

# Inlife

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

DECEMBER 2022

## ONE ON ONE WITH BRIAN MALOUF

EXCLUSIVE INTERVIEW WITH A MULTI-PLATINUM PRODUCER WHO HAS WORKED WITH SEVERAL FAMOUS ARTISTS

## MISS EARTH AUSTRALIA

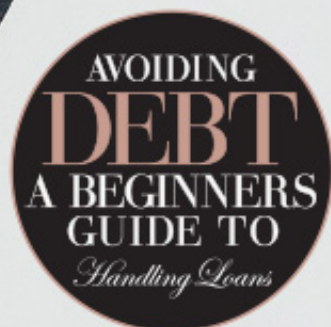
HIGHLIGHTS FROM THIS YEAR'S MISS EARTH AUSTRALIA PAGEANT HELD AT HYATT REGENCY



INTRODUCING

## MATT RYDER

AN ENTREPRENEUR TO WATCH OUT FOR IN 2023



GET TO KNOW

# DR JACK YANG



# AMBNA

AUSTRALIAN MILLIONAIRES BUSINESS NETWORK

# InLife

INTERNATIONAL

## EDITORIAL

**Managing Director**  
Sue Turner

**Managing Editor**  
Lourdes Buenaflores

**Hair and Makeup**  
Joy Pangilinan

**Photographic & Art**

Kevin Gomez, FIN Photography, Ash Narayan, James Mao, Brooke B, Gary Abella, Dave Choo, George Azmy, Eric Fonacier

**Marketing**

Alex Abella, Krissy Anderson, Eileen Maynigo, Barnes Luz, Jason Harris, Lovely Washington, Charles Chan, Annabel Garcia, John Esquerra, Michelle Palmer, Cameron Wright

**Writers & Contributors**

Jenny Hu, Anjelica Whitelaw, Shiwani Gurbah, Renae Smith, Holly Phillips, Jenny Hu, Charles Chan, Jill Antonio, Scott Murray, Vanessa Jensen, Leanne Harrison, Patricia Higgins, Judy Flynn, Angie, Katrina R, Joerisa, Rommel P, Christian Q, Christine Claire dela Pena, Dasein Catedrilla

Want to share your thoughts about InLife international magazine or advertise with us? Please email us at [lex@starcentralmag.com](mailto:lex@starcentralmag.com)

While every effort is made to ensure the information in this magazine is correct, changes may occur that affect the accuracy of the copy, for which InLife holds no responsibility. The opinion of contributors are not necessarily those of InLife International staff, InLife International Magazine disclaims liability for those impressions.

---

# InLife

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

## CONTENTS

- 6 **Entrepreneur Spotlight:** Introducing multi-platinum American producer, engineer and mixer Brian Malouf.
- 12 **People & Faces:** A walk down the memory lane of the Miss Earth Australia coronation night
- 16 **Feature Story:** Meet Matt Ryder - an ex-special forces serviceman turned entrepreneur.
- 20 **Cover Story:** Find out more about Sydney-based dental practitioner - Dr. Jack Yang
- 30 **In Pictures:** The Bamboozle Room burlesque/comedy/cabaret show
- 32 **Inside Celebrity Homes:** A sneak peek at Marilyn Monroe's former home.
- 36 **Money Thoughts:** A guide to handling loans.

## 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 2023 may hold, one thing still remains constant: our commitment to you, our readers and friends. God bless.

Sue Turner  
Editor-In-Chief



**PEDRO  
VIRGIL**  
P H O T O G R A P H Y



## ENTREPRENEUR SPOTLIGHT: INTRODUCING BRIAN MALOUF

Brian Malouf is a multi-platinum American producer, engineer, and mixer who has worked with Michael Jackson, Queen, Madonna, Pearl Jam, Stevie Wonder, and other world-known artists. Also serving as an executive at several major record labels over the years, his work has amassed a total of 53 gold, platinum, and double platinum records to date. Brian is a senior judge and co-founder of Djooky and owns Cookie Jar Recording in Sherman Oaks, California, and runs his practice as an independent producer.

Andrew Dakhovskyy is attributed as one of the founding fathers of the music industry in Ukraine, having been a true champion in promoting licensed music consumption. For years, Andrew represented Universal Music in Ukraine, becoming the first global label's licensee in the country. In 2017, Andrew became a co-founder of the world's first community-based music label based on the blockchain technology Younk. Andrew is passionate about promoting the idea of the borderless and inclusive world of music.

The idea of Djooky was originally fostered by our founder Andrew Dakhovskyy who is a music lover and supporter of creative individuals, and specifically songwriters. His thought was to provide a gateway for talented individuals who were gifted at the art of songwriting but were having trouble getting their music heard. And in the world of technology, they could provide that gateway: design a website and create an infrastructure for people in the industry. So together with Andrew, they adopted this idea and they developed Djooky for people to demonstrate their talent and get others to listen to their music. InLife International recently caught up with Andrew and here's what went down:

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

Djooky is a platform that is already helping thousands of artists around the world to reach out to new fans around the world.

We are constantly designing and adding new features to help emerging talent turn their passion for music into a professional career. The Djooky Music Awards presents an opportunity for artists and songwriters to showcase their original music to a global audience and to win great prizes that help to boost their careers. The demand for this sort of platform is tremendous. In less than a year we have managed to grow the competition from 55 countries in the first season to more than 100 countries today.

We are also working on developing engaging features for fans and music lovers. The HitHunter feature of the Djooky app allows users to prove their skills to identify potential hits by allocating virtual Hit Points to the songs which they believe will move up to the top in our song charts. The top HitHunters in our HitHunter ranking are also being rewarded with cash prizes on a weekly basis.

Another important aspect of our growth strategy is to form strategic partnerships worldwide with local partners that will help artists to get exposure and support in developing their careers.

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

Social media platforms play a vital role in our communication with our audience. We use various platforms to make sure we are always connected to our audience. These include Instagram, Facebook, Twitter & YouTube. Most recently, we have also created an account on Clubhouse where we host rooms with independent musicians and hold Q&A sessions with artists.



**What is your main tactic when it comes to making more people aware of your brand and engaging your customers?**

Social Media Marketing has worked really well for us. We have managed to draw attention through our unique offering in times of pandemic. We have been very open and transparent with our followers and ensured that no query was left unanswered. After the first season of the Djooky Music Awards, we started looking out for Djooky brand ambassadors who were instrumental in reaching out throughout the world. We maintain and develop a global network of advocates who share our values and have a vested interest in bringing more artists to the platform from their country or region.

Testimonials from former winners and participants also worked well. This is the best sort of advertising one can get.

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

Being a start-up our marketing efforts are concentrated on building awareness using various mainly online media channels. We have partnerships globally that enable us to reach out to artists from around the world. At Djooky, we made it our priority to be authentic, value-driven, and artist-centric in our products and communication.

We carefully listen to the users' feedback to continuously improve our product and services, which has helped us in getting quite a few user endorsements on their social media channels.

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

With the global pandemic raging across the globe, we have had to postpone inviting our winners to the Capitol Studios in LA which

constituted the biggest part of their award. With a heavy heart, we have made a decision to wait until international travel resumes or becomes safer before our winners can take a trip to record a song with an all-star team.

**What money mistakes have you made along the way?**

Luckily, we can say we have managed to avoid any major mistakes and this is due to the very frugal approach to fiscal discipline which we have adopted since the inception of Djooky. One piece of advice we could give to other entrepreneurs is to stay really focused without deviating from your course of action. Temptations will come along the way but you must stay on your chosen path to deliver on your set goals and commitments.

**What new business would you love to start?**

Right now, there is no other business on our mind and I dare say it will occupy us for many years to come. Djooky as a platform in itself offers plenty of opportunities for spinoffs and ventures which complement the core business and add further value to our users.

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

Nothing really. It's been quite an exciting ride with Djooky and so far everything developed very well. We were also very fortunate to avoid the negative effects of the Covid crisis even though we were right at the peak of the first wave of Covid-19 when we launched Djooky with the start of our first season in April 2020 when many in the music industry all over the world were struggling enormously. I suppose this is also due to the fact that Djooky's vision to create a digital world of music with equal opportunities for all artists on this planet was also very timely, as it gave artists a unique opportunity to show their talent to a global audience, right





at a time when many live events were being canceled thus offering excitement and hope to the artist and music lovers in otherwise very challenging times.

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

As trivial as it may sound, trust in your own ability is crucial for success, both in business and in music. I'll give you a recent example. A couple of months ago I was talking to an artist who I invited to join the platform. His response was doubtful. He felt this was too high of a summit for him to reach. I insisted and he finally registered. He was completely blown off his feet when his song won in the weekly round climbing up the charts to bring him immediate cash rewards. The moral of this story is simple: sometimes just believing in yourself comprises 50% of success.

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

Start with an honest inventory identifying your strengths and weaknesses, what you can offer and what is missing to turn your idea into reality. Get experienced advisors and mentors to join you and learn from their mistakes. It is much cheaper than making your own.





# Miss Earth Australia Coronation Night

SEPTEMBER 4 2022 | HYATT REGENCY GRAND BALLROOM



The Miss Earth Australia 2022 coronation night went down at the grand ballroom in Hyatt Regency Hotel Sydney. This year's cream of the crop for Miss Earth Australia consisted of Jaisly Molina, Ariel Beninca, Haley Cobb, Jessika Bassan, Kajal Chand, Kelsy Prest, Naomie White, Riley Aston, Robyn Russell, Sheridan Mortlock, Himaya Wijayaweera, Jaisly Molina, Mariah Whyte, Sofia Starchevska, and Judith Sanougah. The top 5 winners were: Miss Earth Charity Australia: Himaya Wijayaweera (Victoria), Miss Earth Water Australia: Riley Aston (Queensland), Miss Earth Fire Australia: Robyn Russel (Australia Capital Territory), Miss Earth Air Australia: Naomie White (New South Wales) and Miss Earth Australia 2022: Sheridan Mortlock (New South Wales).

Photo Credit: George Azmy





*Congratulations to the newly crowned Miss Earth Australia 2022 - Sheridan Mortlock!*





ONE ON ONE WITH MATT

# RYDER

An ex-special forces serviceman for the Australian Defense Force, Matthew Ryder is no stranger to high performance. It also explains why he went on to start and grow a string of fitness centers before 'relaxing' into sales full-time.

As a business owner, Matt quickly came to understand how essential selling and persuasion are to helping people get out of their own way and achieve what it is they really want.

Within three months of entering the world of high-ticket sales, Matt was clearing \$25K a month in straight commissions using his own personal style of selling; Later, he shifted his process to NEPQ and the rest is history. Roughly 90 days into switching his process to NEPQ, Matt began hitting \$100K/months consistently.

Beyond his keen and astute abilities as a business leader, Matt has also achieved the rare feat of earning seven figures in pure sales commission a year – representing close to \$1M / month in contract value.

We recently caught up with Matthew to discuss her journey in the industry and here's what went down:

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

I'm a big advocate of content marketing. Much of our growth has come from my commitment to engaging and delivering value to our clients and our market as a whole. Providing a steady stream of relevant insights, inspiration, unique ideas and core career advice to clients and potential clients has been central to our growth. We built our company on transferring our knowledge and expertise, where other firms are purely focussed on the sale.

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

We use a combination of traditional marketing strategies and out-the-box initiatives. We've also had enormous success leveraging digital marketing via various social media platforms, including Facebook, Instagram, LinkedIn, and YouTube.

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

Right now we're primarily focused on Facebook, Instagram, LinkedIn, and youtube. I'd love to be on all platforms, but it's difficult to be great juggling so many channels and new platforms. By keeping it hyper-focused, our clients know where to go for insight and advice. I love podcasting as well. It's a great tool for long-form customer engagement and that builds trust and authority.





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

The pandemic's definitely been a balancing act with regards to going hard on the value side as there is no direct ROI. Putting ideas out there without knowing how people will respond is always nerve-racking, but we're experts and believe in what we say, which has turned into positive reactions. Sometimes you have to take a gamble for the leads you want now and higher quality leads in the future. We recently spent quite a bit on these strategies and given that it was not a "traditional" campaign that was a big move for us, but so far, so good.

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

We definitely had to pivot strategies at the start, but the pandemic-induced surge of solo-preneurs and start-ups has actually enabled us to grow – very quickly! I believe we've increased new clients by over 45% month-to-month over the past 6 months alone. In fact, we were just named as one of the Inc 5000 fastest growing companies, placing in the top 1200 worldwide.

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

We diversified across multiple marketing channels, ensuring not to be reliant on any one medium.

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

Redundancy and flexibility are key! It's been challenging on many levels but we committed to consciously doing our best to remain fluid and proactive, instead of reactive.

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

I hope what we've gone through helps small businesses who weren't prepared, prepare for the future. The pandemic showed the harsh consequences of not planning ahead or having an emergency strategy in place. Funds and account management are integral for small businesses to stay alive in times of crisis. For example, the correct tracking of employees, revenue, having a company treasury account to fall back on if needed. Hopefully, people will have game plans in place for future black swan events.

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

Crisis can lead to even greater success. A pandemic doesn't mean not to try. There is someone in EVERY industry that has figured out how to make COVID work for their business. The people who did, saw the pandemic as a solvable problem, not as an insurmountable mountain.





## DR JACK YANG

Want a million-dollar smile? Then meet Dr. Jack Yang, a high-profile dentist skilled in Oral Surgery and Cosmetic dentistry.

The Sydney-based dental practitioner works his magic from the bright and airy Infinity Dental Care and Beyond Infinity Dental Clinics in the heart of The Hills District. He has a special interest in Full Arch Implant Surgery and Cosmetic Dental Veneers.

For Dr. Jack, it's all about minimal intervention as he helps create perfectly natural smiles using a comprehensive approach to patient oral treatment, with a particular emphasis on preventative oral health regimes. Jack believes a planned and steady approach to all dental treatment benefits all his patients.

He attained his Bachelor of Dental Science from the University of Queensland, and impressively, he proudly holds two postgraduate diplomas in Dental Implant (Edu) and Clinical Orthodontics (City of London University). He keeps up to date with new developments in dental medicine and attends educational seminars nationally and internationally. He's also an ICOI Fellow (International Congress of Oral Implantologists).

We sat down and talked teeth with Dr. Jack Yang, and here's what he had to say:

### Tell us a bit about you and why you do what you do?

My name is Dr. Jack, and I'm a cosmetic dentist who creates smiles.

I'm not just passionate about my calling; I'm obsessed. I want to give people the dream smiles they've always wished for. I want them to unlock their confidence by highlighting their great dental features.

People have great smiles; some just don't know it because they're fixated on a tiny flaw. Well, I take pride in focusing on the details, no matter how long it takes. It's time I put in away from the clinic that counts. The late nights while the kids are sleeping, and I'm at work trying my best to give a client their smile back - to transform them.

### What does a smile mean to you?

A smile is a powerful thing.

You can change someone's day when you smile and be their light at the end of what seems to be a never-ending tunnel.

Smiles relieve stress. They help with success because they open doors you didn't know existed and make people comfortable around you.

Smiles are assets.

So, stand strong. Flex those muscles at the side of your mouth and show your teeth.

Nothing will stop you when you do.



### How does transforming someone's smile change life?

I'm obsessed with detail. As a cosmetic dentist, I have to be. To me, my patients' teeth are like an artist's canvas. A canvas that could be a great masterpiece. I believe that with precision, I could create something meaningful for my patient. I could create ART.

There is power in beauty, and a beautiful smile is a magnet. It's a force of attraction, of chemistry, of opportunity. You could go places with a good smile in your pocket. Those pearly whites are instant self-esteem boosters.

And it's not just about having good teeth; it's all the tiny details combined that make your smile light up a room and spread happiness all around.

### What's the best part of your job?

That would be the fact that we are transforming people's smiles and giving them a positive change in life. We're not just fixing teeth; we're fixing lives! That's why we wake up every morning, day in and day out.

### What's the hardest part?

Not being able to help more people, there are so many people with the same problems we face daily. I'm always saddened when patients come in for their first appointment. There's always an initial embarrassment to smile, no confidence in socializing with others, and an inability to function or eat properly.

It shouldn't be. And it hurts that there are so many people out there who are living through this.

### What significant life events have made you the human being you are today?

The first would be leaving home when I was 10, moving to a foreign country all by myself, and staying at someone's house. I had no clue who they were and where they were from, and on top of that, I couldn't even speak a word of English.

It was terrifying, but it made me.

### Is the dental industry evolving in this day and age?

Of course! You do remember, back in the day, we used to take this gooey putty-like mould material to make a copy of your teeth in models. Nowadays, we have a digital scanner, like a barcode scanner, which we place inside your mouth and take a digital picture of it. Then a 3D printer prints out an exact copy of your mouth or teeth.



This has eliminated the discomfort, inconvenience, and anxiety for many patients. On top of it, it's efficient, clean, and hassle-free.

Dentistry is so advanced now that we are using technology to help us diagnose, treat, and improve our dental treatment accuracy. This can be seen in dental implants, orthodontics, crowns, and bridge work. Everything is seamless, and it's all about sharing and using digital data.

### How is your company adapting to the Coronavirus in its daily operating model?

What Corona? We are back to normal now. However, we are still implementing some of the original safety measures we used back in Covid days. Strict sterilization protocol, alcohol and hand sanitizer use too. Also, unwell patients are advised to stay home until they get better.

### What has it been like for your company's employees?

Everyone is adapting to it very well; everyone's sick of staying home and not working, so we are glad we can work.

However, back in Covid days, we had restricted working hours and many procedures we could not do, and we didn't enjoy it. We love to smile and socialize with our patients; it's our practice. But back then, none of that was allowed. Masks were always on, and not just one mask. We went double-layered - an n95 first, with a regular mask over the top. Now, our staff are so much happier and so are all the patients.



### How do you balance the need to respond to a crisis like COVID-19 rapidly while at the same time keeping a long-term, resilient course?

We had to follow the government's guidelines. It was tough, but we made it through, we did it for the good of the community or country, and now we are over that hill.

### During Covid, many small businesses were badly impacted. How did you cope with business interruptions during the last three years?

One word, team!

I have a great team of doctors, nurses and a behind-the-scenes supporting cast. What you guys see on social media is just the tip of the iceberg. Without my team, these life-changing moments we have created would not have been possible. This starts from my marketing team endlessly promoting us, showing the public how good we are and what can be achieved with us and only US.

Let's not forget the nurses. My nurses are led by my mothership of the practice, Mel, who works relentlessly, training, and managing. She's the one who ensures my teams are properly educated and know how to care for our beloved patients.

The doctors, what would we do without them? We have Dr. Troy on smile alignments, aka "The King of Invisalign." No matter how twisted your teeth are, he will find a way to align them. There's Dr. Jeni, the cosmetic dental expert, who prepares the most beautiful veneers and is so particular about what she wants, and pays attention to detail. Dr. Jeff, an all-rounder, loves a bit of everything and his standards are always above and beyond. There's also our master implant surgeon, Dr. David, who is skilled in all aspects of soft tissue surgery and full arch implants. Then there's Andy, our prosthesis. Andy specializes in denture perfection and anti-aging dentures. And saving the best for the last, we have our beloved oral health therapist Kate. Her gentle hands and thorough work have won all our patients over.

So, without these people, the last three years and what you called the "hard times" would've been much harder. We could not have coped! All these people are my backbone and provide support both mentally and physically. I love my team and am forever grateful I have a talented group of people I can rely on!

### What do you think you came into this life to learn, and what do you think you came here to teach?

I always tell my associates and staff that money, cars, or houses aren't so important to me. The legacy I leave behind is what is important. So, when I'm gone, I want to feel that I was useful to someone or this world. There's this saying, "heroes come and go, but legends are forever." I want forever.

That's why I love teaching and sharing my knowledge with younger dentists or nurses. Seeing them perform or do better than me is more heartwarming than myself striving alone.



# MILLIONAIRES ALLIANCE



ROCKDALE



ROSEBERY



MULTICULTURAL BUSINESS CENTRE



TV ONE AUSTRALIA



KOGARAH



ASHFIELD



LIDCOMBE COMMERCIAL



LIDCOMBE RESIDENTIAL



MILLIONAIRES ALLIANCE



AUSTRALIAN MILLIONAIRES BUSINESS NETWORK



HOMEBUSH



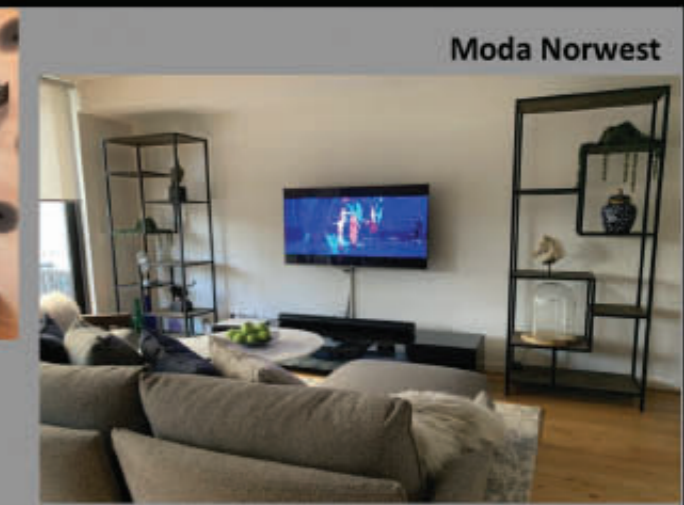
HOUSE AND LAND PACKAGE

### TO REGISTER PLEASE CONTACT

Vicky Chew: 0449 551 236 | Grace Kim: 0434 069 052  
www.millionairesalliancebusinessgroup.com.au  
vickychev@millionairesalliance.com.au



Westfield Parramatta Hairdressing Salon



Moda Norwest



Bubble Tea Shop



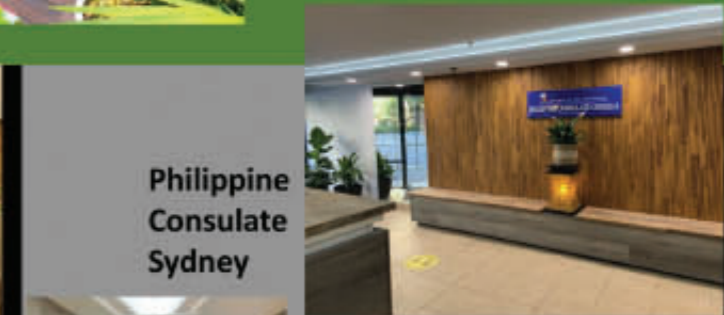
What's MOOD



Outdoor Sitting Balmain



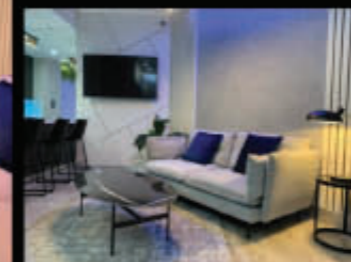
QFIRST



Philippine Consulate Sydney



QFirst Invest Westpoint



Creative Koncept  
0402 533 587

Alberto Prias  
INTERIOR DESIGN AND REAL ESTATE CONSULTANT



# Looking for a home loan for your individual needs?

Our Lending Specialists will take the stress out of finding a new loan and work tirelessly to ensure they find the one that will suit your unique personal circumstances. We can help you navigate through a wide range of lenders and loan features so that you can be sure you are making confident, informed decisions.

Contact us now to speak with one of our experienced Lending Specialists about your options.



## the **BAMBOOZLE** Room BURLESQUE.COMEDY.CABARET — DINNER AND A SHOW —

Located in the notoriously colourful and historic nightlife district of Kings Cross, the Bamboozle Room will transport you to another time and place for a taste of the risqué glamour of Sydney in a bygone era.

Bamboozle Room shows are performed by Sydney's most skilled and engaging dancers, comedians, and vaudeville entertainers. Tickets to public shows are available directly through the Bamboozle Room website.

The Bamboozle Room usually seats up to 70 people with table seating. This gives audiences a sophisticated cabaret experience that is safe, intimate, and as magical as ever. You'll enjoy the show and your meal from your own table while still being close to the action on stage. The food is delectable, and the cocktails are to die for.

They also create customised entertainment for private parties and corporate functions- at their place or yours.









A SNEAK PEEK AT THE FORMER HOUSE OF  
**Marilyn Monroe**

If these walls could talk! A 1930's townhome that was built for Warner Bros to house their young starlets including Greta Garbo, Marlene Dietrich and Marilyn Monroe is for sale at \$899,000.

In Old Hollywood, the movie studios kept a close eye on their young talent and often put them up in homes and apartments that the studios owned and supervised. In their star system, the studios controlled much of their actors' lives, even where they could live. In one of the most famous cases, Joe Schenck, the late chairman of 20th Century Fox, moved Marilyn Monroe into his Owlwood Mansion guest house, a home that was later owned by Tony Curtis and then by Cher.

Located in one of LA's older areas, the neighborhood homes retain much of the atmosphere of the glamorous mid-century Hollywood era with the well-manicured lawns, huge willow trees and colorful gardens. Marilyn's townhome has been updated but still retains many features that today's buyers would love, such as the beautiful green magnesite stairs and the original Art Deco balustrade. Both bedrooms feature wedding cake relief plasterwork and the colorful bathroom has a walk-in shower and original yellow and purple tilework, with a matching green bathtub, toilet, and sink. The entire home is drenched in light from the oversized casement windows.

Chateau Beachwood is a 10-unit French Normandy-style complex located near the Two Stone Gates entrance to Beachwood Canyon, a few blocks from the Monastery of the Angels, Franklin Village and The Hollywood Sculpture Gardens. With its convenience to the movie and television studios, Beachwood Canyon has been the current or former neighborhood for many celebrities, including Humphrey Bogart, Kevin Bacon and Anna Kendrick. According to the listing agent, the two-bedroom unit with 1,199 square feet is the exact residence where Marilyn once lived.

A native of Los Angeles, Marilyn grew up rough and spent her childhood bouncing between orphanages and foster care. She lived in a number of homes and apartments during her 36-year lifetime but purchased only one house in her own name, when she bought a home in LA's Brentwood neighborhood in early 1962, just a few months before her overdose death from sleeping pills.

The listing agent is Marlana Maidhof at ACME Real Estate. Photos by Neue Focus.

**Photo credit:** Neue Focus  
**Editorial Credit:** TopTenRealEstateDeals.com  
**Source:** Marlana Maidhof at ACME Real Estate





## MONEY THOUGHTS: A BEGINNERS GUIDE TO HANDLING LOANS

Are you thinking of buying a new house or property but don't have the available resources? Then lending companies might be the answer to your woes. These money-lending businesses are endlessly sprouting everywhere with an offer of relief against your money worries. They hold a promise of dream houses, posh cars and other property investments that would entice you to grab just any loan opportunities that may knock your door. Sweet, isn't it?

Taking a loan is one of the biggest financial decisions that you have to sit on and think about. Most often, you fall into long-term repayments which if mishandled, might burden your pocket that will eventually put you into an even bigger financial loss than property gain. If you are a first-time borrower, avoid digging your own financial grave and read on before you dive into the water.

### 1. Love the peace of mind you get when you pay on time.

Strictly monitor your loans by ensuring that you get to pay each month and on time. This would help you save on interest rates. Missed or late payment penalties are the last things you would need at this stage or you'll see yourself trampled by skyrocketing rates and debts. Remember that a poor payment standing will send your credit score in haywire.

### 2. Increase your credit score and get a chance to lower your interest rates.

As much as possible, check all options available when it comes to lowering down your interest rates. Do your research and call your loan company. Point out your excellent credit rating and be ready to present a copy of proof. This will help you in your negotiations. Sell them your eligibility to low interest rates.

### 3. An excellent credit history is a great refuge.

Does the sound of perks and rewards invigorate you? If taking a loan is a dating game, you will be the ideal prospect. Your excellent credit standing is a candy to the eyes of the lenders. This will arm you with greater negotiating power, attractive repayment options, extreme bargaining ability and higher credit limits.

### 4. Don't go on a loan-spree.

The fact is that you will never run out of lending institutions which will be willing to embrace you with their colourful presentation of loan opportunities. The challenge here is to know strongly when you need one and why you need it. Don't take more than what you have to because then, it would be hard to regain the financial stability that you are aiming for. Only take a loan to buy value-builder assets.

### 5. Dive then get off the water fast.

Your repayment options, just like lending institutions, are plenty. Check on your repayment plans and see whether you can make bigger repayments each month especially for those that charge high interest rates. This will help you get out of that debt faster than you should be. Don't stay too long in that. It will drain your budget.



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

studio 49  
photography

49 Johnston St, Annandale NSW 2038  
Phone: 0416 095 875

[WWW.GLOBALELITEMEDIAGROUP.COM](http://WWW.GLOBALELITEMEDIAGROUP.COM)

# PRESS RELEASE DISTRIBUTION

Get yourself "As Seen On" ABC, NBC, CBS, FOX and  
more to gain INSTANT Authority and Credibility

