obsessed with my cats, and I'm obsessed with Reese Witherspoon

What are your future plans? Inside your career or out of it.

Honestly, I always struggle with this because I love every booking I didn't see coming. I think when we lay out a path ahead, we miss out on all the amazing hidden gems we wouldn't have thought to ask for. So, when I think of my future all I really care about is still being happy. Enjoying the journey, the work and all that comes with it. Getting to explore the world. Waking up with my husband and our cats and down the line hopefully kids and getting to do the job I love surrounded by the people I love. Those are all my future.



ONE ON ONE WITH MUSIC SUPERSTAR

JEWEL

Photographed by: Dana Trippe

By Allison Kugel

The first thing I noticed when I sat down with Jewel was her beautifully sculpted cheekbones and trademark smile, but I was instantly redirected toward her glow; a warm and welcoming glow emanating from that same place where, no doubt, her poetic music and lyrics originate. I wanted to learn more. It hasn't been easy for Jewel, the daughter of a single father who experienced post-Vietnam PTSD and self-medicated with alcohol. The impoverished father/daughter duo, knocked around bars in Jewel's home state of Alaska, crooning to just barely pay the bills. On her own by age of fifteen, to escape an abusive home environment, the multiplatinum, multi-award-winning artist poured her pain, anxiety, depression, and confusion into some of the most lyrically potent and widely listened to music of the past two and a half decades. She became a music icon in the process.

Discovered in a Southern California coffee house with little more than her guitar, Jewel would go on to sell more than thirty million albums, and it all started with her breakout 1995 album, *Pieces of You*, which just celebrated its 25th anniversary last year. Hits like *Standing Still*, *Hands*, *Who Will Save Your Soul*, *You Were Meant for Me*, and *Intuition*, reflect Jewel's evolutionary inward journey and continue to resonate, worldwide, throughout our human culture. It's no wonder *The Voice* producer, Mark Burnett, calls Jewel "One of the greatest singer-songwriters in history."

Now, the forty-seven-year-old mother of one has devoted much of her public platform to mental health advocacy and what she gleefully calls her ongoing practice of "being consciously present" with her experiences. Jewel's *Never Broken* (an nod to her hit song, *Hands* and her New York Times bestselling memoir) movement offers free mindfulness and mental health resources and what she calls "actionable exercises," while her second annual World Mental Health Day Summit and Concert, is taking place, virtually, on Sunday, October 10th at *TheWellness-Experience.com*.

Jewel's anticipated upcoming album *Freewheelin' Woman*, which reflects her personal and musical evolution of "being on this side of life," as she lovingly calls her current chapter, will be released in Spring 2022.

Allison Kugel: Tell me about your name Jewel. Is there a story behind your first name?

Jewel: It's a family name. My grandfather's name was Jasper Jade Jewel Carroll, my mother's name was Lenedra Jewel Carroll, and my other grandfather was Yule. The feminine pronunciation of that name was Jewel. It kind of came from both sides.

Allison Kugel: Interesting. Tell me about the three most significant events in your life that shaped who you are today.

Jewel: I don't really think that way, but the interesting thing I find about healing is that our stories can't change. We can't go back and change our history, but we can change how we relate to the story. We can change which features we make salient and important to us, and we can change which memories we draw on. A good example would be, growing up as a child I didn't think I was lovable because my parents didn't seem to love me or care for me. So, if you had asked me that question many years ago, I would have said a big part of my story was that I felt unlovable. Through time, and through healing, you start to realize it's not that I was unlovable and it's not even that my parents didn't love me. It's that my parents didn't know how to love. Again, it's not how your story changes, but how you relate to the story that changes. Realizing that my parents didn't know how to love builds empathy. It builds a different sense of self-worth because it's not suddenly about me, or from an ego perspective, about my lack of ability to be loved or lovable, and it allows room for a different narrative.

Allison Kugel: At what age did you come to that conclusion?

Jewel: I've been studying for the last couple of years, sort of a system of misunderstandings, and realizing that a lot of conclusions we draw about ourselves are based on a misunderstanding. It's about looking through it through fresh eyes and saying, "Is that true?" and challenging that truth. It's kind of a process I've always been interested in but looking at it in terms of misunderstandings and updating misunderstandings has probably been more in the last couple of years.

Allison Kugel: For me, personally, I always say that my parents raised me the best way they knew how, and then when I became an adult, I re-raised myself. Does that resonate with you?

Jewel: Yes. I remember at some point thinking wouldn't it be embarrassing if I spent my whole adulthood getting over my childhood (laugh). At some point, how do you start to transcend your story? You do have to heal and reclaim a lot of that narrative, and then you get to start saying, "Now, what do I want to do with it?" In my book (New York Times bestseller, *Never Broken*/Penguin Random House), I called it "an archeological dig back to my true self." My life had a lot of drama and a lot of trauma. My mom left when I was eight. My dad was a Vietnam veteran who was trauma-triggered. He was abusive and an alcoholic. I moved out at [the age of] 15 and was paying rent. I was homeless by 18, because I wouldn't have sex with my boss.

I was living in my car and then my car got stolen. So, I knew, statistically, kids like me ended up repeating the cycle, and I didn't want to be a statistic. But if your nurture was really bad, how do you get to know your nature? That is what I've spent my life dedicated to, is figuring out what causes happiness? Happiness is a side effect of choices. Our choices are usually stimulated by misunderstandings. We have to examine those and rework them so we can go where we want in life.

Allison Kugel: You and I have this in common because I had also struggled with anxiety and panic attacks from the time I was eight years old. My feeling is that you don't get "cured," but, rather, you heal from it. What do you think?

Jewel: In my book (Never Broken/Penguin Random House) I write about a really difficult thing that happened with my mom in my thirties, and it really set me back. I was thinking about how to heal again while I was in my thirties, and I had this sort of flash or inspiration come to me, that we are not actually broken. No matter what trauma we suffer, I always came at it like I had to fix myself as if I was broken. That is a really daunting and really depressing way to go about it. I realized that a soul is not a teacup. It can't be broken. It exists perfectly and whole. A lot of the exercises I developed during that time in my life, that are available on www.jewelneverbroken.com, are the little exercises I used to help distinguish the self and the other. And, yes, it is something you heal from. Anxiety does not have the grip it used to have over me. I hadn't had an anxiety attack in probably twenty years. But interestingly, a couple of weeks ago I was totally triggered and had a panic attack. It was fascinating.

Allison Kugel: It is an empowering perspective to, instead of being scared by it, to become curious about it.

Jewel: I had the skills to care for myself, and in retrospect realize what triggered me. It was really fascinating what triggered me and I learned a lot. I don't live in fear that I'm going to keep having panic attacks. The money that we are going to try and raise from this wellness experience all goes to my foundation where we teach these skills to kids that don't have access to therapy and traditional support groups. Resiliency is just a fancy word for having multiple tools to handle life as it happens. If this tool doesn't work, try this one. If that tool doesn't work, try that one.

Allison Kugel: You and I both have sons. Your son is ten and mine is twelve. I feel like we are pioneers in that we are both raising young men who will eventually be grown men, and we want them to be more in touch with their emotions, and how they relate to their emotions, than previous generations of men. How do you speak to your son about his emotions and how he identifies with them?

Jewel: My son is a very emotional child. He is very creative. Something I've really been working on with my son is differentiating between a genuine emotion and a reaction.

Allison Kugel: Good one.

Jewel: If you look at things generationally, if you have really strict parents that child will grow up and be really lenient. Uber religious parents sometimes will cause the opposite reaction and the child will become the exact opposite.

Allison Kugel: Over correction, yes.

Jewel: But it's the same. It's just a different side of the same coin. Looking at emotionality and how we raise boys, for me it has been going back and really studying masculinity among indigenous cultures; the rites of passage from a male perspective,

and not putting my female perspective on it. But instead learning about masculinity in an indigenous way as well as realizing I would have a tendency to want to over empower my child's feelings. Learning that you can't use your feelings as a tactic is really important for a child, especially for a child that has a mom that's like, "I care about your feelings (laughs)," which I do. But right now, the world isn't having a lot of authentic feelings, it's having a lot of reactions. It's using volatile and highly emotionally charged reactions to bully people into behavior. That's the role type of being woke now. I find that really interesting, and something I'm thinking about right now with my son is, "How do I implement him learning to self-assess because we don't want to have a reaction. We want to have a thoughtful and centered response. That's powerful. That where you're in your body and in your heart, and you're forming a response. That's focused and intentional, versus just a reaction that is highly emotional. It's a little nuance, but I think it really matters.

Allison Kugel: What do you think you came into this life as Jewel Kilcher to learn, and what do you think you came here to teach?

Jewel: I think that a lot of us feel this huge obligation to see why we're here. Something I learned from my Native American uncles is that the purpose of your life is to be happy. It is your birthright to be happy, and if you are not happy, you need to do something about it. Nobody owes you happiness. The obsession with meaning; meaning is a side effect of experience. It's like the teaching of Buddha, looking at the flower. Flowers don't go around going, "What is my meaning?" They exist, and existing gives meaning. Ask yourself, "Am I happy? Am I doing things that make me happy?" I think one thing would be to start reframing it and coming back to meaning as a side effect of experience. What is your experience? Are you happy? Great! If you're not, what would you be willing to change? And are you willing to be accountable for that?

Allison Kugel: If you could travel back in time and change or witness any famous historical event, where would you go, and what would you attempt to change or bear witness to?

Jewel: When I was young, I was very obsessed with philosophy and the dialectic, and I was very influenced by Socrates. I realized I could think, and I didn't know that before. I was a dyslexic, really poor kid and so the power of learning through questioning something, and the knowing that two people coming together can create something that could be known by a third person was powerful for me. When I realized I could do that to myself, where I realized I could ask myself a question and I would hear an answer that I didn't even know I knew, that got really exciting to me. I became obsessed with that era, although it wouldn't have been good to be a woman back then (laugh). Other than that, I've never really given much thought to what time period I would go back to in history, because what if, for me, that moment is now?

Allison Kugel: One day, when a movie is made about your life, what is something you hope and pray they get right?

Jewel: Something I've been surprised about in my own life is that what I thought were my talents didn't actually help me in my life. The talent that really helped me was my persistence. That's not a real sexy word. It's not a word most people aspire to, but when I look back, just not quitting ended up being my best talent. Whenever I was faced with a challenge, just being willing to stand up and be willing to do something different today than I did yesterday and standing up again and trying something different today than I did yesterday. Again, it's not a very sexy thing, but it's why I have the life that I have. It's the quality and the trait that led me to where I am. Everything else was sort of a dressing around it.



Photographed by: Dana Trippe

Hear the extended interview with Jewel on the Allison Interviews Podcast. Allison Kugel is a syndicated entertainment journalist and host of the Allison Interviews podcast. Listen on Apple Podcasts, Spotify and YouTube. Follow on Instagram @theallisonkugel.



INTRODUCING Tyler COPENHAVER-HEATH

An inspirational leader and successful serial entrepreneur, Tyler Copenhaver-Heath has made a career of understanding business and its owners' unique needs.

Tyler learned to depend on himself to find success by coming from a welfare kid to a successful entrepreneur from a young age. His interest in rebuilding classic cars led to his first startup, Apex Customs, which is now a multi-million dollar company with a nationally-recognized

brand and a long list of fortune 500 company clients.

He holds a bachelor's degree in Biochemistry, an MBA from Arizona State University, and several certifications in data analytics and digital marketing.

Though he enthusiastically works 80 hours a week, Tyler always makes time for exercise, leading to his involvement as an international MMA travel coach. He's also passionate about giving back, including being Sub-Committee Leader for the City of Phoenix Economic and Business Development, a volunteer at Sunshine Acres Children's Home, and a volunteer at Maricopa Animal Shelter.

Tyler is especially enthusiastic about small business solutions and enjoys paying it forward with his win/win philosophy. His current passions have pivoted him into the tech world, working on a startup, Glave - a complete business ecosystem and protector for would-be entrepreneurs. He also shares his years of hard lessons learned through his personal blog Tyleruniah.com.

StarCentral Magazine recently caught up with Tyler to discuss his journey to entrepreneurship and here's what went down:

When did your entrepreneurial flair first reveal itself?

I would love to say that I sold candy bars or had a lemonade stand as a small kid like many of my entrepreneurial idols. But truth be told, I didn't know that a poor kid like me could even be a businessman. I thought that was for people of a different caliber. My sights early on would be making money through employment. At 13, I had my first job, and this would continue a cycle of work and school in tandem for most of my life.

I was daring enough to have sideline hassles. One of which was restoring and flipping classic cars in my backyard. Later I would receive a letter from the city that would push me into the uncomfortable entrepreneurial world.

How did your life look like before being an entrepreneur?

One of my favorite speeches is Steve Jobs' speech to Stanford students. He talks about how the seemingly unrelated experiences in life led to Apple. Little did I know my life had perfectly prepared me for being an entrepreneur.

1. I grew up with no money, so I knew the value of a dollar and how to stretch it. I never knew how much value this brought to a business.

2. I had a work ethic from my years of working full time while in college, and 90+ hours weeks seemed normal.

3. My degree in biochemistry allowed me to have a scientific approach to the way the world works. It would later lead to the ideas behind many of my businesses.

4. My years in car sales would give me invaluable sales skills and the high impact of customer service. There is nothing harder to sell than vehicles. People come in hating you; it's the one item on the planet we brag about how little we pay for it. Being a customer service-oriented and highly moral person allowed me to thrive in this environment and brought it to all my businesses.

5. Over the years, I had put out 100s of resumes with no responses. This taught me I had to create my own opportunities in life.

6. Getting my MBA allowed me to explore my education further. I gained it after years of being in business. I never understood bragging about dropping out of college; I value any sort of education or experience. I am consistently curious about everything and a lifelong learner.

7. Working service jobs at fancy places taught me the wealthy and successful are no different than anyone else. The only difference is they grew up seeing their cousin becoming a lawyer or their brother a business owner. They know the normalcy of these people firsthand and think I can do this too. It's a mindset that has to be changed if you're not used to being around success.

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

It starts to feel empty after you get past the money and perks of being in business. The world tells you if I could only acquire these items, I would be happy. My businesses have been very first-world-focused. I have struggled with this. To the point, I didn't know if this life was for me. I met with a friend; he told me, Tyler, you can't make a difference in the world by holding a sign on a street corner that says change the world. You need to do it pulling up to the board room in a Lamborghini. I am driven towards success for the resources it gives me to change what I am passionate about.

I also believe by assisting other entrepreneurs; I bring them the same resources creating the ultimate collateral impact to a positive world.

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

I have no quit in me. I believe businesses fail because people give up before the business does.

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

- Paying for further education.
- Lack of opportunities.
- The city forcing me to close my side hustle.

What do you put your success down to?

I am willing to be more uncomfortable, give up more, and work longer hours than most people would dare.

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

First, explore yourself. What are your life goals and passions? Cross-check this against the business you hope to start. Your passions and life missions must align with your business. Or be bringing you the resources to pursue them.

Second, explore your strengths. Think of it like this. You have a table full of weapons - which ones are you good with? If the ax is worth ethic, and the sword is industry knowledge, etc., which ones can you wield successfully? Use these strengths.

Third, have a great plan and realize it's going to be 100x harder than you thought it would be.

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

I have so many. I started a business with \$4k in an industry by multimillionaire-backed companies. I lived in a rat-infested warehouse with no hot water and a hot plate for a kitchen. My business went through fires, robberies, lawsuits, and more. It is not a stretch to say I would have been on the streets if I had failed.

The only thing you can choose is who you're going to be each day. Keep optimism in the sight of despair and make it prideful to outwork everyone and everything.

Does the loneliness of the entrepreneur really exist?

Yes, I thought this was a common misconception of being an entrepreneur. I gave up everything to start my business. Who's going to date a guy living in a rat-infested warehouse who works 90+ hours a week. You lose friends, forget about dating, and your business becomes your life.

I realized how my life was like a monk. Up at 3 am, find a workout, work at five until you can't keep your eyes open, and do it the next day again with a smile on your face. You'll miss weddings, birthdays, and events.



"I have no quit in me. I believe businesses fail because people give up before the business does."



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

Lead by example. I thought it was important that I took a turn in our rotation of cleaning the shop bathroom. One day I overheard a story. We had a new electrician who didn't want to sweep the floors; he said it was beneath him. The upholstery manager said if the boss can clean the bathroom, you can sweep the floor.

Involve your people in the business' mission and have a good one. People will work for a business. They will have passion for a mission.

Find the balance between the balcony and the field. Oversee the business, sure, but don't put yourself in a lofty enough position where your people can't talk to you. Don't be afraid to stop and do the business' worst job with your lowest level employee. There is no better way to develop camaraderie than by doing some work together.

Eat last. You are the leader, so you must give up more and fill your plate last.

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

Small businesses are dying. Statistically, it's in a state of decline all over the world. I've made it my new life's mission to be a champion for small businesses. I believe small businesses are the cure for some of the world's most complex problems. I want to see it, and opportunities grow.

I'm tired of the bullies of the world taking advantage of the small business people. Someone needs to be out there talking and thinking of the little guys. Keeping big business playing fair and keeping government regulations honest. If we do not do this, then small businesses will definitely not be around in the future.



SPOTLIGHT: MEET IVAN THOMAS

Ivan Thomas is a visionary and lifestyle connoisseur who has helped to manage the brands and reputations of some of America's top companies and individuals such as Xerox, Nielsen, Cancer Treatment Centers of America, Urgent Care Group, rapper Waka Flocka Flame, NBA player Michael Beasley, NBA champion and coach Bill Cartwright, Rev. Jesse Jackson, music mogul Devyne Stephens and many others. The entrepreneur, author, and motivational speaker owns Intrigue Media Group, a PR and brand management agency, as well as a credit repair company, Credit Savant LLC. With a history of elevating lives, building connections, and garnering press coverage for companies and public figures, Ivan empowers entrepreneurs and youth through his motivational platform "Defy Gravity," - which helps people overcome mediocrity launch into their own personal and professional greatness. As an owner of three successful companies and the author of the powerful book "Defy Gravity: Unleashing Your Greatness Within" Ivan has spoken to thousands nationally and internationally at events ranging from entrepreneur and empowerment conferences to elementary schools and colleges. His goal is to motivate, equip and empower millions, and he plans to make Defy Gravity one of the most influential motivational movements globally.

StarCentral Magazine recently caught up with Ivan to discuss his journey as an entrepreneur and here's what went down:

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

I am being extremely active and intentional. Boldness, strategy, and activity bring in the business. So, I am constantly engaging potential customers, having powerful conversations with potential partners for business collaborations, and promoting myself and my business through content creation.

What social media platforms do you usually use to increase your brand's awareness?

Instagram and Facebook are my favorite social media platforms to use for my brand. However, I will be increasing my use of YouTube in the future and establishing a larger presence on Tik Tok.

What is your experience with paid advertising, like PPC or sponsored content campaigns? Does it work?

I do not have much experience with PPC. However, I have benefitted from sponsored content campaigns because they get you in contact with a broader audience in a place they are already looking, so it doesn't feel like they are being sold to. It doesn't look like traditional advertising. They have been useful when promoting my book and other products and services, such as with my credit repair company.

What is your main tactic when it comes to making more people aware of your brand and engaging your customers? How did your business stand out?

Generating results. Nothing matters without the results. In my line of work, people want to be inspired and uplifted. They want access to opportunity, access to media, and access to people they do not currently have access to. Succeeding at doing those things draws attention to my brand and has allowed me to stand out. It attracts customers, and when those customers are satisfied with the results, they refer others to me. I also share some of my personal successes. Sometimes, you can show people better than you can tell them.



DEFY Gravity

IVAN THOMAS



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

Although I own a PR agency that promotes others, utilizing my experience in publicity for my own business has proved vital. It has allowed me to establish a strong presence online. People can read up on me and my work in numerous articles, on multiple podcasts, and on other platforms. When people want to know more about me and my business, I can simply refer them to Google, my website, or my social media. Content creation has also been instrumental in showing people more of my personality and what I do behind the scenes.

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

The toughest decision I had to make was firing a client I have worked with for several years.

What money mistakes have you made along the way that others can learn from (or something you'd do differently)?

When I started my very first business, I was so anxious to get clients and make some kind of money, that I charged far less for my services than I should have to avoid losing out on a deal. I also took on any and everyone that requested my services, whether they were a good fit or not. The result was, I ended up working myself crazy and still struggled to maintain the health of my business and my life.

Although I knew those were not my ideal clients, I had a fear of not getting paid, and by continuing to make this mistake, I was compromising the integrity of my brand. I was creating the wrong expectation of what was required to work with me. My advice to others is that even if you have to work yourself up to the price point you desire, it is imperative that you value yourself enough to grow and sustain your business. All money is not good money, and if you sell yourself short, your sales will be short - bottom line.

What new business would you love to start?

I would love to start a real estate business. This will likely be the next area of business I will venture into.

If you could go back in a time machine to the time when you were just getting started, what would you do differently?

I would sell my talents and skills much more. When I was getting started, I thought my work alone would speak for itself and that by looking at my website and seeing what I'd accomplished, it was enough to secure the clients I desired. I didn't want to appear overly "tooting my own horn" or name-dropping too much, so I was modest about promoting myself. That was until I saw people with half the talent, achievements, and professionalism capturing opportunities that I had missed out on. They did exactly what they were supposed to do, make themselves sound like the best thing around.

If I could go back and do it differently, I would be bold and unapologetic about promoting who I am, what I do, and why I am great at it. If you want to instill confidence in your potential customer, you must show supreme confidence in yourself and make what you have to offer crystal clear.

What is the best advice you have ever been given?

"You don't need permission from anyone to be great." This bit of advice helped me start my entrepreneurial journey and recognize that I was in control of creating the future I wanted for myself.

Another one is: "In order to get business, you must stay in business." This was great advice for an entrepreneur because it is inevitable that you will endure challenging times and periods of adversity. For me, I was able to remind myself that it didn't matter if I was holding on by a thread with only one client. If I killed it with that client, they would spread the word, or someone else would take notice, enabling me to bring in more clients.



SNEAK PEEK: CELEBRITY HOMES UNLOCKED

CAMILA CABELLO

Her heart might be in Havana, but the exotic pop singer Camila Cabello has been living a big, bold, beautiful life with her best friend and now ex-partner, Canadian singer Shawn Mendes, in Hollywood Hills in a home that has everything, including a recording studio. She has recently put her home on the market priced at \$3.95 million.

Though together for two years, the couple has separated but are still each other's best friends, according to USA Today. Was the split the decision-maker to put her house up for sale? Only clairvoyants know the answer. In anticipation of all the new changes in her personal life, selling her charming Hollywood Hills home is a major next step.

Perched above Sunset Strip, the 3,579-square-foot home brings a taste of the Mediterranean with its walled garden and wrought-iron gate, arches and brightly tiled fireplace surrounds. The four-bedroom, four-bath home was built in 1977 with all 21st-century updates while still retaining its original charm. With complete privacy in mind, the wall that encloses the rear yard and saltwater pool welcomes indoor/outdoor living. Kitchen and baths are sleekly modern with loads of character in the public rooms. Glass doors stack out of the way to create a vanishing threshold between the family room and outdoor terrace and greenery. Ideal for performers or wannabes, the house has a complete recording studio with professional equipment and a vocal booth. The split-level house has distressed wood floors and tile throughout. The master suite has its own dreamy fireplace. In addition to the pool there is an outdoor fireplace, grilling and dining area. There is also an attached two-car garage and laundry room.

Born in Cuba but raised in Miami, Cabello's career was kick-started when she appeared on The X Factor in 2016 and became part of the group Fifth Harmony, created by Simon Cowell, where she stood out from the group. From there she branched out on her own with her mega-hits "Havana" and "Senorita," winning almost 100 industry awards, including two Latin Grammy and four American Music Awards. At only 24, Cabello is likely just warming up for a wildly, successful future.

Hollywood Hills is the ideal location for easy access to the studios, a magnet for star-seeking tour buses and as the backdrop location for many films. Celebrities who have lived and do live there include Katy Perry, Ben Affleck, Kevin Costner, Britney Spears, Bryan Austin Green and Justin Timberlake.

Denise Rosner of Compass, Beverly Hills, holds the listing.

Source: www.compass.com

Photo Credit: Neue Focus | Source: TopTenRealEstateDeals.com







STARCENTRAL MEDIA GROUP'S 15TH YEAR ANNIVERSARY



On Saturday, December 26, StarCentral Media group partnered with Mrs. Universe Australia Official, MS Entertainment Network, and Millionaires Alliance to celebrate its 15th year anniversary. StarCentral Magazine's managing director, Mike Ilagan, MS Entertainment Network's Maryrose Salubre, and Millionaire Alliance's Vicky Chew were all in attendance, as well as a comprehensive rollcall of beauty queens, models, and fashionistas for a glamorous evening of fun, fashion, and entertainment. (Photo Credit: Dave Chool)





The spectacular views and setting aside, it was an incredible night of non-stop entertainment with performances from the likes of Hall of famer, Jojo Sebastian and the stunning Mrs. Universe Australia Official finalists.



Retiring early can seem impossible for most people, but did you know you can retire long before your 50's if you start investing now in property?

More and more Australians are finally understanding a new way of thinking – not just buying a home to live in but actually buying properties to build wealth that'll enable them to retire at an early age. The typical first homeowner now considers purchasing an investment home instead of a house to live in, rent it out and then either move in (when weekly expenses are less than rent), leverage to eventually buy their own home, or rent in their desired area.

That's right, Australians are now investing in property to achieve their future financial goals. They are buying property in strategic locations and leveraging bank finance. More and more Australians are also becoming aware that rental income can pay down their mortgage, leaving them with an asset(s) that delivers a passive income stream that can sustain them well into the future. With every investment, there are inherent risks and rewards, particularly when it comes to borrowing funds or making off-plan purchases. That's why it's essential to do your homework and consult independent legal and financial advice before making any property purchase or investment. Below are four reasons why you need to start your journey of building a killer property portfolio.

1. It's actually easier than you think

Let's say you've done your suburb research, you know how much your budget is, and you understand the negative gearing benefits... so what's stopping you??

Getting your finances sorted is crucial, so you know your borrowing capacity. Now you just need to find the right property.

2. You use 'other people's' money to pay off your off-plan investment

This is where the "Buy and Rent" model really pays off. Despite the initial deposit (i.e., you leverage current home equity or savings), you borrow funds from a financial institution. Interest rates are currently the lowest we've seen in over 50 years, meaning lower repayments, so now is definitely the right time to take advantage.

Tenants pay down your mortgage through weekly rent. For positively geared properties, rental income exceeds your borrowings. For negatively geared properties, your rental income will be slightly less than borrowings. All while you sit back and watch your investment grow. You can then use the equity in this property, from capital growth, to fund your next investment.

This leads me to the next great reason to invest in property; The ATO (Australian Taxation Office) will allow you to claim a range of tax deductible expenses through your investment property, including depreciation. The newer a property, the greater the depreciation levels. This serves to reduce your tax bill and improve your cash flow. Talk to your financial advisor or tax accountant about how you can reduce your tax bill through a property.

3. Property can offer greater predictability and certainty as an investment

Your investment choices are endless, and you should always discuss your circumstances and future financial goals with a financial advisor. Bricks and mortar (houses) are generally long-term investments, and no matter what happens, you'll still have a disposable asset at the end. Property is more predictable than other investment options, and the market cycles follow a fairly consistent trajectory – particularly in high-demand Eastern states such as Sydney, where property growth has been steadily growing over the past 50 plus years.

Given the current demand levels for housing and rental accommodation, property with strong cash flow can weather you through uncertain times because it meets the basic need for housing. Rising population and drops in average household size mean that people will always need a place to live, even during difficult times.

4. Property can lead you to greater financial security and wealth

Will you have enough super to retire on?
How stable are my super investments?
Will your current employer contributions be enough to live out the retirement you've planned?
Will there be an aged pension when you retire?
What can I do to retire comfortably?

These are all questions to ask yourself in considering your future financial goals.

A balanced approach to your retirement and investment is a solid strategy. Property can lead to great wealth – we're forever reading about property moguls and how simple it is to get started and make millions. Where property is concerned, capital growth can lead to great asset value, and rental income leads to a passive income stream once your investment is paid down.

This article has been sourced from the Property Investors Alliance

HOW TO BUILD A KILLER PROPERTY PORTFOLIO





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