

InLife

I N T E R

N A L

HOW TO SPRING CLEAN
YOUR FINANCES

MAR 2022



FOOD MYTHS
7 food myths you need
to stop believing in 2022

HOW TO BECOME
A HOMEOWNER
IN 2022

PHOTO CREDIT: CAROLINA ROTARU

INTRODUCING

Kristina

V. HERREEN

AKA THE NETWORKING DIVA



ELITE SUCCESS BUSINESS CONSULTING

At Elite Success, we believe the first step to achieving success is understanding 'you.' We are dedicated to supporting startups and small businesses all over the world. We take the time to listen because every entrepreneur has different needs. You know your business better than anyone else so we want to hear from you.

InLife

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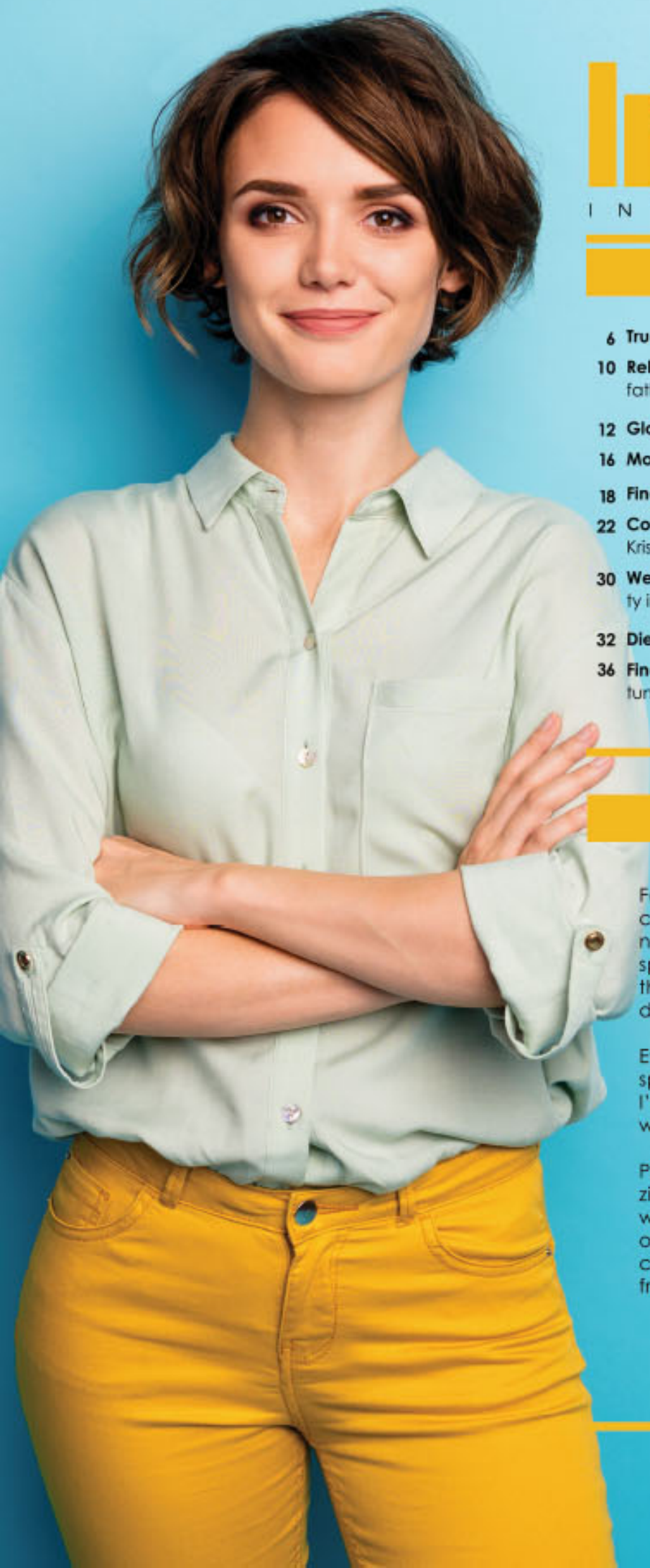
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I N T E R N A T I O N A L

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EDITOR'S NOTES

For most of us, each new year marks a chance for redemption, and 2022 is no exception. Every article in this issue speaks to challenge, opportunity, and the transformative power of hope despite the current pandemic.

Every single one of these articles speaks to our faith in the future, and I'm definitely excited to share them with you.

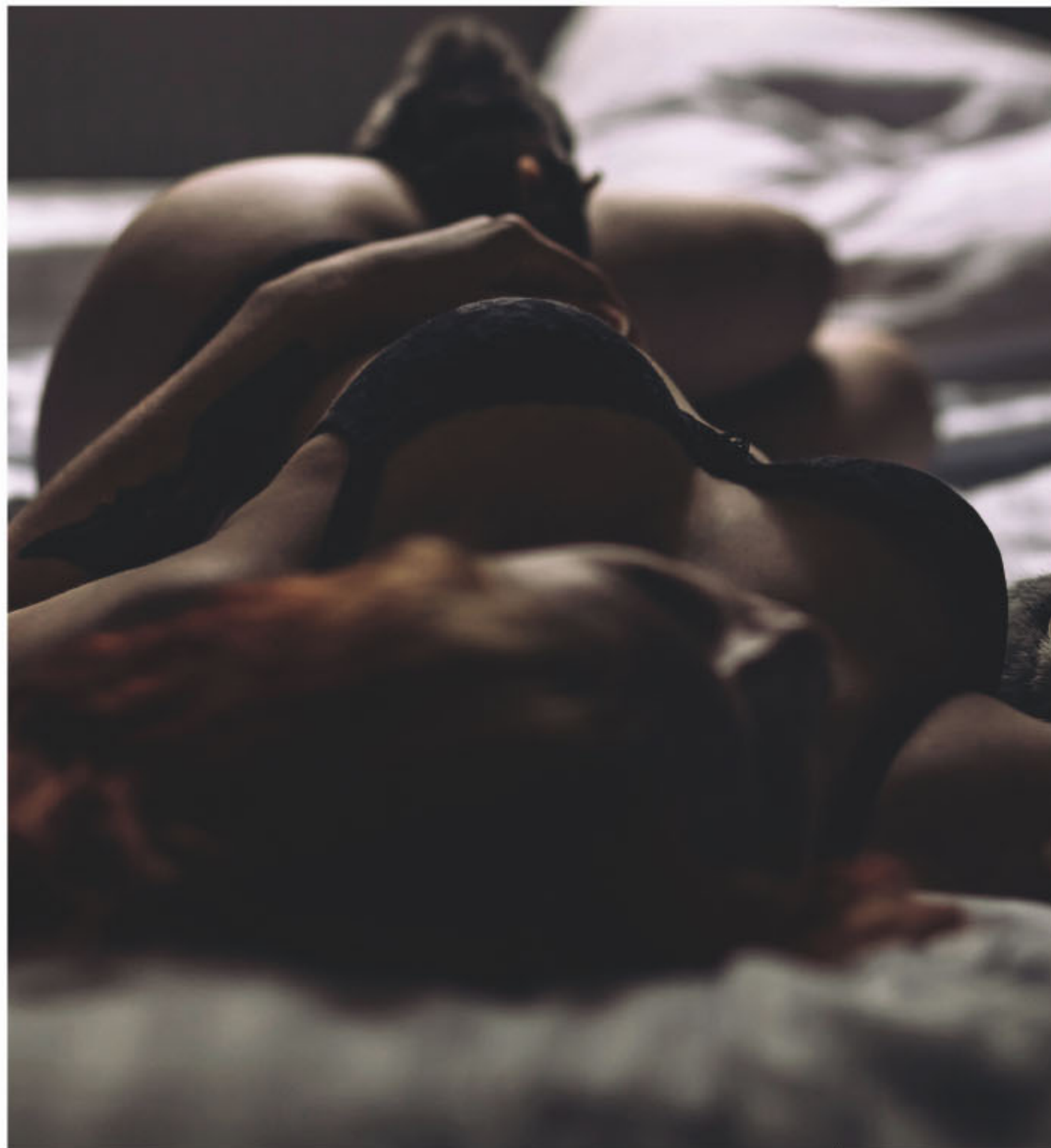
Please keep your eyes on our magazine in the coming years because whatever challenges 2022 may hold, one thing still remains constant: our commitment to you, our readers and friends. God bless.

Sue Turner
Editor-In-Chief

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TRUE CONFESSIONS: INSIDE THE LIVES OF SEX WORKERS

Last issue we found out what actually lead these sex workers to a dark line of business such as prostitution. They talked about the amount of money they make in this dubious career and how, contrary to public opinion, they do mix business with pleasure. In this next and final instalment, we will delve into the dangers of this dark line of work and how it taints their personal lives in the worst possible way.

Laura

I will be lying if I said that I've never fallen in love with any of my clients, I have fallen in love a few times but I had to pull back. Sooner or later I will be too old to do this business and like any typical girl, I want to have a relationship with someone and I'd like to be married one day. If given the chance, I would like to be a plain housewife, just a typical wife who will cook, clean the house, and look after her husband and kids. But then the word "commitment" always gives me mixed emotions of excitement and fear. What if I fall in love with someone and he suddenly discovers that I used to be a sex worker? I wonder if anybody out there will actually take me for what I am? What if one of my clients recognized me one day at a function when I'm with my husband and kids? I have seen a lot of movies with the same scenario. People laugh at it, I also laugh when I see situations that relate to what I do but at the same time, I get a pinch in the heart because it has either happened to me or it is likely to happen to me someday. All these thoughts play in my mind constantly, will I ever find love? Do I deserve to find true love and happiness?

Viviane

When guys hear or read about "prostate milking" they get really curious and they want to try it. Most of the time I get anonymous calls just inquiring about it, most of my clients now are actually repeat clients. The thing is, their once a month visit can become twice or thrice a month visit or even more. They get addicted to the service, I was once even forced to charge just \$50 to a client because he was spending his weekly pay to get the service and he is a single parent with 3 kids. I thought the kids deserve to benefit from his pay more than I should! It is hard on my part because I am running a business, not a charity but my conscience tells me to be understanding as well.

Tracy

I'm actually a transsexual: I require a lot of maintenance so I have to charge more than real girls. Lately, I have been fighting with some friends because their clients are switching to my service, perhaps they get more satisfied with me, and I don't really care because I am running a business. I have to sacrifice friendship to get more money. I don't even know who my real friends are now because I feel that everybody is just spying on each other. I'm quite paranoid now; I don't trust anyone in this business.



Samantha

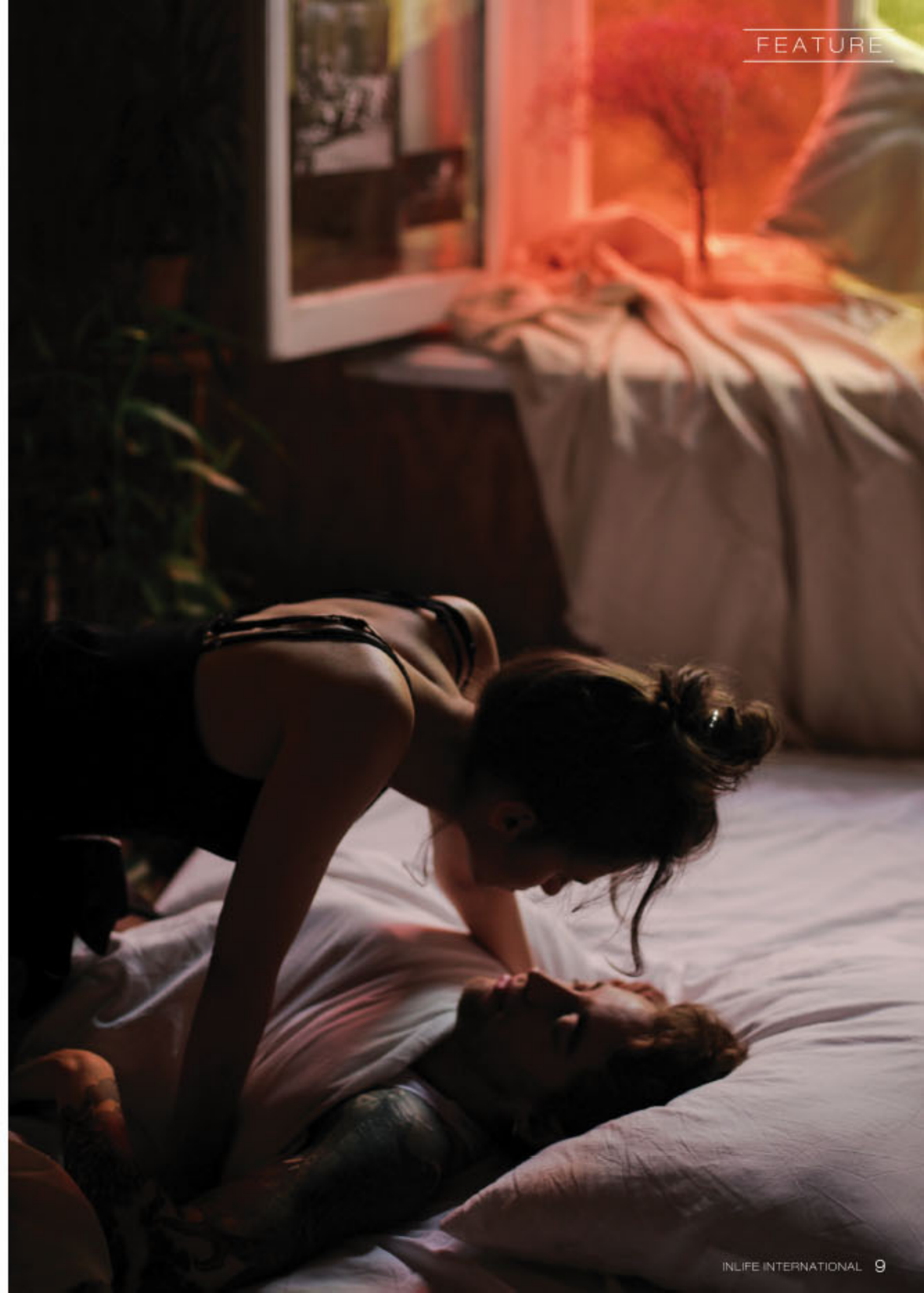
In this line of business, you have to work double-time to maintain your target cash every week. I don't get to choose my client; I welcome anybody who has cash. Old, fat, ugly guys seem to have the big cash to pay for my services; good looking guys don't pay much so I seldom go with them. This business is very risky. STD is very easy to catch and a condom is actually not enough to protect yourself most of the time. I have to constantly get a sexual health check to make sure that I am clean and disease-free. I got into trouble one time when one of my clients came back to me and blamed me because he got his wife infected with STD after having sex with me! Most common STD's are easy to get rid of but the treatment for Syphilis hurts a lot. I had it twice last year and believe me: the penicillin injections gave me a harsh horse kick in the backside! Even if I'm really careful, I can still easily catch a disease from someone.

Chelsea

Western Australia is my territory; I think I've had sex with almost

half of the male population in this region! That's why I have to constantly wear different wigs whenever I go shopping so that people won't recognise me at all, especially when I go to the church - I actually still pray you know.

I need to also change my name constantly to get new clients because it is a very small community here. It seems that guys want to experience new things all the time that's why I have to keep on re-inventing myself. A client's wife knocked on my door one day and as soon as I opened the door she kicked me in the stomach and threatened to kill me! I wanted to go to the police but I might get into trouble more because I don't have a license to run my prostitution business. I was forced to move to another suburb because of this and I had to also replace my phone number. I hope nobody would splash acid on my face one day because that would be the end of my livelihood as a sex worker. If I lose this job I don't know how my family back home would survive anymore. I have been in this business for a while so I don't know any other jobs.



LIFE LESSONS I LEARNED FROM MY FATHER'S HEART ATTACK

My family reacted with shock last month when news broke that my dad just had a heart attack. We can't believe that there was anything wrong with him because he's the picture of health!

I remember talking to my dad an hour before he was taken into the emergency ward, he seemed fine, he was just complaining that he had a little trouble breathing. An hour later my mom called me sounding really anxious and panicky and she informed me that my dad just suffered a massive heart attack, he was being taken into the emergency ward – I couldn't believe my ears, I felt numb and I froze where I stood!

Thank God that my dad is slowly recovering now, but his ordeal, although quite shocking, reminded me of how short life really is. Ironically, his ordeal has become my teacher. I have learned several lessons from this harrowing experience, lessons that I've always known all along yet failed to acknowledge due to the hustle and bustle of the daily grind. Sadly, it took a big trial like this to bring to mind those lessons and push me to finally take action.

I have come to realise that each and every single one of us is created by God to live, love, learn, be happy, be passionate, reach for the stars and enjoy life to the fullest. Life is a gift from God. Therefore we need to always appreciate this wonderful gift that He has given us.

Life is precious because no one really knows when this wonderful journey of life will come to an end, it can be taken away from us at any second. Perhaps, my dad's ordeal is God's way of reminding me that I should be making the most of every single moment of my life.

That's why since then I have promised myself that no matter how demanding life gets, I will ensure that I still spend quality time with my loved ones. I promised myself that I will also take the time to tell them how important they are in my life because I know deep in my heart, that they are not really going to be around forever.

I promised myself that I will always try and listen to my heart, because life is too short and meaningless without doing this.

I also promised myself that I will try and find something beautiful to notice every time I leave my house. It doesn't have to be anything aesthetically beautiful; it could be the simplest thing that I don't appreciate because I see it everyday. It could be the sweet sound of birds chirping, it could be the fresh flowers and freshly cut grass I see on a regular basis or it could even be the wonderful smell of bacon and eggs in the morning.

I will remember to appreciate and cherish these simple things. Because even though they might seem nothing out of the ordinary, these are the stuff that life is made of. They are the little things that God has placed in this world for us to take pleasure in, these things that we often overlook and forget to appreciate. I will remember to make it a point to notice these simple things, for at any moment, they can all be taken away.

As the saying goes, "life is not about how many breaths you take; it's about the moments that take your breath away." Therefore we should always cherish the special moments in our lives before it's too late.



"I promised myself that I will always try and listen to my heart, because life is too short and meaningless without doing this."



GLOBAL ISSUES: GENDER EQUALITY AND WOMEN'S EMPOWERMENT

Earlier this year the world celebrated International Women's Day (IWD). If you missed it, you're not alone - IWD isn't hugely recognised in Australia compared to other countries. I have workmates who grew up in Serbia who've told me every year on 8th March kids would deliver gifts or write essays to recognise the importance of their mothers, sisters, aunts and other female role models. What started as a socialist political event in the early 1900s is now a global celebration of the contribution women make to the world. So important is this day in Eastern Europe that last year one of the Serbian men in our workplace brought in flowers and delivered one to each woman on our floor. Most women greeted the flowers with surprise, completely unaware that 8th March was meant to be a special day.

In a progressive country like Australia, one might wonder why women even deserve a special day of recognition. "I thought we were equals?" One of my male colleagues joked, as a group of female staff gathered near the office door to attend an IWD morning tea, leaving him to continue business as usual.

Though he was joking I knew there was something genuine in his query: a byproduct of the mixed "feminist" messages that we've both grown up hearing in Australia. One message is that men and women are equal in all things - gender is simply a social construction and we are no different from each other. The other message is that women are unique and possess qualities markedly different to men.

Both these messages have good intent: based on our equality women shouldn't be treated as an inferior class and instead should be treated with the same respect and opportunities available to men. Based on our uniqueness, a woman's qualities should be recognised and upheld as vital to society.

There is a subtle (but confusing!) conflict - how can women be equal to men and unique at the same time? This conflict is the reason why so many of my male friends are unsure if standing up to offer a female passenger a seat on the train makes them look like a gentleman or a misogynist.

The fact that we have International Women's Day confirms one thing: women are different to men. Trying to argue otherwise is naive and insulting. The differences are apparent anatomically, physically, relationally, emotionally and spiritually - if there were no differences then women

“Differences between women and men are not a bad thing; if we live in as accepting a society as we'd like to think, these differences would be celebrated, not quashed.”

would have nothing new or valuable to bring to the social, political or economic table and the argument to increase their participation in these areas would be moot. In his opening address at an IWD seminar, Dr Michael Spence, Vice Chancellor of The University of Sydney referenced a study that suggests the best business decisions are made when there has been active (ideally equal) participation from both genders. The basis of such a finding is the argument that there are some things women have that men don't, and vice versa. There are also some things that women don't have that men do, which is why an all-female executive would suffer from decisions just as bias as decisions made from an all-male executive. The ideal world would recognise one gender balances the other.

IWD is my annual reminder that differences between women and men are not a bad thing; if we live in as accepting a society as we'd like to think, these differences would be celebrated, not quashed (my Cultural Studies 101 lecturer would die reading this). I, unlike some of my other female colleagues, appreciate being referred to as a 'lady' or 'she' or 'woman' and to be treated as such. I don't like unisex toilets or change rooms. And when someone offers a seat on the train, to carry something heavy or to open a door for me, I don't find it derogatory nor do I think it's a passive remark about my lack of strength or capability. I think there is something terribly wrong and ungrateful about a person who can look at these acts of kindness with disgust and an upturned nose. Some people will reference a era long ago when these things were done for women because it was believed we couldn't do it ourselves. I'd like to think we're past that, and I'll be encouraging my son to do them not because women have less dignity, but because we have dignity and any person with dignity - irrespective of gender - deserves kindness.

If there is anything we are truly equal in, it is dignity. That dignity is the basis for all humans to be treated with equal respect and quality of life. It makes me grateful that in Australia we've come so far from the time when women were deliberately being paid two thirds the wage of a male in an equivalent position, the time that there were no female toilets on building sites because there was no such thing as a female engineer, and the time when getting pregnant meant having to quit your job because there was no such thing as maternity leave. Not all women around the world are so lucky. We all still have to do a lot of work to remedy that.

For me this will start at home. I will teach my son that women are both different and dignified, and that it's vital to recognise this, despite what other people will tell him. I hope he isn't tricked by the messages that are disguised as "feminism" and "liberalism" but actually confuse women into either acting more like men or acting like she is the sum of all the products she buys. My hope is that he's the type of man who accepts that women bring something unique to the world; something that the world is missing dearly and needs back.



MOVIE REVIEW: THE VERDICT ON

SCREAM... IS IT WORTH IT??

"Scream" is actually one of my all-time favorite horror movies, it breathed new life into the horror genre and has brought a new perspective of self-analysis and meta-commentary the likes of which few horror films have been able to do with one film; let alone 4. Sadly, with the death of Scream's creator and sole movie director, Wes Craven, it seemed like the franchise was as dead and buried as all of its past victims. Surprisingly enough, directors Matt Bettinelli-Olpin and Tyler Gillett (Ready or Not) were tapped to bring an unexpected 5th entry of the franchise back from the grave; combining old and new characters in a film simply known as "Scream."

After 25 years after the original Woodsboro murders that took place, all seems peaceful for its inhabitants; as well as Sisters Sam and Tara Carpenter (Melissa Barrera, Jenna Ortega). However, the iconic masked killer; Ghostface (Roger Jackson) emerges to cut down a fresh crop of new victims in a blood-soaked killing spree meant to draw out original survivor Sydney Prescott (Neve Campbell) and her friends Dewey (David Arquette) and Gale (Courtney Cox). With a new killer, a new motive, and a new mystery for a group of suspicious teenagers to solve, Sydney and the remaining survivors must uncover this new angle before Ghostface finally ends his final girl.

Anyone confused by the title being called "Scream" really shouldn't be. Yes, it's essentially a sequel so it should be called "Scream 5" but the "Ready or Not" directors wanted to make it clear this was not all about Sydney like before and this was a new breath of life in the same universe. It's a clever nod to the film's analysis of "legacy sequels" and how current filmmakers today find ways to resurrect iconic franchises with their stars despite it being decades later (Jurassic World, Halloween Kills, Terminator: Dark Fate, etc.) While Craven's signature is noticeably absent, it's clear that these dual director newcomers worked their masks off to create something that is faithful and fresh to the "Scream" franchise, and in many ways, it succeeds. The commentary on films today mixed in with a well-balanced juggling "whodunnit" game of murder chairs keeps you guessing in ways even previous sequels had seemingly been lax on.

Those who gripe and guffaw at how idiotic victims-to-be are in horror films can truly appreciate the characters avoiding such obvious pitfalls or death traps; using their brains more often despite it not always working out (as one expects in a horror film). There is a sense of brutality and cynicism that Craven's films never had. Though personally, I always felt Craven knew how to work in a sense of charm and humor even in horror and it's the one area I was mildly disappointed to see not be present here; something just cannot be replicated it seems. The new cast doesn't always make you care enough about them to pray they don't end up in body bags; still, it's very interesting to see Sydney and her friends merely being along for the ride rather than being the primary target as the film leads you to believe.

Very few series can still salvage their spark and spice 20 years later. Horror films usually fall into complete and abysmal obscurity once they pass the 3rd entry and being on number 5, it's easy to assume Ghostface has worn out his intrusive welcome. However, this new "Scream" manages to keep the spirit (pun fully intended) alive and carry on the legacy Craven crafted so memorably all those sequels and years ago. While no one can ever truly replace his directorial touch, "Scream 5" (again that's what it is basically) keeps the lies and characters' tales alive and well by making wonderful callbacks and connections to all 4 previous films with authentic ease. Old faces pop from beyond the grave and sequels left behind and it manages to make this film feel less like a black-spotted entry on "Scream's" record and more like a genuine continuation.

Overall, "Scream 5" (or "Scream 2022" if you want to be literal) lacks a few signature touches here and there and definitely takes the series to a darker place than previously expected. However, the effort put into the film's core continuity and maintaining the traditional Meta commentary dialog easily outshines what few stains on this film's trademark knife. It's great seeing Sydney and her friends serve as mentors than the main events and it allows the film to branch out on its own roots while still remembering the source it grew out from in the first place. Here's hoping that if we see a "Scream 6" or "Scream 7" they keep up the good groundwork laid by this fresh start in the franchise.

I give "Scream" (2022) 3 stars out of 4 stars.



SIX STEP PLAN TO SPRING CLEANING YOUR FINANCES

Every time I think about the mammoth task of moving all the furniture around, cleaning behind big appliances, or spending a day organising the garage, I want to crawl back into bed. It takes a lot of discipline not to put it off my spring cleaning. But when it's all done and I bask in the cleanliness of my pristine, organised home, my family and I reap the benefits for months to come.

The same can be said about spring-cleaning your finances. It might not be the most exciting or glamorous task, but spending time sorting out your money situation can set you up for success, less stress and more options in the future.

Here are some tips to get you started:

1. Write down your goals

You work hard for your money - do you know what you want to do with it? It might be something big, like saving for a car, a house, or an overseas holiday. Or it might be something simple like "not running out of money between each pay cheque," or "getting rid of all my debt." Whatever they are, write down your goals and put them somewhere you can see them regularly. Having a constant reminder of what you want to achieve in the long run will help you make decisions about where your money goes.

2. Work out where your money's going

Not knowing where your money goes is like having a leaking pipe in your house. Not only is the leak causing waste, if you don't find out where that leak is and get it fixed, it's going to cause a lot of damage in the future.

Gather your bank and credit card statements from the last six months and start sorting your expenses into three categories: essential (e.g. rent, bills, groceries), highly desirable but not essential (e.g. new camera), and nice to haves (e.g. another pair of shoes). If you withdraw a lot of cash and your expenses aren't in your statements, start keeping a spending diary, or use an app and log each time you buy coffee, lunch or clothes.

This exercise often yields surprises. You might be shocked with how much you spend on unnecessary items, and how much several coffees can add up over time. Once you've identified where your money goes, look for things you can cut down on, and set limits on how much you can spend on the second and third categories.



“Gather your bills and loans and write down the interest rates and late fees you might be charged if you don’t pay the whole amount. Aim to repay debts with the highest interest rates or fees.”

3. Track down your super

If you’ve changed employers but never rolled over your superannuation accounts into one, you’re practically giving away your retirement money. Track down your paperwork or use the Australian Tax Office’s SuperSeeker tool (available on the ATO website) to track down where your money is, and consolidate your accounts to avoid fees.

4. Clear your debt

Gather your bills and loans and write down the interest rates and late fees you might be charged if you don’t pay the whole amount. Aim to repay debts with the highest interest rates or fees. If you have multiple cards, either tackle the smallest debts or consider consolidating them so you only have one set of interest to pay. Pay at least the minimum repayment on anything ‘secured’ against your car or home, so the financial institution doesn’t try to repossess your asset. If you don’t know where to start when it comes to debt, you can seek help from financial counsellors who provide a free, confidential community service (you can find them on the ASIC hotline 1800 007 007).

5. Automate your budget

Add up your essential expenses over the course of a year (e.g. rent, bills, car registration and insurance, health cover, loan repayments) and average that out according to your pay cycle (weekly, fortnightly, or monthly). Create an account that is used for the purpose of paying bills and automatically deduct that figure from your pay. That way, big payments like car registration or annual fees don’t take you by surprise later in the year.

The next thing to automate is your savings. Whatever is left after you’ve accounted for essential expenses should go towards the goals you set in Step 1. Have money taken out of your pay and automatically put into a high-interest savings account before you even see it (and spend it on something you don’t need!)

6. Create your ‘In Case of Emergency’ folder

Would your loved ones know who to contact or how to handle your finances if anything were to happen to you? To make it a lot easier for them, create a physical “In Case of Emergency” or “ICE” folder that includes your account numbers and login IDs, a list of bills you need to pay each month, superannuation information, and anything else that would need to be handled in your absence. Keep it somewhere secure, be discreet with your labelling (if you’re creating a digital copy, make sure you encrypt or password protect it), and fill your spouse or trusted family member in on the folder’s location.



Photo Credit: Carolina Rotaru

GET TO KNOW

Kristina

V.HERREEN

When Kristina V Herreen was a little girl, she was always in trouble. She spent the first year of her life in hospital as she was born with heart disease. When she was finally brought home, she ended up becoming a handful to everyone around her.

When she was 14 years old, Kristina left home, lived on a farm, went to an agriculture school, and then studied university. Eventually, she became a counsellor and marketer, she got into health and fitness, and lots more. She discovered that she was the type of person that wanted to be around people and help people. Sitting at a desk for 8 hours was just not her thing. She has constantly been looking for that right fit for her all her life, but it felt like it was alluding her.

During that same period, Kristina gained a lot of weight and lost a lot of self-esteem, so that outgoing and fun girl she once was, disappeared. She started to listen to what others wanted for her instead of doing what she wanted for herself and her happiness. She started to have self-doubt, and with that, her self-belief was also on the rocks. It would take years before she was able to have the courage to rediscover and move back into that "me spot" after all, years of self-destruction and pain had made that a distant memory.

Kristina became very body-conscious and aware of her looks and weight, which affected her way of acting and connecting with people. She was raised to believe there is a specific order to life: get a government job, get married, have kids, get a dog, and then live happily ever after - but she had that inner calling telling her that she was here for something big, something that will help others, something that will make her special. So against all the odds, she has never stopped looking for that right vehicle to become that special person that she knew she could become.

When Kristina first came to Australia, she became a wife and a mother in a city she had never been to before. A city that was and still is, in many ways, very conservative. She found it very hard to connect with people socially. Life really changed for the better when she attended a business seminar one day and she had the opportunity to talk to the speaker. The speaker said to her, "You have an accent, and you are from a non-Australian origin, turn that into your advantage, what you have people would love to have." That really made her think, and from that day, those words have always been on her mind to serve as a reminder whenever her confidence plummets.

Fast forward to today, and Kristina is now known as The Networking Diva. She's the director at Diva Global Business Connections PTY LTD and FortunePi Holdings, where her position is a Wealth Builder, and she's also a radio producer and host at Casey Radio 97.7FM.

InLife International recently caught up with Kristina to discuss her journey in the industry and here's what went down:

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

Networking, networking, and more networking or, as some people prefer to say - connecting with people. For me, that is all about communicating and connecting genuinely with integrity and respect with everyone. Once you learn this skill, it will stay with you forever, and your referrals will start coming in floods as well.

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

My marketing has always been to build my network through personal networking, both in-person and online. Nothing beats the opportunity you have to connect with people from all backgrounds and with different needs and wants. I always say: "No connection is a waste of time," and I NEVER throw away a business card - you never know where a connection can take you.

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

I have always been a fan of Facebook, and I am talking about personal profiles, not business pages or group pages. Once you find someone that sounds interesting or a friend of someone, your work has started to connect with them and to do it well. Remember, they have friends, family, cousins, parents, work colleagues, and so on, so who knows who would be interested in your business today or another day? Your business changes, and so do people, so find a way to reconnect with people; everyone will respect and remember you if you ring someone up just to see how they are going.

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

I always wanted to support people with what they want to achieve so when the personal events, face to face, was in a quiet place for a while, I decided to become a Wealth Builder and to help people to improve their financial situation and to support them to move on with their dreams of their new home and/or their plans to invest for the future. Being a Networking Diva, that move was common sense to me as my network was already there, and I know how to build a great strong network, so this was just an extension to be able to help more people.

How has your business been affected by the COVID-19 pandemic?

To Network Face-To-Face was, for me being in Melbourne, a big challenge as most venues were closed for almost two years, and to network in the "traditional" way was just out of the question. I then adjusted my skills to how to Network online but with the same basic skills, and I know it works either way, as long as you are following a system, like anything in business – when having a system that works, you will stick to it, and that's what I did. With or without a pandemic, "Your network will always be your Networth."

How have you adapted your business operations in response to COVID-19 and its associated impacts?

I had to adapt to the current situation in the market to stay as a business owner, and I did that by restructuring my business the way I choose my prospects and demographics for my connections. That meant that becoming a Wealth Builder with Fortune Pi Holdings was just an adjustment of my type of prospects and to learn another professional skill on top what I was already doing. Offering people a way to stay on top of their finances as a team member with a Fortune Pi Holdings has been challenging but also very exciting as I just confirm that excellent networking skills are a must in any profession where you deal with people that includes most of us. We are a company that prides itself on understanding customer needs and mapping those needs against a wide range of superior products we have available, which gives us a comprehensive edge in the marketplace. Rule No 1 when Networking: Networking is never about you; Networking is always about others!

What have been some of the most important lessons you have learned because of this pandemic?

I find that if you are panicking, getting too over analytical it will be very hard to join whatever is changing around you, and this pandemic was and still is a very big change for all of us. I still live by the motto of "Work with what you have, not with what you don't have." For example, being a Wealth Builder, I will work with what you have to get to what you want, and I find that a lot easier to deal with, whatever it would be, family, life, or business.

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

Unity, we are here to support each other. Greed doesn't support anyone, and karma will look after those too greedy ones. Start Networking genuinely and professionally, which will help you all grow, flourish, and succeed in the way you desire. Learn how to be an excellent networker, which will improve your life in so many ways. I dream that we could build a networking system online, maybe Facebook course I like it, and then just support each other in any way we can. Remember, don't waste a connection course you never, never, never know where a connection can lead!

What advice would you give to a newbie Entrepreneur setting up a new business in this pandemic?

Learn how to Network the proper way, find yourself a mentor or some sort of support on the way, and always remember to work with what you have, not with what you don't have, and you will get what you want by helping others to achieve what they want. Be a problem solver, so don't be afraid to "think outside the box" Be authentic, keep to the facts, and never stop learning. Last but not least, be a nice person, a nice human being and people will never forget you! Happy networking.



Photo Credit: Carolina Rotaru



Photo Credit: Carolina Rotaru



Photo Credit: Carolina Rotaru

You can connect with Kristina by emailing her at kristinah@fortunepi.com.au
Via Facebook: www.facebook.com/thenetworkingdivashow
Or via her official website: www.fortunepi.com.au



Photo Credit: Carolina Rotaru

MG

Mr. Gino-o

HOUSE OF FILIPINO DESIGNERS

On December 11, 2021, Alberto Prias and Floraine Lombardo introduced the Bachelor Collection of the brand featuring designs of 4 Couturiers from different cities in the Philippines in a Fashion Show held in Sydney, Australia. They released the Avante Garde, Traditional and the Wearable collection following the theme of the Wonders of the Ocean as a statement for the preservation of the Coral Reefs around the world.

With the release of this collection, the Classic Barong Tagalog Men's Attire was made to look more exciting and trendier. They have created Mr. Gino-o House of Filipino Designers to promote Filipino designed men's garments using Philippine sourced materials, designed and crafted by Filipino Designers and tailors.

Philippines is rich in natural apparel materials including Abaca, Jusi – Philippine silk, Pinya or Pineapple cloth, Jute, Banana Fiber, Cotton, Handwoven and Hand Printed textiles from different provinces including Inaul, Inabel, and Tinalak. There is also an abundant source of beads, shells, seeds, dried flowers, and fruits that can be transformed into clothing accents.

Their purpose is to discover uses of these materials in clothing, explore Filipinos' artistic abilities, and in turn, provide jobs and sources of income for the unemployed and unprivileged families.



BOB REYES
IMAGES

Mr. Gino-o released the Avante Garde, Traditional and the Wearable Collection following the theme of the Wonders of the Ocean as a statement for the preservation of the endangered Coral Reefs around the world.



BOB REYES
IMAGES



BOB REYES
IMAGES



BOB REYES
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Mr. Gino-o:

Barong Tagalog made Trendy

Lorem ipsum

Our In House Designers:

Ruel Rivera, Olan Roque,
Kimi Go, Manny Deiparine



Philippines is rich in natural apparel materials including Abaca, Jusi Philippine silk, Pinya or Pineapple cloth, Jute, Banana Fibre, Cotton, Handwoven and Hand Printed textiles from different provinces including Inaul, Inabel and Tinalak. There is also an abundant source of beads, shells, seeds, dried flowers and fruits that can be transformed into clothing accents.

Watch out for the release of the next collection on **May 3, 2022.**

For orders, please check our official website:

www.mrgino-o.com





SEVEN OF THE BIGGEST FOOD MYTHS FINALLY EXPOSED!

I don't know about you, but my Facebook newsfeed is constantly filled with endless claims about the latest cancer beating super food or most effective elimination diet. Most of the posts are from friends who want to share a recipe idea or an article from sources that are unlikely to be authorities on the subject of health and nutrition. Because social media makes it possible for anyone to make claims about the best diet to follow or brand of food to eat, many people are promoting food myths without even realising it.

If you're serious about living a healthy lifestyle, getting reliable nutrition education from trusted sources is critical. We've turned to Nutrition Australia to help bust 7 common food myths:

Myth 1: Eating fat makes you fat

Believe it or not, your body actually needs fat to function. You should actually include a small amount of unsaturated fat ("good fat") in your diet each day. You can get mono-unsaturated fats from olive oil, avocados and nuts, and omega-3 fats from salmon, lean chicken or soybeans. If you're concerned about weight gain, remember that weight gain happens when you consume more energy (kilojoules) than your body can burn. Because fat is denser in kilojoules than protein, carbs or alcohol, it takes longer to burn. So the more fat is in your diet, the harder you'll have to work to maintain or lose weight, so just take it in small amounts.

Myth 2: Eggs are bad for my cholesterol

Eggs do contain some cholesterol, but the amount won't have a large impact on your overall blood cholesterol level. The biggest impact on blood cholesterol is food that is heavy in saturated fat ("bad fat"). Eggs, on the other hand, provide protein, essential minerals, antioxidants, vitamin B12 and folate – all of which are good for you! So good, that the Heart Foundation assures us that a person with normal cholesterol levels can consume up to six eggs a week.

Myth 3: "Sugar-free" is always better

Beware foods and recipes that claim to be "sugar-free" but make up for it by using manufactured or chemical sweetener, which can end up doing more harm than good to your body. Instead, look for all natural alternatives to sugar, such as 100% honey or 100% maple syrup. While this is good step in the right direction, it's actually far better to lowering your intake of sweetener altogether. Start by halving the amount you add to your coffee or recipes. As your palate starts to adapt, try eliminating it altogether or using the natural sugar in fruit to make up for flavour. Using mashed bananas or pureed apple in pancakes or baked goods is an effective sugar substitute.

Myth 4: Fresh is always better than frozen

Consider how long it takes for a fruits and vegetables to travel from the farm where they're grown, to the warehouse where they're stored, then how long it takes to get from the warehouse to the supermarket, and then from the supermarket to your refrigerator. In the weeks (or months!) that pass, much of the nutrition from the natural food is lost. Sometimes fruit and vegetables that are snap frozen or canned is actually a better option, so don't rule them out altogether.

Myth 5: Carbs are fattening

Our bodies need carbohydrates; they are our body's main source of fuel. Nutrition Australia states a well-balanced diet means 45-65% of our energy intake is from carbohydrate foods like whole grain bread, pasta or legumes. Carbs in themselves are not fattening. But when we consume an excess of carbs, which contain plenty of energy (kilojoules), our body stores whatever we don't burn as fat. It's important to know that any sources of excess energy are stored in our body as fat, not just excess carbs. That means it's just as important to maintain an active lifestyle, as it is to watch what you eat.

Myth 6: Sports drink is better than water when I'm exercising

While sports drinks can be really effective for high-intensity, endurance sports, remember they actually contain a lot of kilojoules while water contains virtually none. So water is still best if weight loss is your goal, because it doesn't give you any extra energy to burn off, but gives your body the hydration it needs to stay healthy.

Myth 7: Everything I eat needs to be low GI

Glycaemic Index (GI) is a measure of how quickly a carbohydrate food is digested and absorbed into your bloodstream. High GI foods are digested and absorbed quickly, while low GI foods are digested and absorbed slowly and are said to keep you fuller for longer. It's a good idea to incorporate at least one Low GI snack into your daily diet, and to create meals with a combination of high and low GI foods. But GI is not the only determinant for whether a food is healthy or unhealthy. Some high GI foods (like potato or watermelon) are nutritional, while some low GI foods (like corn chips or chocolate) are high in saturated fat and therefore not particularly healthy.

Check the facts before you share

Anyone can make claims about food, but don't be so easily persuaded – especially online. Before you share another post about how beetroots can cure cancer or grapefruits are the next miracle food, check who's publishing those claims. Only share information from reputable sources like National Health and Medical Research Council Standards or International Institutions. If you can, locate the original article or paper that any claims are based on, and share that instead of (or at least in addition to) a simplified recipe or picture. It might sound like a bit of work, but it can make a world of difference in the way people understand their food and start living healthier lives.



HOW TO SPOT THE RIGHT HOME LOAN OPPORTUNITIES

The booming industry of real estate lending institutions has brought excitement to many home buyers. These lending companies provide home loans which build bridges to home-buyers' dreams of acquiring new homes and sometimes, even luxury ones. The question is, should we grab just any home loan opportunities that we come across?

Purchasing a home is definitely one of the major financial commitments that we have to weigh on thoroughly and meticulously. The downside is that some lending companies would present an extremely attractive home loan offer that would be too hard to resist only for us to discover tragic loan shock tricks that we can no longer prevent because we have already signed the dotted lines.

Sounds frightening?

While most of us are striving hard to buy our own houses, finding the right real estate lenders should never be a struggle. Big and reputable lending institutions are partying in the market as they wait for their ideal prospects to come into their doors. Here are guaranteed ways to trace your path towards successful homeownership.

1. Know your needs and find a lender that matched them with so much enthusiasm

Being a well-informed home buyer saves you from too much stress. When looking for a perfect home loan that is designed to meet your specific need, find a lending institution which home loan aligns with your targets is something that matters. Do not easily break your points just because someone offers you an extremely low-interest rate. Take time to review the mortgage being presented and understand the true comparison rate.

2. Request for home loan key facts copy

Most credit providers, upon borrower's request, are able to supply home loan key facts sheet. This will outline all the necessary information that you need to know about your home loan. The home loan key facts sheet will tell you everything from interest rates to principal amount and repayment plans. Having this in possession will allow you as a home buyer to make a comparison between various loans on offer and eventually, find the most appropriate housing loan for you.

3. Does your home loan apply a redraw facility?

A redraw facility is one of the options that borrowers can take a look into when it comes to handling home loans in a more beneficial way. Redraw facility is when you make additional payments on top of your minimum monthly repayment. These extra payments can be taken out by the borrower if he or she needs it at a later time. This method can shorten the terms of your loan, reduce the cost, and lower interest rates. Talk to your lenders about this as redraw facility varies significantly.

There are ample attractive home loan opportunities in the market today and the ability to discern which will be more appropriate for us lies in our keen understanding and wise judgment of what is being offered and what we are taking. Don't be bamboozled by too-good-to-be-true home loan offers.



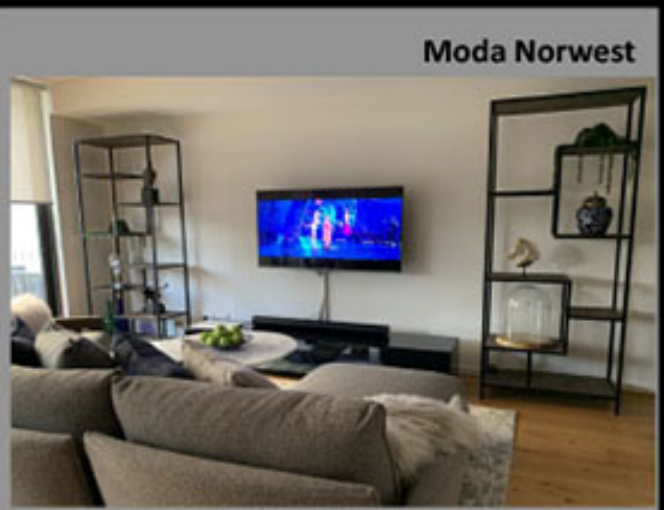
A woman with long dark hair, wearing a wide-brimmed white hat, a white short-sleeved dress with a ruffled waist, and brown boots, is sitting on a sand dune. She is holding a brown crossbody bag and sunglasses. The background shows a beach with wooden posts, waves, and a blue sky with light clouds.

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Westfield Parramatta
Hairdressing Salon



Moda Norwest

Bubble Tea Shop



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