

A publication for Global entrepreneurs, business leaders and professionals

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# THE GLOBAL • Millionaire magazine

Feb 2022



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A MAN WHO'S BUILDING A CRYPTO EMPIRE USING  
THE LAW OF ATTRACTION

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## THE GLOBAL Millionaire magazine

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# THE GLOBAL Millionaire magazine

E D I T O R S  
N O T E S



As the lines continue to blur between business and pleasure, personal and professional, and "business hours" become a fluid concept - this issue helps us navigate our ever-changing world. Read on for tips on how to get rich the legit and easy way, why apartment living is the future - high-rise is becoming the new dream, and Rentvesting appears to be on the rise - tenants will become the new investors in 2022. Whether it be to ditch the commute, enjoy more time with family, or save on business overheads - learning to adapt, pivot, and progress as our world does will put us in the best stead for future success.

Mike Ilagan  
Managing Director



# ONE

TV ONE AUSTRALIA



# INTRODUCING Simji

With videos featured on INSIDER and BuzzFeed and having well over 1 billion views across social media between YouTube, TikTok, and Instagram, and as a rising global phenomenon and top short-form content creators SIMJI has gone viral worldwide with her intricate and one-of-a-kind tufting designs and skills.

Best known for her short-form videos that almost always go viral, SIMJI truly cornered the market as one of the leading custom tufting and rug makers and has since expanded her business globally making custom pieces of various sizes. SIMJI's YouTube channel, TikTok, and Instagram page receive millions upon millions of views for each of her videos where she creates fun and intricate pop culture-inspired pieces, designer emblems, food related rugs, and much more.

Born in South Korea, and raised in Los Angeles' very own Koreatown, SIMJI fell in love with arts and crafts at a very young age. After moving to the US for school, SIMJI began focusing on her future career. Always having support from her family and loved ones, SIMJI was accepted into Chapman University and majored in biology, but after the end of her freshmen year, she switched her major to art. After graduating from Chapman University, SIMJI wanted to travel and explore the world. Through the power of social media, SIMJI was exposed to the art of tufting and rug making.

SIMJI began creating videos on her socials and growing her followers and viewership at an exponential rate. Eventually, SIMJI began collaborating and creating custom-made pieces for influencers and celebrities such as Benny the Bull, Angry Reactions, and many others, as well as creating her famous "Rug Meal" series and more.

Global Millionaire Magazine recently caught up with SIMJI to discuss her journey in the industry, and here's what went down:

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

I was born in South Korea and raised in Los Angeles. For as long as I can remember, I have been interested in art. I ended up majoring in art and got my BFA in Studio Art at Chapman University. After I graduated, I left to travel and create videos, but I wasn't enjoying the content. I saw custom rugs on Instagram during quarantine, and I was really intrigued by them. I was just going to let it pass since I didn't have the money for it at the time, but my manager saw it as a perfect opportunity and pushed me to buy it. The only videos out there at the time were educational or process-based, so we wanted to fill in the gap by making entertainment-style videos based on rugs.

## How did you become an international influencer? What's it like to be an influencer?

I put my content out there in as many places as possible and it reached a large amount of people from all over the world, mostly from English speaking countries. However, my audience demographics have really expanded because of the ASMR videos that don't have the barrier of language. I feel honored and humbled when people reach out to me saying I helped them through hard times or inspired them to chase after their dreams. I've also had people saying they want to make rugs or "be like SIMJI" when they're older, which I had never heard of before, so this is all so special to me.





#### What has been your greatest triumph, to date?

Many people might say the brand deals and partnerships that I've done, the incredible influencers I've collaborated with, or the follower count I have are my greatest triumphs – which I am so proud of and grateful for. But none of the above would have happened without what I believe is my actual greatest triumph, coming into this space when rug tufting was just viewed as a “pandemic trend” and pioneering entertainment style videos to capture attention and make it approachable by everyone regardless of their interest in rugs or art. All of this led to where I am today and what I call being a “rugfluencer”!

#### What has been your greatest lesson, and how have you used that lesson in your life?

Don't judge yourself. Comparing myself to others really limited me, and I think looking at my own path with as little judgment as possible has helped me achieve many goals! In my personal life, I also try to drown out negative noise, including (and especially) my own! Self-judgment and fear of failure stop one from dreaming big.

#### If you could travel back in time and alter one historical event, where would you go and what would you attempt to change?

Although it is incredibly tempting to say some horrible historical event like genocide, I don't think I would attempt to change anything because I would be TERRIFIED of how that would change the future, AKA our present, I could accidentally trigger the end

of the world, or a giant robot hamster would run the world, and I'm just not down for that.

#### What do you think you came into this life to learn?

I think there are too many things I could say for this, but if I had to choose one, it would be coming into this life to learn to be the best human being I can be and teach others to do the same.

#### What projects are you working on right now?

I'm currently working on something for Marvel's new show, “Hit Monkey” and I'm so thrilled because I LOVE Marvel! I have a lot planned that I haven't revealed yet! This will take everything I am doing now to the next level, and I can't wait!

#### What would you still like to attempt in your career?

I have so much I want to achieve in my career, and it feels like I am only getting started. My biggest constant will be to always innovate and come up with ways to catch people by surprise!

#### What advice would you give newbie entrepreneurs?

Surround yourself with a great team and people who believe in you, challenge you, and push you forward! I wouldn't be here if it weren't for my manager, Kai! He has truly pushed me and helped mold my career. He's always told me to get used to being uncomfortable because that's what will propel me to places that I've never been before.



## ENTREPRENEUR SPOTLIGHT

## Joeel &amp; Natalie

Joeel and Natalie are co-founders of Transformation Academy; they train leading-edge entrepreneurs, leaders, and life coaches on how to master their mindset and create a purpose-driven business so they can monetize their passion and live life on their terms.

Joeel and Natalie have started more than a dozen businesses, including (in chronological order) imports, photography, non-profit teen center, life coaching, t-shirts, magazine, book publishing, professional speaking, conferences and workshops, holistic virtual office center, online directory, life coach training, and an online academy. Joeel is a former psychology professor with a Master's Degree in Counseling and Education is currently completing his dissertation on eudaemonic happiness for his Ph.D. in Psychology.

In 2014, they pivoted their business online, first by transitioning their print magazine into digital format. Later, a long-term illness inspired them to convert their coaching and training programs into online courses. Since then, Transformation Academy has trained 700,000 coaches from 200+ countries and territories worldwide. They are advocates for the democratization of education, making real-world, transformational knowledge and tools accessible to all.

Global Millionaire Magazine recently caught up with Joeel and Natalie to discuss their journey as entrepreneurs and here's what went down:

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

The spark of hustling started when we were kids for both of us. For me (Natalie), it first appeared when I was 11. Intrigued by the practice of selling personal items in your front yard at yard sales, I packed up my entire Barbie collection and set up at the corner of the street. Within 20 minutes, a woman had driven by, stopped, and bought the entire gaggle of dolls and accessories for \$8. Being able to walk to the corner store and buy candy with my own money was enough to plant the seed of entrepreneurship for a lifetime.

For Joeel, growing up with a mom who always had a side hustle and a dad who did land development allowed him to experience entrepreneurship firsthand. He helped stock shelves at his mom's health food store and attended business meetings with his dad. In middle school, his first independent venture was selling chocolate bars door-to-door.

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

Despite our early dabbling with making our own money, we both started out on traditional employment paths in early adulthood. I started out in marketing as a graphic designer. However, by 24, I knew the constraints of living in a box for 9 hours every day would suffocate me, so I quit and started freelancing. Joeel worked in social services while he went to graduate school. He worked as a child protective investigator, supervisor for VPK in his county, a counselor for migrant families, and later as a psychology instructor. He almost always had a side hustle, including selling whole-sale sandals or doing photography. When he started offering workshops based on the projects he was completing for his master's degree, something started to click. Speaking and teaching were something he could do independently. A couple of years after we met and started working on a speaking and coaching business together, Joeel left employment for good, too.

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

While most people think of being self-employed as risky, we both see employment as riskier. There is no such thing as job security, and having our entire livelihood in the hands of an employer who can change or eliminate our job at any time always felt like a looming threat. Having the ability to take responsibility for our own financial lives by creating our own income has always felt like a less risky approach to making a living. Of course, it has its risk, but the most important factor for us is that we are the ones who hold the power over our lives.

More importantly, we believe the biggest risk of all is living life spending most of your day doing something you hate and/or missing out on the things you really want to experience because you're trapped behind a desk every day, on someone else's terms. We both have an unusual drive to live life to the fullest, and we simply cannot do that without the autonomy, and freedom entrepreneurship brings.

So, our motivation comes from our drive to make entrepreneurship work. And because of this willingness to continue to try, no matter how many times we failed, we've been tremendously successful.

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

Empowerment. We believe entrepreneurship is the ultimate empowerment because once your money and time are within your control, the entire world of possibilities is open to you.

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

Our first motivation to be entrepreneurs, in general, was to be independent.

Our motivation to start our coaching and speaking business was to have a purpose-driven business doing what we love most.

Our motivation to start our existing business (online education) was to create passive income and the resulting location independence and financial freedom.

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

The key element for starting a business is to be an anti-perfectionist. Do not wait until you have everything figured out. Do not wait until you have the perfect equipment or all of the things. Start with the smallest viable product. Just put it out there. Experiment. Try and fail. Repeat. It's never going to be perfect. It doesn't have to be perfect. Being perfect will hold you back from starting. Just start.

The key element for running a business is processification. (Yes, we made up that word.) In most businesses, the entrepreneur starts out wearing all of the hats. But, to run a business, you will need to outsource some of the responsibilities over time. In order to do this, you have to get "how" you do what you do out of your head and onto paper. Track the processes for everything you do. Write it down. Create a manual for yourself. Then, whenever it's time to give another responsibility away to someone who can help you, you already know what you need them to do and train them with your manual. If you hold onto control of everything, you can only grow as far as you can handle the workload (which isn't very far).

**The key element for making a business successful?**

Continuing to learn, try, fail, pivot, repeat, forever, no matter what.

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

1) While our business has focused generally on personal development education all along, it has taken many forms, including coaching, speaking, events, teaching, publishing, and even a physical center. While it was great that we were willing to grow and expand and try new things, one of the challenges we faced was knowing when to let something go. We didn't. We held onto our business segments until long after they were serving our company or us. Usually, this happens not just because of our strong sense of commitment but also because of our duty. We really hate having to let people down.

We closed the print version of our magazine only after paying out of pocket for several months. We knew people loved it, and our advertisers depended on it. But when we finally released it, there was liberation in being free. And as soon as we cleared the time and mental space it had been occupied, new, better opportunities appeared. We've had to face this decision point many times, and each time it is hard. But we have learned how to let go lovingly.

2) Our greatest challenge happened in 2014. We had five businesses operating simultaneously, and while we had a small number of helpers, the vast majority of the responsibility landed on us as the business operators. Joeel became incapacitated from illness, and I had to be his caretaker. After several months, when the sickness continued and continued, our businesses started

crumbling around us. We could no longer coach our clients, do our events, keep on top of our projects. The only thing we could manage to keep going was our digital magazine, which made subscription income that didn't take a lot of our time. We also had a few online courses we had created that were paying a small residual income every month.

The illness lingered for over a year. By that time, all of our other business segments had screeched to a halt. But, from our limited circumstances and with Joeel's limited energy, we found a way to turn it around. We learned the lesson that the magazine and courses had taught us: this semi-passive income was a life-saver.

We decided we never wanted to be in this position again, trading our time for money and having our entire operation dependent on our direct operation. We began studying the online course industry obsessively. We started recording courses based on the workshops and coaching programs we previously covered in person. We were inspired when we started hearing from students worldwide who were benefiting from our material. We kept going, and we created more than 20 courses over the next year. Not only did we find hope again, Joeel rebuilt his strength, and we rebuilt a business sharing what we love in a way that creates semi-passive income.

3) The third challenge we have faced is specifically related to the process of growth. In the last question, we addressed how important it is to processify because it's impossible to outsource unless you know what you need help with and how to teach someone to do it. We learned this lesson the hard way, which is why we're so passionate about sharing it.

We used to hold ourselves back from growing because we feared adding more to our already overflowing plates. We feared nobody else could replace us or do what we do, or at least they couldn't do it as well as we do. But, the truth is that even if someone could have done it better, we honestly didn't know HOW to have them take over the workload. We didn't know our processes. We had done such a good job just accomplishing more than seems humanly possible with sheer grit.

But, eventually, our drive for growth overpowered our resistance to more work. We started growing far beyond our capability of handling it ourselves. We knew we had to hire help, so we had to start tracking every step we took for every task and responsibility. It felt overwhelming at first, but when we hired our first full-time employee, not only did it free so much time every day, it freed us from that fear that we couldn't handle our own growth. We did it again with a new employee and then again and again.

Over several years, we outsourced nearly all of the day-to-day operations of our business. We are finally free to focus on what we do best, create new opportunities, make powerful connections, be the face of the organization, and share what we love to teach.

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

Stop giving away your business and selling your charity. (Read that again.)

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

Make sure you're clear on your WHY. Not just your why for this particular business, but your why for being self-employed. If you don't have a big enough reason, you are likely to struggle with follow-through. Ask yourself, why is being an entrepreneur a MUST for me?



# ONE ON ONE WITH GEENA Davis

By Allison Kugel

Academy Award-winning actress Geena Davis has spent decades breaking down barriers for women with powerfully resonating on-screen portrayals that have transcended entertainment and inspired seismic cultural shifts in how women are viewed in art and real life.

Davis made her feature film debut starring opposite Dustin Hoffman in the classic 1982 classic comedy, *Tootsie*, and she went on to star in such films including *The Fly*, *Beetlejuice*, *The Accidental Tourist*, *Thelma & Louise*, *Hero*, *The Long Kiss Goodnight*, *Stuart Little*, and *A League of Their Own*.

From the quirky and offbeat dog trainer, Muriel Pritchett in Lawrence Kasdan's *The Accidental Tourist*, for which she won the Academy Award for Best Supporting Actress, to her Academy Award-nominated and Golden Globe-nominated performance as Thelma in Ridley Scott's *Thelma & Louise* alongside Susan Sarandon, to leading the cast of Penny Marshall's *A League of Their Own* opposite Tom Hanks; Geena Davis has portrayed characters who claim their own narrative and make us reimagine womanhood. Geena Davis's roles have remained evergreen in their ability to reflect the human condition, brilliantly, long after their release.

In 2019 Davis was honored with a second Oscar trophy, this time the Academy's Jean Hersholt Humanitarian Award, in recognition of her work over the decades to achieve gender parity onscreen in film and television.

Ahead of her time, Davis also earned the 2006 Golden Globe Award for Best Performance by an Actress in a Television Dramatic Series for her portrayal of the first female President of the United States in the ABC television series *Commander in Chief*.

Geena Davis is the archetype fearless female who gets it done. Yet, to speak with her is to witness a soft-spoken and centered human being who draws you into her space with carefully cultivated wisdom that doesn't need to shout to be heard. A world-class athlete (at one time the nation's 13th-ranked archer) and a member of Mensa, most recently, she is recognized for her tireless advocacy of women and girls nearly as much as for her acting accomplishments. Davis is the Founder and Chair of the Geena Davis Institute on Gender in Media, which engages film and television creators to dramatically increase the percentage of female characters — and reduce gender stereotyping — in media made for children 11 and under.

**Allison Kugel: What are the three major life events that shaped the human being you are today?**

Geena Davis: The first one would be having the parents that I did. Both of them were great, but particularly, my dad was very encouraging in a subtle way. Whenever he was doing something, like working on the car, shingling the roof, or whatever, it was he who would have me come along with him just as a matter of course. I grew up feeling like there wasn't anything I wasn't supposed to do, and also feeling very capable, which I've taken into my life. Another one would be getting to work with Susan Sarandon. She had the most impact on any person in my life, because I'd never really spent time with a woman who moves through the world the way she does. It sounds crazy to be 33 years old at the time and first experiencing a woman like that, but I really had previously never met a woman who didn't preface everything with, "Well, I don't know what you will think, and this is probably a stupid idea, but..."





**Allison Kugel:** I love it, and I love the fact that you said your dad didn't place any limitations on you. Do you have brothers?

Geena Davis: I do. I have an older brother and he, of course, did all of that stuff as well with my dad, but I did it too! My dad didn't seem to have the impression that I should just be learning stuff that my mom would teach me. It was very natural for him to include me in everything.

**Allison Kugel:** That is pretty awesome. To unpack your third major life event, motherhood, did you feel instantly reborn when you had your first child, or was it more of a subtle shift for you?

Geena Davis: I don't know that I would say I felt reborn, but it certainly changes your life dramatically. I had my daughter first and very clearly started seeing the world through her eyes, and it has just been magical.

**Allison Kugel:** I want to talk about the Oscars and your Best Supporting Actress Oscar win for *The Accidental Tourist*. I think so many actors, and especially actresses, see an Oscar win as their ticket to being treated as an equal in the film industry. Like, if you get that gold statue, you are now an equal and you are going to be treated with a certain level of reverence and respect, and you are going to get substantial roles and you can exhale and just relax. Was that your experience, where you felt like, "Okay, I've arrived." Or did you still feel like you had more to prove?

Geena Davis: Well, I didn't ever think, "This is my magic ticket to..."

**Allison Kugel:** Equality (laugh)?

Geena Davis: Doing everything I want to do, or like now I was at the top of the A-list, or anything like that. I didn't think of it that way, but I did unexpectedly feel a tremendous feeling of having accomplished something. I thought, "Well, I got that out of the way. I never have to wonder if I'm going to get one of these things."

**Allison Kugel:** They didn't have the term "bucket list" at the time, but I hear you.

Geena Davis: Absolutely. I thought, "Well, I got this out of the way early. That's cool."

**Allison Kugel:** Very cool! I know, philosophically and humanly speaking, we can all fall into this mindset of, "When I get this, I'll be happy." Whether it's getting married, winning an award, making a certain amount of money, becoming a parent; whatever it is for people. Are you one of those people that sees life that way, or do you believe in the journey as opposed to the destination?

Geena Davis: I'm more of a journey person. I haven't, in my life, been clamoring for the next thing that will make me fulfilled. I get a lot of fulfillment from what I do and just living my life. Speaking of winning the Oscar, does it change how people see you and everything? I had two directors, after I won the Oscar, who I had a rocky start with, because they assumed that I was going to think I was all that, and they wanted to make sure that I didn't feel like I was all that. Without having met me or having spent any time with me or anything, they just assumed I was going to be like, "Well, now no one is going to tell me what to do."

**Allison Kugel:** You kind of had to go out of your way to let people know you were down to earth.

Geena Davis: I just am.

**Allison Kugel:** I don't think a male actor would have had to prove he is still nice and cooperative, and down to earth.

Geena Davis: Yes, and I think maybe because I was a woman, that the directors felt that way. And maybe it was even unconscious bias that they would maybe do it to a woman and not a man. But they didn't want a woman to potentially cause them any problems. They wanted to make sure I knew my place, and maybe you're right, it probably wouldn't happen to a man.

**Allison Kugel:** We already talked about working with Susan Sarandon, but generally speaking, what did doing the film *Thelma & Louise*, and its subsequent success, do for you, both as an actor and as a woman?

Geena Davis: I had read the script for *Thelma & Louise* after it had already been cast. I thought, "Oh my God! This is the best script I've ever read. I wish I could be in it." I ended up having a year-long pursuit for the role, because Ridley Scott was only the producer at that time, and different directors and different pairings of 'Thelmas' and 'Louises' were coming together and falling apart, and so for a year my agent called at least once a week to say, "Just so you know, Geena is still available. She's still interested." Then when [Ridley Scott] decided he was going to direct it, he immediately said, "Yes. Okay sure, I'll meet with her," and I convinced him somehow or another (laugh).

**Allison Kugel:** Way to play hard to get Geena (laugh).

Geena Davis: (Laughs)

**Allison Kugel:** Let's talk about male and female pairings in film. Normally, it's very common to have a 50-year-old or even a 60-year-old leading man opposite a 30-year-old leading lady. That's just kind of been the norm, although there are a few exceptions, and that is what our eyes are used to seeing. I know that kind of sucks, but how do you feel when an older woman is cast opposite a younger man? Do you see that as a win for more mature actresses?

Geena Davis: Let's see... in *Thelma & Louise* they cast Brad Pitt to be my sort of... love interest, and it wasn't actually because he was younger. They didn't purposely try to cast someone younger than me. He just gave the best audition and he was the best choice. But I thought that was pretty cool. He's only, like, seven years younger than me, but I thought that was quite cool that they did that.

**Allison Kugel:** We are all a bit societally conditioned to look at it sideways if the man and woman on screen are exactly the same age. If you put a leading man who is 50 with a leading woman who is 50 or even 45, I feel like that would almost look odd to us, the audience, because we are so brainwashed.

Geena Davis: It's very strange and so prevalent. A certain male actor that was making a movie said that I was too old to be his romantic interest, and I was 20 years younger than him. You know what it is? Women peak in their 20s and 30s, and men peak in their 40s and 50s as far as actors go. So the male stars of the movies want to appear to be younger than they are, or they want to appeal to younger people, so they always want a co-star who is really young. I guess it's to make them seem whatever, but that is why that happens and that is why women don't get cast very much after 40 and 50. It is because they are felt to be too old to be a romantic interest.

**Allison Kugel: Tell me what inspired you to create the Geena Davis Institute on Gender and Media. Was it one thing or many things?**

Geena Davis: It was one very specific thing. I had my awareness raised about how women are represented in Hollywood in *Thelma & Louise*, and seeing the reaction. It was so extreme if people recognized us on the street, or wherever, and it made me realize that we really give woman so few opportunities to feel like this after watching a movie, to identify with the female character or characters and live vicariously through them. I decided I was going to pay attention to this and try to choose roles that make women feel good. So I had a very heightened awareness of all of this, and then when my daughter was two, I sat down and watched pre-school shows and G-rated videos with her, and from the first thing I watched I immediately noticed there were far more male characters than female characters in a pre-school show. I thought, "Wait a minute, this is the 21st Century. How could we be showing kids an imbalanced world?" I saw it everywhere, in movies, on TV. I didn't intend at that moment to launch an institute about it, but I found that no one else in Hollywood seemed to recognize what I saw. I talked to lots and lots of creators who said, "No, no, no. That's not a problem anymore. It's been fixed." That's when I decided I'm going to gather the data because I think I'm really right here. I'm going to get the data and I'm going to go directly to the creators of children's content and share it with them privately because I know this is unconscious bias at this point. So that is what we did, and that is what we have continued to do.

**Allison Kugel: Tell me how you are getting your organization's data into the right hands? You're gathering what I would call evidence-based information, so it's not just anecdotal evidence. You're getting science backed, evidence-based information and data. How are you going about getting that into the right hands?**

Geena Davis: My thoughts from the beginning was since I'm in the industry I can get meetings with all the people I want to share this with so that I didn't have to try to influence the public to rise up and demand this. I could go in a very friendly way privately with my colleagues and share information with them. The universal reaction when people first hear it is, they are stunned. Their jaws are on the ground, and they cannot believe it, especially the people that make kids' entertainment. They can't believe they weren't doing right by girls. The combination of seeing the data proved that there is a big problem, and then realizing they want to do right by kids has been the magic formula in creating change, which is very exciting.

**Allison Kugel: You told me you were raised to be extremely polite, but yet there is an interesting dichotomy there. You were raised with what I call "the disease of politeness" that girls in my generation and your generation, we were kind of infused with it. But at the same time you were also raised by your father who was quite inclusive with a lot of things that were traditionally male. In what ways are you raising your daughter similarly to how you were raised, and in what ways you are raising her differently from how you were raised?**

Geena Davis: Well, it's all been quite different. She was just born the way she is, which is very self-confident and poised. I tell her, "I will never be as poised as you are." I wanted to be her popular culture literacy educator. That is why I started the whole institute, was because I realized when I first saw that first television program I thought, "Oh no. Kids are being raised from minute one to accept that men and boys are more important than woman and girls. I can't prevent her from growing up knowing that woman are thought of as second class citizens, but I'll do everything I can to change that for her." With her and with my boys, I did the same thing. I always watched with them, whatever my boys were watching, like you did with your son, I could say, "Did you know that there is only one girl in that whole

movie? Did you notice that?" Or, "Do you think girls can do what those boys are doing?" Or, "Why do you think she is wearing that if she is going to go rescue somebody? Don't you think that's strange?" They became very savvy. Then they started noticing things before I did. So that was great.

**Allison Kugel: What is really cool is that they were actually interested in the questions you were asking and receptive to it. I would imagine that you raised your boys to be very conscious young men in terms of how to treat a woman and how to view women. Can you tell me a little about that?**

Geena Davis: It's not just for women that we need to show more women on screen. My goal is to have fictitious worlds reflect reality, which is 1/2 female and incredibly diverse; which is 40 percent people of color, 20 percent with different abilities. Forty percent are heavy body types, and the representation of people with different gender identities and all of that, it barely registers.

**Allison Kugel: What is so interesting is that society kind of goes in a loop, right? You've got reality, then you have art, then you have people looking at art and then incorporating that into their reality. It's like a circle. Think about how many people are influenced by television, film, music, and then that influences how they show up in our culture, which then shapes our "reality."**

Geena Davis: Oh, absolutely. You think these are just harmless pieces of entertainment, but they cause tremendous change that we have measured. FOX asked us to do a study on the Dana Scully character from *X-Files* to find out what impact she had on women going into STEM careers. We found that 58 percent of woman who are currently in STEM jobs named that character, specifically, as their inspiration to go into a STEM career. That's just one character on one TV show. It's really incredible.

**Allison Kugel: Mind blowing.**

Geena Davis: In 2012, girls' participation in archery shot up 100 percent and it was because *Brave* and *The Hunger Games* both came out in the summer of 2012, and girls left the theater and bought a bow.

**Allison Kugel: Let's talk about the recent study, *Women Over 50, The Right to Be Seen on Screen*. Can you tell me a little bit about that study and how that is being presented to the entertainment industry, and what you hope to accomplish with it?**

Geena Davis: I hope to accomplish getting more jobs (laugh). You can tell that there are very few parts for women over 50, but we found that characters over 50 are 20 percent of characters on screen, so that is pretty low. How many people are over 50? But women are only a quarter of those characters. Woman over 50 are five percent of characters on screen in film and television. And those commonly cast as supporting characters and minor roles are less likely to be developed with an interest in character-istics or certainly to be romantic interests. We are using our same philosophy of working directly with the film studios and television networks to get them this information share it with them, and encourage them to make some changes. So I think this will be very impactful.

**Allison Kugel: What has been the feedback?**

Geena Davis: Great feedback, and again, people were surprised. They did not know it was unconscious bias, so we are looking to see some important change happen.

Learn more about the Geena Davis Institute on Gender in Media and get involved at [www.seejane.org](http://www.seejane.org). Follow on Instagram @geenadavisorg.

## Gender in Media



# CARL RUNEFELT

## unleashed...

Founder of The Moon Group, Carl Runefelt is an entrepreneur, motivational speaker, and philanthropist

There is no shortage of wealthy people in today's world, but a few special minds have changed their fortune miraculously. Where contemporary entrepreneurs struggle to gather thoughts and strategies with plans of progress with half or full decade stages - Carl Runefelt has done wonders in just a few years; it is a tale worth narrating. There are very few smart people around us. These smart brains made it possible in less time, with minimum effort compared to others, and the only thing that makes them unique is being perceptive and modern about their method toward their goals.

Founder of The Moon Group, Carl Runefelt is an entrepreneur, motivational speaker, and philanthropist. The Moon Group is a group of companies in the cryptocurrency space. Currently, his establishments are working on numerous projects to increase the adoption of crypto into the mainstream economy using blockchain technology, not just financial markets.





Carl is most known for his success on YouTube and his huge following across all social media platforms. He has the largest crypto analysis channel on the platform and is one of the biggest Twitter personalities in the crypto space, with over two million followers across social media. Runefelt is the fifth most influential person in the crypto industry, according to Hacker-noun.

In an exclusive talk with The Global Millionaire, Runefelt said, "The power of my social platform has greatly assisted my abilities to bring mass awareness to crypto and showcase individuals on how they can use crypto to better their lives, just as it did for me. It's a great way to reach and impact others."

Carl said, "My net worth has exploded in the past 3 years due to my 350 plus investments in crypto start-ups, my yield farming strategies and the increase in the valuation of all my crypto companies. My goal for the end of this year is to be among the top 100 wealthiest people globally, making me the youngest person on that very list. I'm the founder of multiple companies, and Kasta is one of the companies I co-founded. Kasta is a payment solution; it enables us to make crypto payments instantly and for free. Kasta will help mainstream the adoption of crypto which aligns with one of my long-term goals".

Twenty-seven-year-old Runefelt mentally transformed himself as a person. From where he was to where he is and now to where he's headed. It's been a shift of mindset and approach towards life. Self-belief and optimism of the future provided him with the enthusiasm, courage, and strength required to go through the barriers. The entrepreneur dropped out of school early because he was unable to concentrate due to Attention Deficit Disorder (ADD). He started working in a grocery store to make a living. During that time his daily routine consisted of working at the store and sitting at home watching YouTube videos but essentially being unproductive. He realized he needed a change because if he continued to live like this he'd never have the life of his dreams. More than anything, Runefelt wanted to do something that would make his parents proud.

Talking to The Global Millionaire, he said, "When I was working as a cashier in a grocery store, I was watching luxury content on YouTube and Instagram of successful billionaires; this inspired me. I was so motivated by watching these people with their Bugatti's and expensive watches that it helped me visualize my dream life; it helped me to get where I am today. Now that I am in the same place as the people I watched back then, I want to give back; that's why I am showing people my luxury lifestyle. By showing them my Bugatti, my office, my million-dollar crypto punk NFT, I wish to show people that you can go from working in a grocery store to buying a Bugatti within 3 years if you simply use the Law of Attraction and prioritizing mindset, realizing, that mindset is everything."

Carl is also a philanthropist, sharing a bit on his social work he said, "previous year I donated an amount to a charity for disabled children. This year one of my goals is to donate a lot of money to charity through smart campaigns. I'm currently developing a few that I am excited to release publicly soon."

The entrepreneur wants to be remembered for his extensive career. The creation of wealth is no longer a motivating factor; he wants to contribute to society through philanthropic ventures. He says: "I want to be remembered as a great person who did great things. I already know that I'll be one of the wealthiest people in the world, so it's no longer a big motivator anymore. I want people to remember me as someone who did well for other people, and made a positive impact for many humans in this world."

He believes achieving success is not a matter of luck; it is a decision. He said: "I thank myself every day. I decided to become the person I am today because I wasn't happy with who I was before. The way to become whoever you want is to believe in your mind that you're already that person. Act as if it's already your reality, and you'll attract it. When I was working in a grocery store, I was visualizing myself with a Bugatti and flying in a private jet on a weekly basis. Now it's finally my reality."

Explaining why he presents his lifestyle extravagance on his social media he said, "sharing my luxury lifestyle has a huge symbolic value, hopefully inspiring millions of people to go out there and realize that they also can achieve their dream life if they just put their mind to it. One of my biggest missions right now is to teach people about the Law Of Attraction and how it can change your life, just like it changed mine completely."

Carl now employs over 120 employees, working for him directly under The Moon Group. This is an enormous achievement as he directly impacts his employees' lives. He is very happy with himself, and so are his parents. The fact that he was able to get to this point in such a short period of time working on creating his crypto empire is incredible.



A woman with long brown hair, wearing a white wide-brimmed hat, a white short-sleeved dress with a ruffled waist, and brown leather boots, is sitting on a sand dune. She is holding a brown leather crossbody bag and sunglasses. The background shows a blue ocean with white waves and a clear blue sky with light clouds. Two wooden posts are visible in the sand.

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# HOW TO GET RICH

## THE LEGIT AND EASY WAY

By Michelle Baltazar

Are you stingy or generous?

I figured for any financial advice to be effective, it has to involve absolutely no sacrifice on my part. Zilch. Nada. I put my hand up for reading finance articles that tell me if I don't buy that \$3.50 cup of takeaway coffee in the morning, I'll be able to save \$875 in a year.

Excellent! But then I'll be miserable for the entire year, too, so that advice ended in the bin, right next to a discarded coffee cup.

This article will tell you how to save money you don't see. There are many ways to do that, but I'm keeping it to three based on your age bracket.

### If you're 20 and under

**Tip no. 1:** Honestly? Don't even worry about it. Chances are you're working at a fast-food chain earning about \$15 or so an hour. By the time the weekend rolls in, your paycheque will be just enough to buy that t-shirt you've been eyeing for ages. What's the point? Squander \$40 on a t-shirt that'll make you feel good while you're wearing it? Or put it in the bank and feel miserable? Hey, that make-up kit is on sale... bargain!

So the tip is if you decide to live your teens with no financial compass whatsoever, you're not alone. Besides, you'll have your 30s, 40s, 50s, and 60s to be financially responsible. So make the most of your youth while you still have it!

**Tip no. 2:** Alright, so you're one of those who do want to save up. Brilliant! Use the power of compound interest. Put simply, the sooner you start saving, the better off you're going to be.

For example, if you save about \$10,000 by the time you're 18, then you will have 100 times as much, or around \$1 million, by the time you retire (as long as you make 10% per year). The calculations get complicated because you need to factor in many things, but the bottom line is that the sooner you start saving, whether it's \$1,000 or \$10,000, all you have to do is let time work for you.

That's the lazy girl's guide to saving. Don't scrimp. Just put money in the bank and promise yourself that you won't cash it in until you're in your 50s. Let the power of compound interest make you a millionaire.

**Tip no. 3:** Study hard. It's going to be tough to ask you to develop a finance strategy when you're trying to sort out your relationship strategy or 'how to move out of home' strategy. Studying hard means, you'll be setting yourself up to get a high-paying job straight out of university. Or at least have more options ahead of you.

Studying hard also means you'll be cooped up at night rifling through reams of notes instead of being out with your friends – and spending money.

### If you're in your 20s and 30s

#### Tip no. 2:

- Buy a property as soon as you can.
- Talk to your parents if they can help you.
- Shop around for a good home loan deal.

Go on a 'chicken noodle soup' diet for six months for the deposit if you have to.

One of the best decisions I made was buying my first property at age 24. I wasn't ready, but circumstances forced me to sign the dotted line. You don't have to be 100% sure that you can afford one. Even if you're only 70% there, the rest will work itself out. The key thing is that property prices, on average, double every seven years, so even when house prices are high, they can only get higher.

**Tip no. 1:** Stop thinking of your tax return day as a shop-till-you-drop day. Put the money aside and consider it your savings for the year. Easy. When your savings hit \$5,000, put it in a high-interest savings account and forget about it.

If you happen to be earning so much that you have to give the Australian Tax Office (ATO) more money, don't worry. It just means you'll have more money to make through tax-deductible investments or some form of salary package. But that's the subject of another article.

Of course, given the housing prices are down right now, you could wait a while until they hit rock bottom. You could save tens of thousands if you got the timing right, but all that waiting might make you change your mind. Mortgage boots today or tomorrow is no less painful. Just bite the bullet and see the fruits of your labour in seven years.



**Tip no. 3:** Have at least one business failure under your belt. If you look at BRW Rich200, a list of the country's wealthiest families and individuals, you will notice one trend: most are not rich through inheritance but hard work. One thing most of them have in common? Bankruptcy at some point in their career or at least one business venture that failed before they struck gold.

Your 20s or 30s are the best time to dream big because even if you fail, you still have time to recover and pursue something else. If you leave it any later, you might not be foolish enough to brave the odds. Nine out of 10 businesses fail, but the one business that does might just put you on the Rich200.

#### If you're in your 40s and 50s

**Tip no. 1:** Check your super. In the early 90s, the government introduced a new law that requires all businesses to set aside the equivalent of nine percent of their worker's salary in a so-called superannuation fund. The rationale at the time was that millions of Australians weren't saving enough for their retirement, and their future pension might not be enough for their needs. Not enough for a country that rates itself as first-world.

While you may regard super as 'invisible' money because you can't get your hands on it until you retire, it is 'real' money. More importantly, the government has introduced new rules last year which give people better tax rates and more money (under a so-called government co-contribution scheme) if they divert their savings out of their savings bank account and into super.

The tip? Find out if you have one or more super funds and merge them into one account. Check the website of your current super fund to find out more. You'll cut down your fees and have more savings come retirement.

**Tip no. 2:** Check your super. This is not an error. It's worth saying twice because statistics have shown 90 percent of people don't bother. Do two things: find out your superannuation account balance and find out if you have one or more super funds.

Your decision to ignore this advice can make the difference between watching polar bears aboard an Alaskan cruise or watching polar bears at Taronga Zoo.

**Tip no. 3:** Stay away from 'get rich quick' schemes. Statistics show that those in their 40s and 50s are the main targets of con artists simply because many baby boomers have 'lazy' assets lying around. This could mean the main home, investment properties, or shares inherited from working in a company. Many would also have tens of thousands in the bank just waiting for an 'investment' home by this time.

In the last two years, many Australian investors have been caught out by the collapse of property companies such as Westpoint, which promised much higher interest than its rivals. It turned out the company was using the money from 'new' investors to pay off the 'old' investors. It didn't help that some financial planners were getting a lot of commission for recommending the company to their clients.

The lesson? Don't squander your life savings on investments that sound too good to be true.

#### Money tips for all ages

Managing money is complicated. Studies show that the Australian tax system could be simplified. Superannuation is too complex to understand. Saving money is difficult when there are many products to choose from, and fraudsters are only too eager to con you.

Against that environment, there are three things you can do to get rich slowly but safely:

- Let 'time' do all the hard work.
- Buy an asset as early you can and, as unexciting as it sounds, find out more about your super.

Oh yeah, don't max out your credit card. But who am I kidding?

Source: The Australian Financial Review



# APARTMENT LIVING IS THE FUTURE: WHY *High-rise* IS THE NEW DREAM

With house prices constantly soaring and populations growing rapidly in major cities, apartment living seems to be the way of the future. Our busy, fast-paced lifestyles have meant that the dream of owning a house in the suburbs is transitioning to feature a high-rise building instead.

In addition to these factors, it helps that apartments these days offer a broad range of benefits that you don't have in a traditional house. People are increasingly gravitating towards apartments from lobbies that rival expensive, five-star hotels to communal pools and gyms.

Here are just a few reasons why this is happening in your city.

## **Apartments offer a unique lifestyle and affordability options**

Apartments tend to create more of a community feel than houses do since you're in the same building with anywhere from a handful to hundreds of other residents. Most apartment complexes also come with communal outdoor areas, which are great for relaxing and socializing. Additionally, since apartment living is generally concentrated in city centers, there's always something happening right on your doorstep. Not to mention the transport and shopping convenience that living in close proximity to a city would offer.

Most notably, apartments are usually significantly cheaper than purchasing a house, making the lifestyle more accessible to a broader cross-section of the community.

## **Major maintenance and amenity convenience**

Apartments tend to have a lot less maintenance work attached to them than houses do. Green spaces tend to be smaller and more basic; often times, professional maintenance staff are paid for using strata fees and they handle all the gardening and upkeep. No mowing and cleaning mean that you get to save a lot of time and energy.

In addition to maintenance convenience, apartment complexes often come with facilities such as pools, roof decks, entertainment rooms, and gyms. Still, some newer developments will even offer pet-sitting, laundry, childcare, and car washing services. What better way to meet neighbors and make the most out of the place you live?

## **Security and peace of mind**

Unlike a conventional ground house, an apartment offers a lot of security. At the very least, you'll need a key to get in through the security doors, but some newer developments offer concierge and keycards, similar to a hotel. Access to lifts and amenities is also limited to residents only, and CCTV monitors many apartment complexes. Whatever your reason for wanting that extra security, apartment living can offer you peace of mind.

If apartment living sounds like a future you'd want to be a part of, PIA can help. They offer a wide range of rental properties in Sydney, purchase and investment options – including off-the-plan projects.

*This article was sourced from the Property Investors Alliance*

# RENTVESTING ON THE RISE

## TENANTS ARE THE NEW INVESTORS IN 2022

Realestate.com.au Renter Research shows that more than 1/3 of Australians rent in more than 2.5M properties in Australia.

Kurtis Pirotta, Rent Specialist from REA, has identified that 8% of tenants currently renting own an investment property. With interest rates historically low, an increasing number of renters are becoming buyers - with 50% of tenants looking to buy in the next 5 years. PIA's 'Buy and Rent' model can assist tenants become investors sooner.

The advantages of buying to rent out (or rentvesting)

Purchasing a property with the idea of renting it out - or rentvesting - can help you get on the property ladder sooner:

### **You could qualify for generous tax breaks**

Property investors often qualify for tax breaks such as negative gearing. This lets you offset the interest you pay on a home loan against your income, so that you pay less tax. You may also be able to claim the depreciation on your property asset, especially if you buy a new property.

### **It can be very cost-effective**

Because someone else is paying off your mortgage and you're receiving potential tax breaks, you could purchase an investment property for less than you think. For instance, our analysis shows you could buy a property worth \$650,000 for just \$76 a week (out of pocket) if your income is \$70,000 a year.

### **A new revenue stream**

Eventually, as the rent on your property grows, you're likely to start earning more than you pay out each month, meaning you'll have a new income stream - passive income.

### **You could start building a property portfolio**

Over time, as you pay down your loan and the market rises, you'll build equity in your investment property. You can then use this as a deposit on your next property, giving yourself the chance to grow an entire portfolio.

### **You can keep your current lifestyle**

Because you're not living in the property, you can buy in an area you can afford and stay in your current location so that your lifestyle stays exactly the same.

*This article was sourced from the Property Investors Alliance*





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