

InLife

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

OCTOBER 2021

HOW TO BUILD
YOUR PROPERTY
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DEBUNKED

Four beauty routines that have been given the 'tried and tested' stamp but may still need further scrutiny

MEET THE DOCTORS BEHIND

The South Fountain

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5 BEST
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TIPS
THAT'LL
Blow your socks off



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EDITOR'S NOTES

Today we're honouring those heroes who not only keep us safe and healthy but, who also work so we can still meet our needs. So, I don't only mean the healthcare workers, fire department, and law enforcement officers. I also honour the grocery store workers, the garbage collectors, the postal workers, the delivery people, the pharmacists and so many more. You are held in high esteem and we hope you all know how grateful we are for you.

InLife International is celebrating a milestone and I could not be any prouder of this little endeavor that grew from being a little local magazine to a brand that has made its mark beyond Australia's borders. A lot of the credit goes, of course, to the team behind the magazine whose blood, sweat, and tears are in every page, event, photo, product, and partnership that bears the InLife name. I am honoured and privileged to be working with them and to have had the pleasure of interviewing countless entrepreneurs and creatives over the years. To all our readers, I hope your 2021 has been and will continue to be a special one despite what's happening in the world right now.

Jay Ilagan
Editor-In-Chief



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SEVEN LESSONS WE CAN LEARN FROM THE PANDEMIC

By Chi de Jesus

The words "quarantine," "lockdown," and "social distancing" became part of everyone's conversations since the disease, COVID-19 caused by the novel Coronavirus made its way all over the world. As if overnight, everything changed for everyone. But amidst all the tension-filled uncertainty surrounding this pandemic, one can see the silver lining in each dark cloud.

Here are some notable observations upon closer look:

We are reminded of how connected we really are.

Though there were really strict laws on social distancing and lockdowns, it ironically created more awareness of the value of closeness and social cohesion.

On the home front, Fil-oz families began to prepare food to share with stranded international students and families who are experiencing hardships due to the strict lockdown laws. People began to socialise more while observing social distancing. Families found more time to really talk to each other and catch up.

People from all over the world express their solidarity through music – from their balconies, the rooftops, and their windows. This has happened in countries like Italy, Spain, Iraq, the US, France, Lebanon, India, Brazil, and Germany. People expressed their feelings of loneliness, fear, and even anger through music – but mostly out of support for each other. Virtual concerts and artist collaborations from across countries highlight that we are all in this together.

The lockdown somehow put everyone's busy schedule to a halt making them focus more on their relationships and how connected everyone is.

The emergence of the "new normal."

Due to the major change in the way we live our lives, people are now more aware of the possible changes brought about by the adjustment that everyone has to do in consideration of everyone's health and safety. Words like "reinvention," "innovation," and "rediscovery" are now being discussed in relation to the "new normal." This takes out the current complacency in just adhering to what works and traditionally effective ways of holding a business. We are all on our toes to be able to cope with the effects of the global pandemic.

Companies have adopted the "business as unusual" philosophy changing the way they work to accommodate the needs of their customers – café's converting to take-away areas, digitalisation of services to go online, etc. Businesses are reinvented to get their feet wet into this new atmosphere of sales and marketing (a gin company has expanded to selling hand sanitizers, Filipino designers creating PPE's for the country's front liners, etc.).



Education is re-imagined.

As education has been updated to adjust to the growing needs of its learners in the modern, it's another ironic realisation that one of the most effective ways of teaching children is still through the guidance of their parents when they are homeschooled. It exposes the parents to really understand what their children know and what they can actually do.

This global occurrence has solidified the need of strengthening the different communication hi-ways to deliver education to the learners' homes or even countries. State-of-the-art solutions to keep students engaged and interested in the learning process employing possible technological advancements like virtual reality to increase the efficacy of learning.

We see a great change in our environment.

Because of this mandatory pause due to the enforced lockdown laws, the environment got to enjoy a most necessary break from carbon emissions and the like. Countries like China are now enjoying an 85% increase in good air. Due to the halt in the influx of tourists, Italy's canals now appear clearer showing signs of marine life coming back because of less pollution.

Nature is slowly rejuvenating and if we all know better, keeping its steady recovery might be the answer that we need in slowing down (or even alleviating) the effects of global warming. Due to the halt in all modes of travel, pollution has considerably decreased. This gives biodiversity a better fighting chance.

We now see the true meaning of social responsibility.

A lot of companies have shown how serious they are in their corporate social responsibility efforts exhibiting their concern to the main stakeholders of their business – the consumers, their employees, and the community.

Large donations have been sent out by these companies to help out in the research and development of a vaccine that will fight the adverse effects of the disease. Food and medical equipment are forwarded to the health professionals and the front liners encouraging everyone to follow health and safety measures to avoid being infected.

Through these companies' adherence to their sworn corporate social responsibility, consumers may then better understand the company's integrity and promise which gives us a better idea on which company we can support in the future because they definitely will support us.

For war-torn countries, they experienced a temporary respite from the horrific fighting and got to feel once again a moment of peace.

The UN Secretary-General announced the United Nation's call to end all wars in the face of COVID-19 as the world confronts a "common enemy." According to Secretary-General Antonio Guterres, "it's time to put armed conflict on lockdown."

According to ABC, a ceasefire was declared in some places in the Middle East and although the war did not totally stop in those areas, there are possibilities that stronger lockdown laws can (hopefully) lead to less violence.

People are becoming more grateful.

Waking up each day healthy and ready to experience the lockdown is already something to be thankful for. After most of our usual liberties have been taken away, we now are more appreciative of our walks in the park, watching and screaming at field games, embracing our friends and family, and just being near someone hearing them laugh. Our appreciation and gratefulness for the things that we usually take for granted have already created shifts in the behavioural patterns of our lives – we breathe deeply, we look at the trees more intently and we see people around us as a part of our being.

The global pandemic highlights something very important and that's the fact that we are all connected by one planet and one life. Only when we truly realise this by the lessons that have come out of this experience riddled with deaths, anxiety, and fear can we truly come out of this situation victorious.

Lessons are made to be learned and realised. Ignoring them makes all of this suffering futile.

Source: *The Australian Filipina*



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WHAT MY BROTHER TAUGHT ME ABOUT LEADERSHIP

By Michelle Baltazar

Leadership is one of those tangible-and-intangible skills that has become a lifelong learning process for me. I attend courses, I read books and I try to learn from successful leaders around me.

But today I discovered that far greater lessons in leadership live closer to home than I expected. My brother, who up until recently worked as a manager at a big telco, has since left the company.

During his last week, this beautiful heartfelt message was left on his Facebook wall:

"Last shift working with my Kuya Mikey! this guy has taught me so much, and never fails to make me smile on the worst of days. Always had my back since day one. No matter where you are, or what you do, you'll always succeed. Much love Kuya, salamat!"

The word "kuya" translates to "older brother" in English so one of his workmates treats him as an older brother, someone who looks out for you. That's lesson number one: real leadership is not just about looking after the company or yourself but the people you work with.

In response to the best wishes, my brother wrote:

"Thanks to all my Penrith crew, of course, I got yo back all the way "way of the ninja"....I love every one of you guys and will miss you all very very much...I'll see the rest of you tomorrow for my last shift @ VODAFONE be good and always be honest to your crew..."

This is lesson number two: real leaders break the rules around keeping an arm's length between themselves and their staff. How many in the financial services industry would share parting words that include "love" and about missing the people that you work with? This happens very rarely, and probably only within the lower tiers of the organisation than the higher tiers, which is where it should start from.

Finally, my brother also taught me that real leaders are selfless. In his farewell note, he made a point to tell his organisation to look after those who will remain with the business. Most importantly, he shared advice that encourages honesty and transparency when he said, "@ Vodafone, be good and always be honest to your crew."

In a way, I think there are two types of leaders: conscious and natural. Some leaders are taught how to lead. Others, like my brother, are just naturally so.

They say that leadership is like a pyramid and that it gets lonely as you go further up the top. But what I believe my brother just demonstrated is that real leaders are not at the top of the pyramid but the foundation near the ground. A good business is not a pyramid built on masses of employees at the bottom and the leaders at the top.

On the contrary, a good business is a pyramid underpinned by leadership muscle at the bottom that everyone can then build their success on, including the smallest cog of the business or the pointy end at the top.

In a way, too, my brother taught me that being a leader doesn't just mean delivering outcomes, short or long-term, to the company you work for. His impact on his fellow staff, especially if they 'pay it forward', means positive outcomes further on. Even if he never gets to witness it.

I've made mistakes and still have a lot to learn. But I'm so proud that some of the best learnings I've had did not come from a stranger: it came from the same kid, now a man, who share my family photo album. (Source: The Australian Filipina)



"Real leaders are not at the top of the pyramid but the foundation near the ground."

HOW TO EFFECTIVELY ORGANISE YOUR PANTRY

With hopeful hearts, we're all focused on seeing the end of this pandemic while we transform our households to their best state ever! And one of the areas that we really need to focus on because we always have the proverbial excuse that "you just have no time" is your pantry. Your spot for goodies, ingredients, and other food items has transformed into a stockpile of "organized" chaos. So here's something that will help you through the first obstacle that we encounter – where do we begin?

And because this is something that's beyond my arsenal of "how to's" I've sought out the help of an Australian Filipina and a very good friend who's no stranger to the kitchen and all its intricate segments. She is Christine Caisip – a full-time professional recipe tester in Sydney and has worked in a variety of professional test kitchens in the last six years. I was amazed at how she arranged the pantry in her new home and after a short talk, I realized that she is obsessed with small details, organisation, and creating beautiful work. Christine loves creating the perfect, harmonious pantry environment!

Below is our fun talk as I rummage through her new pantry.

What would be the first consideration when arranging your pantry?

The first thing I would think about before starting to organise a pantry is understanding what kind of foods you eat regularly and what comes in and out of your pantry from the supermarket on a regular basis. What recipes do you tend to cook the most frequently, pastas, stir-fries, tacos? Most home cooks tend to cook from a handful of recipes they're comfortable with a few tweaks. Write down what you commonly tend to cook week-to-week. This guide will help you discover what kinds of foods you like to eat and what kind of pantry you should build.

Your pantry will be bespoke to you and your household's needs depending on your likes, dislikes, and typical supermarket purchases. An easy way to do this is to have a look at what your pantry looks like right now. What ingredients do you have the most of - rice, pasta, flour, tinned goods, open or closed bags of items?

I like to take a pen and pad and then categorise all the items in your pantry to start with, as it's a helpful snapshot of the items you've currently been buying and typically like to cook with. What you will also most likely discover is a range of products that may have been impulse purchases or items you used a partial quantity of but are unlikely to use again.

While these items are fun to have for creative cooking, I encourage you to be ruthless - when you find an item that falls under this category, if you cannot imagine yourself creating three separate types of dishes with it within the next week or so, either throw it away or donate it. This exercise will also help you to be more mindful of these random purchases that sneak onto your trolley when shopping (especially when hungry!).



Please take us through the "step-by-step" in organizing your pantry.

First, assess your pantry and the items you regularly buy for your pantry.

I like to categorise by type of food (e.g. types of rice, flours, sugars, tinned goods, nuts, sauces) but you can categorise according to the largest to smallest amounts that you have (as this can vary too). For example:

- Rices - Brown, short-grain, Japanese, basmati, wild, jasmine, etc.
- Sugars - Caster, brown, raw, etc.
- Sauces - Soy sauce, fish sauce, sesame oil, etc.
- Nuts - Pistachios, macadamias, peanuts, etc.
- Spices - cumin, coriander, nutmeg, etc.

Then, remove all items that you haven't used in a long time, or have passed their best-before date. Note down all the regularly used items and the typical sizes you tend to have them in. For example:

LARGE CONTAINER - White rice, white flour, plain flour. (These containers should be reserved for items that you use frequently on a regular basis).

MEDIUM CONTAINER - Pitted dates, almond meal, caster sugar, lentils, barley, chocolate chips. (These containers are reserved for items that you don't use as regularly but still like to have around in medium quantities for the occasion that you feel like being a little creative).

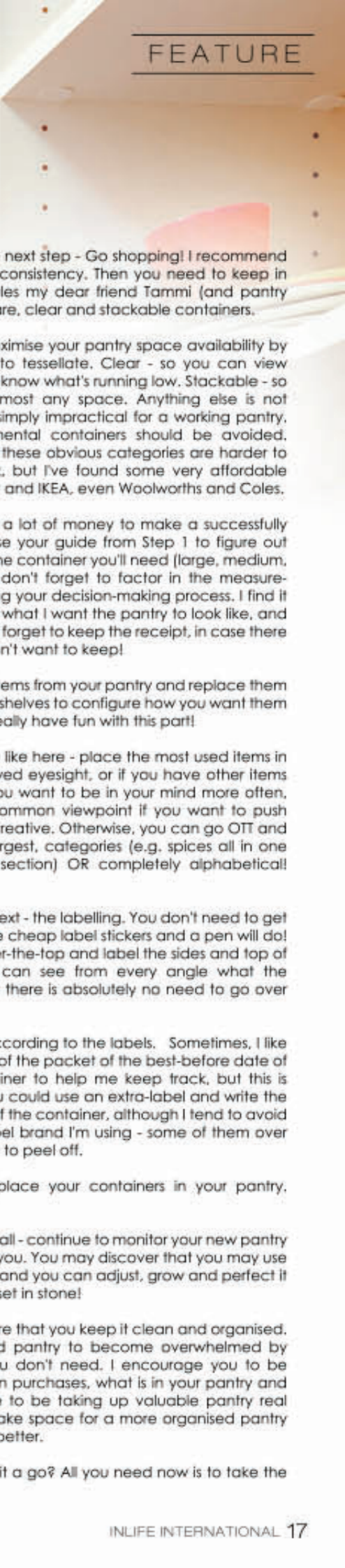
SMALL CONTAINER - Nuts (pistachios, macadamias), popcorn, sesame seeds, ikan bilis, miso paste sachets (just some I have in my small section!)

EXTRA SMALL CONTAINER - Spice blends, cumin, coriander, nutmeg, dried rosemary, etc. This category is reserved for the smallest items in your pantry that still benefit from that extra bit of organisation. I like buying spice blends from spice shops or in larger bags rather than the small jars available at supermarkets. It's cheaper and easier to measure for cooking in small containers.

At this stage, I also like to check the types of tins I have and categorise them by type (e.g. anchovies, tinned tuna, mixed beans, diced tomatoes, coconut milk, etc.). I'll arrange these by type later on, depending on the shelf space I have left after the containers have been sorted. If I have particularly deep shelves, I like to save the tins for the deeper parts of the shelving because of their long shelf life.

For any other categories that don't fit into these containers (e.g. soy sauce, sesame oil bottles, etc.), I like to buy, evenly sized wooden boxes to place these in, so they're easy to grab but can also be categorised neatly with a return space to go to in the pantry.

The next step is to use a measuring tape to measure out the size of your shelves, length, width, depth. Take the measuring tape and the measurements to the shops with you so that you can ascertain how many of your preferred styles of containers will fit on your desired shelf at home. I know this is a lot of work, but trust me, it's worth it when you maximise the space you have by actually measuring and the work pays off later!



This gets you ready for the next step - Go shopping! I recommend sticking to one brand for consistency. Then you need to keep in mind the three golden rules my dear friend Tammi (and pantry goddess) taught me. Square, clear and stackable containers.

Why? Square - it helps maximise your pantry space availability by allowing your containers to tessellate. Clear - so you can view what's inside and instantly know what's running low. Stackable - so you can fit them into almost any space. Anything else is not acceptable because it's simply impractical for a working pantry. Round jars, overly ornamental containers should be avoided. Strangely, containers with these obvious categories are harder to find than you might think, but I've found some very affordable options available at Kmart and IKEA, even Woolworths and Coles.

You don't need to spend a lot of money to make a successfully organised pantry work. Use your guide from Step 1 to figure out how many categories of the container you'll need (large, medium, small or extra-small) and don't forget to factor in the measurements of your pantry during your decision-making process. I find it helpful to visualise exactly what I want the pantry to look like, and that helps guide me. Don't forget to keep the receipt, in case there are any containers you don't want to keep!

Up next, clean out all the items from your pantry and replace them with the containers on the shelves to configure how you want them exactly to look. You can really have fun with this part!

You can do whatever you like here - place the most used items in your most commonly viewed eyesight, or if you have other items that you rarely use that you want to be in your mind more often, move those to a more common viewpoint if you want to push yourself to be a bit more creative. Otherwise, you can go OTT and organise by smallest to largest, categories (e.g. spices all in one section, rices all in one section) OR completely alphabetical! Whatever you like.

My favourite part follows next - the labelling. You don't need to get a fancy label maker, some cheap label stickers and a pen will do! I like to go completely over-the-top and label the sides and top of the containers, just so I can see from every angle what the container category is, but there is absolutely no need to go over the top like me.

Then fill your containers according to the labels. Sometimes, I like to include a cutout piece of the packet of the best-before date of the product in the container to help me keep track, but this is optional! Alternatively, you could use an extra-label and write the use-by date on the base of the container, although I tend to avoid this depending on the label brand I'm using - some of them over time become very difficult to peel off.

You're now ready to replace your containers in your pantry. Admire away!

Finally, last but not least at all - continue to monitor your new pantry to see how it's working for you. You may discover that you may use an ingredient more or less and you can adjust, grow and perfect it over time. Nothing is ever set in stone!

Most importantly, make sure that you keep it clean and organised. It is very easy for a good pantry to become overwhelmed by additional clutter that you don't need. I encourage you to be mindful about your kitchen purchases, what is in your pantry and why? If it doesn't deserve to be taking up valuable pantry real estate, then remove it, make space for a more organised pantry that will serve your needs better.

So, are you ready to give it a go? All you need now is to take the first step. Enjoy!

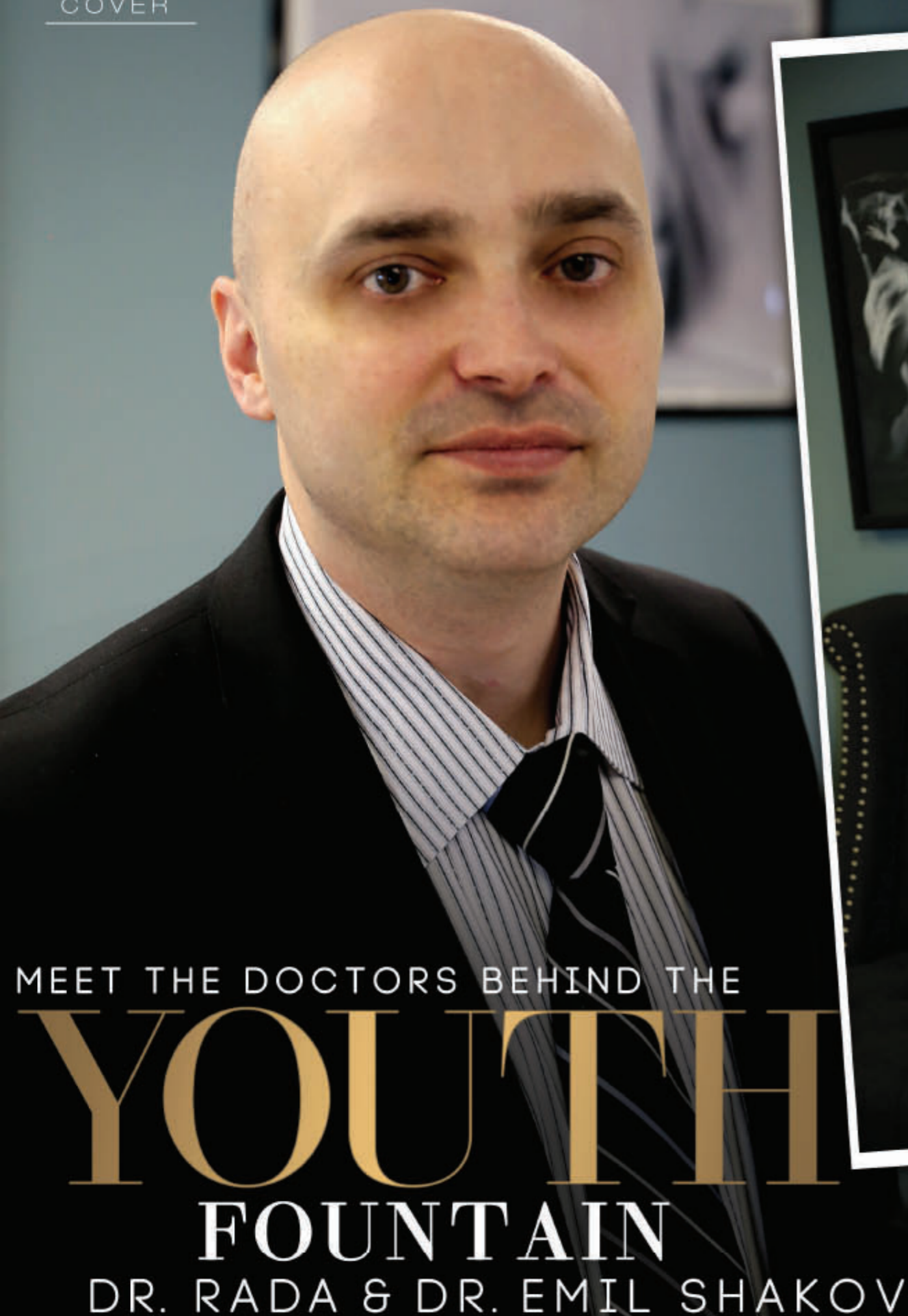


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MEET THE DOCTORS BEHIND THE
YOUTH
 FOUNTAIN
 DR. RADA & DR. EMIL SHAKOV



Dr. Rada Shakov, MD, and Dr. Emil Shakov, MD Of The Youth Fountain have taken the health and wellness practice by storm, expertly helping their clients reclaim their vigour, vitality, and confidence in their bodies.

This genius of a couple is adept at gastroenterology, general surgery, weight loss, skincare, hair restoration therapy, aesthetic treatments, and more. Dr. Emil Shakov founded the wellness center in 2013 with his wife Dr. Rada Shakov eventually expanding the practice in 2015.

Together, the Shakovs have multiple success stories of treating health and wellness from the inside and out, highlighting the importance of holistic patient care. The gifted duo utilise first-class, state-of-the-art methods to put their clients back in control of their appearance and physical health.

With the Covid pandemic creating a new, parallel lifestyle for the majority, the Shakovs observed a rising demand in clients who wanted to feel like their personal wellness was supported - they quickly realized that they can play a vital role in this, hence, as licensed medical professionals, The Youth Fountain was streamlined predominantly for such individual clients.

The Shakovs definitely find a healthy sense of reward and fulfillment in their profession. They love making an immediate impact in their patient's lives and they also love the fact that their patients are happy to see them and that they can form a bond and connection with them. Their primary goal is to always keep learning and enhancing their knowledge and techniques. They want to bring more awareness about health maintenance, especially the importance of preventative care. They also want the industry to be more proactive when it comes to showing people how they can stay healthy, invigorated, and youthful throughout their lives.

InLife International recently caught up with Dr. Rada Shakov and Dr. Emil Shakov and here's what went down:

Could you please tell our readers a brief background about yourself and how you started your business?

Dr. Rada: I initially started as a Board Certified Gastroenterologist, and after working in a group setting, decided that working for someone else wasn't for me. I have always loved all things aesthetic, from makeup to beauty and fashion along with wellness. Dr. Emil created The Youth Fountain and it was only natural to join him and grow the practice.

Dr. Emil: I began my career in surgery as an employed surgeon. After several years, I decided to start my own practice, The Youth Fountain, at the end of 2013. I wanted to be my own boss and to offer treatments for my current patients and for prospective patients without being hindered or influenced by a boss.

What was your key driving force to become medical doctors and entrepreneurs?

Dr. Rada: I have always wanted to be a doctor. Aesthetics allows me to help patients in a different way, a way that can incorporate the outside beauty with inner health and wellness. Being an entrepreneur allows me to work in a way that is best suited for being a mother. As an entrepreneur, the success of our business is from the hard work we and our staff put into it. Showing my children that if they put effort into their dreams, the dreams become reality.

Dr. Emil: I had always wanted to be a doctor from an early age. I loved the idea of being able to make sick people healthy. I never expected to be an entrepreneur until I became one after starting my own practice. I was thrown into being a business owner and had to learn tough lessons on how to run a business and decisions that you make can be detrimental or beneficial depending on the choices you make for your business.

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

Dr. Rada: Currently, we have ads on Facebook and Instagram. Also, our positive reviews on Google are a great way to garner new patients.

Dr. Emil: I'm constantly looking to improve the business through efficient business practices, monitoring the profit



and loss, and making sure I have the right staff in place to help me accomplish our goals of growth and success. We try to stay up to date in the latest techniques in Aesthetics to offer the patients the best treatments. We recently hired a PR company to help us grow and gain exposure in the media.

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

Dr. Rada: We've seen the most success with New Age PR Agency and advertising through social media.

Dr. Emil: We have tried every form of marketing you can think of. Direct mailers, Billboard advertisements, TV commercials, Social Media Marketing, and Advertising in magazines. We have used several different marketing companies for the advertisements. At this time, I have taken over our marketing because I did not feel I got real value out of the spending we were doing. This has worked well. We mainly do social media advertising and SEO upgrades for the websites to help with organic searching.

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

Dr. Rada: If you believe a decision is necessary to make, then it becomes less difficult. Every day we have choices and decisions to make. Thinking them through calmly and rationally helps when they are difficult.

Dr. Emil: Due to Covid, we have had to shut down on more than one occasion. If we are shut down we produce no revenue for the business. Safety first and we fully agree with that but nonetheless, being shut down was very difficult financially for us.

How do you define success?

Dr. Rada: Success for me is providing a life for my children that I didn't have. Making a patient happy is a small daily success that I am grateful for. Success for me goes beyond monetary things, it's the ability to impact people in a positive way that feels like success to me.

Dr. Emil: Success for me is not having financial worries for the business, happy patients, and happy staff. A great reputation in your field and recognition from your peers.

Do you believe there is some sort of pattern or formula to becoming a successful entrepreneur?

Dr. Rada: I think that hard work and smart work are the formula for becoming a successful entrepreneur. Having humility and learning from others around you is another important aspect.

Dr. Emil: Hard work, perseverance, a lot of sleepless nights, blood, sweat and tears and true grit. You must be ready to fail in order to succeed and sometimes you fail a lot before you succeed. Most important is you learn from your failures and you never give up.

What is your favorite aspect of being a doctor/entrepreneur?

Dr. Rada: I love the ability to meet new and unique individuals and the ability to constantly learn, evolve and grow as a doctor.

Dr. Emil: I love being a doctor! It was my life goal and I was able to accomplish my dream and get to do what I love and make a living doing it. I love having my own business and being the boss and not having to answer to a boss. There is a wonderful freedom in being able to say that.

If you had the chance to start your career over again, what would you do differently?

Dr. Rada: If I were to start my career over again I would take business courses along with my medical training. I also might have not gone into gastroenterology and started aesthetics training after my medical residency.

Dr. Emil: I probably would have pursued cosmetic or plastic surgery instead of only general surgery. This way I could offer patients the full spectrum of treatments from non-invasive to invasive. I also would have loved to have gone into practice on my own from the beginning instead of starting in the employed route.

BEAUTY SECRETS: DEBUNKING MYTHS ON SOME NATURAL BEAUTY REGIMENS

By Chi de Jesus

A lot of people are riding on the bandwagon of going natural and although we are all for it, I think that we sometimes have to take one step back before diving into a regimen that's endorsed by a lot of people because it's natural. Here are some beauty regimen that has been given the "tried and tested" stamp but may need further scrutiny.

1. Using lemon juice to naturally whiten your skin. This wonderful gift of nature is known for not just being an antioxidant but also has astringent qualities that can decrease oil on the skin and reduce inflammation. Yes, it's loaded with vitamin C which brightens and may smooth fine lines on your face.

BUT... because of those same acidic qualities, it may be the source of some major side effects like skin irritation, sensitivity to sunlight called 'phytophotodermatitis' which can cause swelling, redness, and blister-like patches on your skin due to exposure to sunlight, 'leukoderma' or more commonly known as 'vitiligo', a skin condition where the skin develops large white spots and sunburn.

2. Leaving coconut oil on your face the whole day. Due to its rich in lauric acid quality, it has been proven that coconut oil has very effective zit-fighting powers and it also provides excellent hydrating protection to your skin during prolonged exposure to the sun.

HOWEVER Because it is easily absorbed by the skin, the skin "feels" moisturized resulting in the slowing down of its natural production of sebum that protects the skin from bacteria and transepidermal water loss – the evaporation of your valuable hydration from inside the skin. This leaves your skin more vulnerable to environmental stressors and might leave your skin drier than it was. For naturally oily skin, because coconut oil is 90% saturated fat, there may be a high possibility of your skin getting clogged resulting in comedones or blackheads.

3. Using honey as a natural mask. This naturally existing element keep germs at bay and lessens inflammation because of its antibacterial and antiseptic qualities.

ALTHOUGH its application on the skin has proven to provide a number of benefits to a lot of people, studies have shown that it may produce an allergic reaction. Also due to its stickiness, it may also be harder to remove from your skin.

4. Using very hot water to wash your face. Though the heat may help the skin to open its pores to release all the dirt and grime that you have accumulated the whole day, high-temperature water strips your skin's moisture and may signal your oil glands that it needs to replace it by creating more oil. This results in acne break-outs. Lukewarm water is always the better way to go and if you feel that you have gently massaged out all the unwanted dirt on your face, you can try a tad cooler amount of water to help close your pores.

There are still a lot of these natural elements that involve "naturally" occurring substances but because they already border the "gross" levels that go beyond propriety, let's just skip it altogether because all these "tried and tested" regimens are definitely NOT absolute.

Remember that more than the process, you have to very well understand the main element involved in the process – your skin. You have to find out first your skin type and condition before launching into a regimen that may suit your skin and don't forget, your lifestyle.

The regimens listed above may have their merits but testing would always be the best initial course of action along with your consultation with your dermatologist.

Source: The Australian Filipina





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FIVE DIET PLANS TO HELP YOU SHED WEIGHT AND IMPROVE YOUR OVERALL HEALTH

Even the most stressed of people let their hair down and hang ten during wintertime. So, in the most celebrated and comfortable time of the year, you find yourself relaxing and devouring three times the calories per day you usually consume. And, unknowingly, you make it to three sizes up in just two weeks.

Now, you no longer fit into your favorite jeans, and you are forced to wear sweatpants even if it's Wednesday. Suddenly, wearing a bikini is not an option and the holidays don't seem so appealing anymore.

Well, stop moping around about eating that bowl of chocolate fudge ice cream and the three slices of blueberry cheesecake your sister made you. There's no point in crying over spilled milk, or in your case, empty bottles of milk.

Get you're A-game on and take back your body! Here are five easy and effective diet plans to shave off excess weight:

Don't skip your breakfast

Just because you've eaten too much for a few weeks, doesn't mean you have to stop eating anything to lose a few pounds. Skipping meals, especially breakfast, will only leave you starving and then wanting to eat more. This will then lead to gaining more weight, which is something that you don't want.

Eat breakfast so you have the energy to do your tasks for the day. And, you won't have the urge to eat a few sugary treats every now and then.

Drink more water

You feeling hungry almost every time is sometimes just your body telling you that you are thirsty. Next time you have an impulse to eat a donut, try drowning that impulse with a glass of water.

Moreover, your body is mostly composed of water, and getting hydrated all the time ensures that all the other parts get the necessary amount they need to function properly.

Eat your greens

Fiber is your friend. You want to inject more fibrous fodder into your meals because it helps you digest food better. Leafy green vegetables are rich in fiber and you have tons of selections from your local grocery and Farmer's Market to choose from.

Aside from fiber, you are dosing up your body with much-needed nutrients, which you can only get from fresh veggies. Taking care of your body doesn't mean just being thin enough for a bikini but also having the body and the energy to do the things you want to do.

Say goodbye to your bag of chips

Losing weight is already hard enough. There is no need to make it more difficult for yourself. So, throw away your bags and bags of junk food, and anything that isn't necessary for your health.

Make an inventory of what is inside your fridge and kitchen cabinets and take out those that don't fit into your healthy diet.

Commit

Yes, make a commitment. It is easy to choose the food that we eat but being consistent about it can be very challenging. An effective diet plan depends mostly on how unswerving and dedicated you are to following it.

Keep sight of your goal and don't let a few donuts take you off the right track. A few bites of pizza once in a while won't hurt. And, of course, don't forget to stay active and exercise. Your dream body is within your reach as long as you stay disciplined and you always put your health first.





RAVE REVIEWS: SYDNEY, AUSTRALIA'S FIRST EVER KITKAT CHOCOLATORY (Boutique)

By: Jill Antonio

Chocolate lovers rejoice! Sydney-siders can discover a break like never before, with a premium personalised chocolate experience in the heart of the city.

We were privy to an exclusive private preview of Sydney's first-ever Kit Kat Chocolatory boutique, by Nestlé — where Head Chocolatier Connie Yuen had us feeling like Charlie with a golden ticket.

We donned our aprons, and with VIP access to the kitchen — settled in to “create our break”: a personalised 8-finger KitKat of our own making. The experience saw us picking from four premium chocolate flavours (milk, dark, white, or Ruby), and then up to three gourmet ingredients from an endless array. For my handcrafted creation, I went with “Ruby” chocolate — a must-try flavour owned and pioneered by Nestlé KitKat — plus rose petals, salted caramel crispearls, and crushed honeycomb. Connie gave us an amazing inside peek at the process for Chocolatiers.

When the KitKat Chocolatory opens in Sydney, ‘Create Your Break’ will offer guests the chance to design their own eight-finger KitKat by ordering from a schmick self-serve screen. Create Your Break offers up to 30,000 possible combinations, with a choice of premium chocolates, and custom package designs and labels. Guests can either watch chocolatiers create their bar, or return to collect it in under 2 hours.

Meanwhile, there's plenty at the KitKat Chocolatory to keep you entertained. Next, we moved on to the ‘KitKat Tasting Table’, to explore a carefully crafted selection of plated KitKat desserts offering the latest trends in chocolate, yet inspired by the history of the brand.

As if that wasn't enough to excite our senses — we also sampled specially crafted desserts aboard the (highly instagrammable) ‘KitKat Chocolate Train’. Move over sushi train! Think luscious KitKat selections with fillings like Yuzu Ganache, Peanut Butter & Raspberry, and Wasabi Crème to choose from. These can be selected by guests as they pass by.

The KitKat Chocolatory is the perfect place to pick up a quick and nifty gift. The boutique offers an exclusive ‘Mix Your Break’ range. Twelve individually wrapped creations, such as Cotton Candy, Guava, Churros, Sake, and Matcha give guests the chance to select from a whole variety of delicious flavours. If the little bites are not your bag, the Special Editions collection reimagines favourites from Australia, Brazil, and Japan.

KitKat Chocolatory is in Japan and Malaysia and more recently the UK, Canada, and Brazil. For more information, visit the KitKat Australia Website (www.kitkat.com.au).

Location: KitKat Chocolatory Mid City Sydney (Shop 54, 197-211 Pitt Street Sydney, NSW 2000)

Photo Credit: Red Havas



CELEBRITY HOMES UNLOCKED: A SNEAK PEEK INSIDE
MATT DAMON'S
ZEN-INSPIRED PACIFIC PALISADES MANSION

Bidding farewell to Los Angeles, Matt Damon listed his Zen-inspired Pacific Palisades mansion for sale in January for \$21 million. With no takers, Matt recently reduced the price to \$17.9 million, and it sold in a couple weeks. The final sale price has not been disclosed.

Situated on the same premier street his buddy, Ben Affleck, still calls home, Damon's 13,508-square-foot residence is in the mid price range for Pacific Palisades with seven bedrooms, 10 bathrooms, and nearly three-quarters of an acre of lushly landscaped grounds with mature trees, a koi pond, a children's play area and a resort-style pool and spa. Master-architect Grant Kirkpatrick of KAA Design used warm woods, natural stone and lots of glass while including artful details throughout the spacious mansion. The home's focal point is its central atrium with 35-foot, vaulted-mahogany ceilings that let in tons of natural light. Open floor plans and disappearing glass walls connect the sprawling living and entertaining areas. A chef's kitchen features custom-mahogany cabinetry, Bluestone countertops, and top-of-the-line, stainless-steel appliances by Viking, Miele and Wolf. The master suite includes huge dual walk-in closets, a spa-style bath with a massage room and opens onto its own private terrace with palm tree and garden views. A game room, bar, office, gym, media room, staff quarters and wine storage and tasting room complete the gated estate.

One of Hollywood's most bankable stars and among the highest-grossing actors of all time, Matt's films are responsible for almost \$4 billion in box office receipts. Together with his writing partner and life-long friend, Affleck, Damon won an Academy Award and a Golden Globe for Best Screenplay for Good Will Hunting. As an actor, he took home a Golden Globe for his starring role in The Martian.

Matt's most recent project is the upcoming The Last Duel, which was filmed in France and Ireland during the pandemic. Damon found himself locked down for three months with director Ridley Scott and the rest of the film's cast and crew in the small Irish town of Dalkey, about 45 minutes away from Dublin. The actor loved it so much that he reportedly considered moving to Ireland. Instead, Damon and his family have taken up residence in their \$16.75 million Brooklyn Heights penthouse, at its time of sale the most expensive piece of residential real estate ever sold in Brooklyn.

The listing is held by Eric Haskell of The Agency

Photo credit: Alexis Adams
Source: TopTenRealEstateDeals.com





FIVE KEY REASONS TO INVEST IN PROPERTY

Australians love real estate. Whether its visiting display homes, reading the property section of the paper or online, talking with friends, or dreaming of your future home...we simply love property. The great Australian dream still exists, however, it's changing shape. More and more people are coming to understand a new way of thinking – not just buying a home to live in, but using property to get ahead in life. The typical first home-owner will now consider buying an investment home instead of a home to live in, rent it out and then either move in (when weekly expenses are less than rent), leverage to eventually buy their own home, or rent in their desired area.

That's right, invest in property to achieve your future financial goals! Buy in strategic locations. Leverage bank finance. Rental income pays down your mortgage. Then you're left with an asset(s) that delivers a passive income stream to sustain you well into the future.

With every investment, there are inherent risks and rewards, particularly when borrowing funds, or off-plan purchases. It's important to do your homework and consult independent legal and financial advice before making any property purchase or investment.

When it comes to the rewards, there's certainly plenty! The PIA B&R model (Buy and Rent) has been tried and tested amongst our investors for well over a decade, so we're sharing the secrets of our clients' success. We've compiled the top 5 reasons why you'd invest in off-plan property, particularly in the Sydney market.

1. It's actually easier than you think

You've done your suburb research, you know your budget, and you understand the negative gearing benefits...what's stopping you?

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

Once your finance is in order, you'll need to do your due diligence (arrange bank valuation and undertake your property inspections), so there's very little risk that you'd find yourself with a property that you've overpaid for or doesn't meet your expectations.

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

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

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

Which leads me to the next great reason to investing in property. The ATO will allow you to claim a range of tax-deductible expenses

through your investment property, including depreciation. The newer a property, the greater the depreciation levels. This serves to reduce your tax bill and improve your cash flow. Talk to your financial advisor or tax accountant about how you can reduce your tax bill through property.

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

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

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

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

Will you have enough super to retire on? How stable are my

super investments? Will your current employer contributions be enough to live out the retirement you've planned? Will there be an aged pension when you retire? What can I do to retire comfortably? All questions to ask yourself in considering your future financial goals.

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

5. You control the destiny of your portfolio

You control where you buy, how many properties you buy, and when to sell. And to a certain degree, how much you can achieve for rental return.

Unlike other investment types, property affords you many options in terms of growing the value, size, and income for your property. Whilst market forces and economic conditions play a role in influencing property values and demand for properties, you are still the captain of your own ship – steering your portfolio in the direction of your future financial goals and life circumstances. Buying an off-the-plan investment property can be an exciting and beneficial venture in your journey to financial freedom.

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

A woman with long brown hair, wearing a wide-brimmed white 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.

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