

THE Millionaire magazine

A portrait of RZA, the leader of the Wu-Tang Clan. He is wearing a white jacket over a black shirt, a black beaded necklace, and several beaded bracelets on his right wrist. He is also wearing aviator sunglasses and has a short beard. His right hand is raised near his face, with fingers slightly curled. The background is a plain, light color.

GET TO KNOW WU-TANG'S RZA

FIND OUT MORE ABOUT THE LEADER OF THE
LEGENDARY RAP GROUP, THE WU-TANG CLAN



AMBN

AUSTRALIAN MILLIONAIRES BUSINESS NETWORK

THE GLOBAL Millionaire magazine

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EDITORIAL

Editor-in-chief
Vicky Yen Chew

Managing Director
Alberto Prias

Creative Director
Vanessa Laughlan

Managing Editor
Lailani Washington

Marketing
Levi Garcia, Liam Brown, Krissy Anderson, Eileen Maynigo, Barnes Luz, Jason Harris, Oliver Young, Charles Chan, Albie Prias, Lucas Hernandez, Annabel Cook, John Esquerro, Michelle Wright, Cam Rogers, Angelica Whitelaw, Joanne Azzi

Writers & Contributors
Sebastian Campbell, Shiwani Gurbah, Dylan Parker, Holly Phillips, Jenny Hu, Charles Chan, Jill Antonio, Scott Murray, Vanessa Jensen, Leanne Harrison, Pat Higgins, Judy Flynn, Angie, Katrina R, Joerisa, Rommel P, Christian Q, Christine Owen

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THE GLOBAL Millionaire magazine

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



It's hard to believe we're already in July of the "New Year" 2022. It is easy to be discouraged when the plans we have for our year were overturned with uncertainty. This issue will inspire you with stories of how these entrepreneurs overcame the most extraordinary challenges - with sheer willpower, good old-fashioned grit, sweat, and tears. Learn how to become wealthy in three easy ways, plus, find out three powerful visualisation techniques that really work.

Mike Ilagan
Managing Director

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THE FIVE MAJOR PROPERTY MARKET TRENDS IN 2022

The North and South coastal-line alongside the city east are narrow strips with reserved parklands. This makes development along the North Shore and southern lines impractical. Sydney West, however, looks a lot more promising with lots of land for development. Therefore, Parramatta, Liverpool, and Penrith have been chosen as the new smaller city sites. These three new cities will collectively be called "Great Western Sydney" and are predicted to be the third largest economy in Australia following the Sydney CBD and Melbourne CBD.

Changes that have taken place so far in Great Western Sydney include a 50 percent growth in employment in the region and the building of new roads, these being the M2, M5, and M7. But this is just the beginning. New trains, train lines, and more new roads are expected to follow, which, in turn, will stimulate greater employment.

This trending change in the city layout and movement "westwards" is expected to act as a critical reference to predict the hot spots for property value increase in years to come. As such, it acts as a guide for property investors with a keen eye.

How These Changes in Trends Will Impact on Sydney Property

Based on the two trends of change mentioned above, the development focus in Sydney, after the completion of new roads, is expected to move towards the improvement of the urban living environment. New shopping and recreation facilities around the new employment areas and the generation of a scope for future demands will follow. By combining the areas we live and work in with areas for recreation and shopping, people are being encouraged to reduce their need to commute. Overall, it can be said that the areas with increasing employment opportunities are the areas with a superior increase in property values.

The two trends mentioned in this article reflect the difference

between now and the future, the difference between impression and reality and the difference between "waves" in investment. However, before investing in property, investors need to look at the bigger picture, make a note of changes, and keep an eye on areas that are showing signs of a superior increase.

The key to successful property investment is to invest for the future and to be aware of future trends. According to the Property Investors Alliance (PIA), a property investment group who specialize in the Sydney property market, investors need to identify whether or not a suburb has a "superior increase" as this then highlights any differences between now and the future, so that differences between impression and reality can be identified along with any differences between the "waves". Identifying these differences leads to the exposure of the future in housing and where this is heading in a specific area.

The trick to understanding superior increase in Sydney is achieved by getting to know the two trends in today's Sydney property market. The first trend being how a Sydneysider now selects a home, and the second being how the city layout has changed.



How a Sydneysider Now Selects a Home

Conventionally speaking, many Australians used to prefer a home that had a separate living area with three-bedroom and a front and backyard. However, over the last 20 years, there has been a number of changes in the Sydney community, these being:

- **Heavier traffic** - Traffic is becoming heavier and harder to negotiate. This, in turn, means that people living in Sydney are finding it increasingly harder to drive to work or to the shops.
- **Less time** - Time is becoming more precious with both husband and wife having to work to ease the financial pressure. Many are also working more extended hours to get ahead financially. Plus, a greater variety of entertainment is available, which means less time and money.
- **Rising living costs** - The cost of living is increasing. This means less residual income. These changes in lifestyle are seeing many Sydneysiders review their home choices, with them electing to live closer to work and transport and to live in smaller, more compact homes. These changes are becoming a trend which is expected to have an impact on the types of investment properties purchased in the future.

Living Closer to Work

By electing to live closer to work, many Sydneysiders are now looking for a rental property that is situated in the suburb they work in, or a neighbouring suburb close-by. This not only reduces their commuting time and sees them avoid heavier traffic, but can also reduce their rental costs. For example, an apartment in Liverpool, a suburb in Sydney's Southwest, is managed by PIA. When PIA advertised the property for lease, they anticipated attracting tenants in a low-to-mid income bracket. However, PIA realized that many of the applicants who applied for the property were actually doctors and nurses that were working at the nearby Liverpool Hospital. These applicants were in a higher income bracket, and they chose the apartment for convenience, rather than residing in the more affluent Eastern and Northern suburbs.

Living Closer to Transport

When a Sydneysider elects to live closer to transport and shopping centres, they are aiming to reduce the stress of driving to and from work, and to the shop. Plus, they are seeking to save time and money. For instance, a couple who lived in Cherybrook and paid a weekly rent of \$500 decided to move to Auburn Central. Their decision to move was based purely on the couple's need to save money and time. The husband works in IT for a company in Parramatta, and his wife works in a financial institution in the city. The couple was finding it too expensive to own and run two vehicles. Plus, the wife wanted to reduce her daily commuting time. So the wife sold her car. However, this then created another problem, with no train station close-by the husband had to drive his wife to the train station daily, and then collecting her after work. This becomes very time-consuming. Auburn Central provided the couple with a solution. By moving to a new rental property situated in the suburb, things suddenly became a lot easier as the train station was within walking distance of their apartment, and the shopping centre was just downstairs.



Auburn Central, along with many other suburbs situated along the train route in Sydney is becoming more popular. In 2007, the rental increase in Auburn was the highest of all suburbs in Sydney. In fact, it is now more than \$530 per week to rent a three-bedroom apartment in Auburn Central, which shocks a lot of people living in the Eastern suburbs.

Smaller, More Compact Homes

Sydneysiders are electing to live in apartments and units as they are simpler to maintain with smaller yards, and they are very economical with smaller utility and rental costs. Plus, Australian family sizes are becoming smaller, with single people or couples becoming the trend. Many people living in Sydney are also electing to dine out, rather than cook at home.

In the past, people who elected to live in a unit or apartment typically did so because they wanted more affordable accommodation or they were in between houses, and searching for their next property. But nowadays apartments and units are becoming a type of lifestyle. Many young people and older people looking to downsize after their family have grown-up and have moved on are looking to buy an apartment or unit, rather than a house.

Trend 2: The Changing City Layout

Historically speaking, the Sydney central business district (CBD), which was once central is now located in the east of the city. However, this remains the central hub for all other suburbs, in all directions, which presents a problem. With the employment forecast in 2006, for the next 25 years, anticipating a 15.79 percent employment growth in the Sydney CBD and North Sydney, this means greater traffic congestion. At present, the heavy traffic on major roads into the Sydney CBD is an issue, as during peak hours the traffic is basically not moving. This is not only time consuming, but also has a great impact on the quality of Sydney air.

In addition to this, the Australian government has introduced measures to attract more migrants from overseas to Sydney, so that they can combat the problem the nation is facing with an ageing population. Sydney's population growth now far outweighs other cities in developed countries, with its growth being recorded as the highest since the 80s. This growth is expected to continue with Sydney shaping into an international metropolis.

Under these circumstances, a change in the planning of the city layout was needed, and Sydney city-planners introduced the "City of Cities" some time ago. Under this direction, Sydney is transforming and is no longer just a city, but an evolving metropolis that contains a number of smaller cities. These new cities are independent and are also closely related to the old CBD in both lifestyle and employment opportunities.

This information has been sourced from the Property Investors Alliance



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HOW THIS MAN BECAME A Multi-Millionaire

FROM JUST 1 GREAT INVESTMENT IDEA

Justin's success came from valuable lessons learned when choosing the right pathway, a pathway that deviated from what the local market and competitors were doing. Justin's personal experience led him to research the property industry as an investment strategy.

By Justin Wang

The lure of investing in property is strong and wide. There are more self-made millionaires through property than any other asset class. We live in a time of impetuosity and instant gratification - in many areas of our life we want to see quick results and change. This is becoming more prevalent with the advent of digital and social media. We've become a fast consumption society - we consume everything at a rapid rate - information, news, consumables, and food.

However, the path to success is not always achieved with the quickest route, just ask Justin Wang (Founder and CEO of PIA) "In the early 1990's as a new migrant from China, to make ends meet I worked incredibly hard in a variety of different roles - from a restaurant waiter to a Chinese language teacher to a door-to-door salesperson...After ten years of hard work, I could not seem to get ahead....you work extremely hard, but just end up making ends meet. I needed to secure a better future for myself and my family. I found that this was not uncommon - people are continually concerned about their futures, struggling to navigate a path forward."

Justin's success came from valuable lessons learned when choosing the right pathway, a pathway that deviated from what the local market and competitors were doing. Justin's personal experience led him to research the property industry as an investment strategy. 20 years ago the great Australian dream was to own your own home, work hard in the same job, raise your family, pay off your mortgage, retire and leave something for the children. 30 years later, the house was paid off, and you finally owned your house free-hold....and your pension and some superannuation would hopefully sustain you. Or would it?

20 years ago, Justin's philosophy was slightly different - use your home as a powerful tool in your future plans and become self-determining and self-reliant. Use your largest asset and equity in your family home as a way to increase your personal wealth and derive a passive income that will sustain you and supplement your superannuation income well into the future. "I started looking at my own future and the strong record of property in Sydney market. I started to invest in properties (units) across Sydney, starting out small and begun to accumulate a small property portfolio of my own. Today, PIA turnover is between \$1.2-1.6 billion in property each year".

What's the secret to success? Long-term investment

Start with your personal goals in mind. PIA's business was founded on the principle of assisting people with modest income achieve a comfortable retirement through investing in property over the medium and long-term. As you build equity in your portfolio, you continue to invest to achieve your income and capital growth goals. To be a short-term speculator, for instant profit, you must have intimate knowledge and experience in the property market, investment strategies, and market cycles - plus have a strong asset backing or cash flow. Markets rise and fall, and short-term strategies to 'make a quick profit' are often short-sighted and risky. Not everyone can achieve this. Instead, we encourage you to focus, not on how much you'll earn over the next 12-24 months, but how much wealth you can create over the next 10-20 years to achieve your retirement goals.

HOW TO BECOME WEALTHY IN 3 EASY WAYS

Building wealth is probably the most spoken about topic across the world and will be for years to come. How to make money is the 24th most Googled question in the world that's 246,000 individuals per month hoping to find answers.

You can earn more and save for your future easily, but many people get caught up in the old saying "You have to have money to make money." If you have this mindset, you have already set yourself up for failure. The truth is you have to be driven, be willing to work hard now and invest so you see a return on capital.

Property won't make you wealthy overnight, but it is a great first step to financial freedom – a great form of income for you and your family in the future. The Sydney residential property market alone has increased by 74% since 2012[1]. Sydney offers promising returns for investors and the long-term outlook for this market is positive.

Follow our three simple steps to wealth and find out just how easy it can be to build your wealth.

1. Using the family home to build a property portfolio

If you have equity in your own home, do you know that you've already taken the important first step in your property journey? That's because the family home can be more than a great place to raise your children. It can be a powerful tool for growing your wealth and setting up your financial future.

After all, a lender may let you use the equity you already have in your home to fund the purchase of an investment property. That means you may not need any further deposit. Meanwhile, the rent your tenant pays should help you meet the cost of taking out your new loan.

2. Renting and buying simultaneously

Think you can't afford to buy where you want to live but still want to get a foot on the property ladder? Try the 'Buy and Rent' model. Under this strategy, which PIA pioneered back in 2005, you can rent where you'd prefer to be based on your lifestyle, study or work. If you earn \$70,000 annually, you could buy an investment property worth \$650,000 for as little as \$42 a week, out of pocket.

3. Helping the children

Worried your children will never be able to afford to buy property? By using the equity in your own home, you may be able to get into a property without the need to save a deposit. If they're not ready to leave home just yet, you can secure and manage a tenant who'll help pay off your loan until they do.

It's never too late or early to start thinking about the future and making a plan, invest in property to secure a comfortable, stress-free future for you and your family, build your property portfolio and build your wealth.

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



THREE TYPES OF Investors

WHICH ONE ARE YOU?

First, you need to ask yourself, what are your needs – both now and into the future – what is it you'd like to achieve? This assists in determining the type of investor you are and what it will take for you to achieve your goals.

There are many uncertainties when considering property investment: where to buy, how many properties do I need, do I buy established vs off-plan, what type of investor am I, the list goes on.

But if you start with the end goal in mind and invest strategically, you'll not only work out what kind of investor you are but also how far you can go. First, you need to ask yourself, what are your needs – both now and into the future – what is it you'd like to achieve? This assists in determining the type of investor you are and what it will take for you to achieve your goals. Then you need to create a property investment strategy based on these needs and the type of investor you are (or want to become).

To help you decide what type of investor you are, you should start with two questions:

How comfortable am I with investment risk?

How involved in my investment strategy do I want to be?

The first points to your understanding of risk versus reward (return). When considering your preferred level of risk and return, timeframe plays an important role. The second determines how active, or hands-on, you are in your property investment journey. Generally, life stage plays a strong role here.

We've identified three types of investors that we typically see on the property investment spectrum:

You're new to investing. You're a wage/salary earner. Your life up to this point has been about establishing yourself or your family; consumption oriented strategies; saving for holidays. You may be living from paycheck to paycheck. Your company contributes to superannuation for you. If you own a home, it is your primary residence. If you're thinking of buying a home – it's to live in.

You haven't yet started to think about investing as a long-term strategy, but you are starting to realize that you are responsible for your financial future...and you have yet to work out what that looks like.

How can I avoid living paycheck to paycheck?

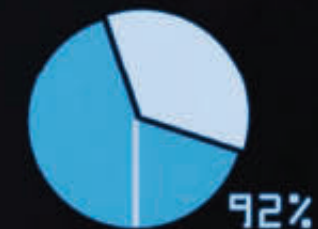
What would it be like to have another source of income to make you more comfortable?

What could my savings and investment plan look like in 10 years?

Could I invest rationally, versus emotionally?



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THLD	▲	+55.0	▲	+55.0%
OLP	▼	-15.0	▼	-15.0%
JIB	▼	-25.0%	▼	-25.0%



How can I become financially independent?

Passive Investor

As you grow and mature you begin to take on more responsibility. You're working hard to make money and save money. You've done your numbers. You research the property industry and follow the media. You believe that you could take the next step...but you simply don't have the time, out of your day job or life, to focus on this 100% or manage this yourself.

The passive investment strategy is good for people with busy lives, families, jobs, outside interests, or entrepreneurs building businesses. Let's face it; most people's lives are already full leaving little time for developing investment skills. It is difficult to make investing a top priority despite its financial importance.

A common result of this time limitation is passive investors often delegate the responsibility and authority for their investment decisions to "experts" such as financial planners, brokers, property consultants. Rather than become their own expert on investing, passive investors typically rely on other people's expertise for their investment strategy. Their defining characteristic is the need for simplicity.

Active Investor

You're a seasoned investor. You've built upon your passive investor skills and are now transitioning to a new investment strategy, whereby your wealth and your future is your own business.

You are now fully in control of your portfolio; you make daily decisions based on your learned skill set. You follow the market, and you manage your cash flow accordingly.

Active investors work hard at making their money work for them as they understand the end goal is all about return on investment. Small differences in growth rates over the long term can make large differences in wealth accumulation.

So you know what's involved and what to expect. You expect results, and you're open to advise... after all, you have an investment plan in place.

Active investors require a different level of service and support. Less time spent on why to invest, and more time spent on how and where.



FIND OUT MORE ABOUT

RZA

By Allison Kugel

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

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

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

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

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

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

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





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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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



Allison Kugel: And the rest is space.

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

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

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

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

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

Allison Kugel: Which was?

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

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

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

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

Allison Kugel: That makes sense.

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

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

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

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

RZA: Yes.

Allison Kugel: Hello! (laugh)

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

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

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

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



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While some people hope to solve their retirement funding problems by working hard and saving money, the truth of the matter is you won't be able to save enough, not after you deduct tax, expenses and fight the ever-rising costs of living.

Did you know that even if people put every cent they save into their superannuation and their superannuation fund gives them a return of 6 percent - the reality is that most super funds cannot consistently have a high return? They also have big losses. In fact, the Daily Telegraph reported that one of the biggest super funds in Australia, The State Super Fund, lost AUD\$7 million daily over a 16-month period, and this for a retiree, can be devastating financially.

So while some people hope to solve their retirement funding problems by working hard and saving money, the truth of the matter is you won't be able to save enough, not after you deduct tax, expenses and fight the ever-rising costs of living. Plus, you also need to think about inflation, and how what you save today will not have the same value in the future.

Inflation and How this Erodes Our Retirement Wealth

If you are already rich due to business or other means, then you should really be beginning to think about how you can maintain your wealth, rather than allowing your wealth to be eroded over time. For example, let's say a couple owned a business in 2000 and, at the time, they had AUD\$500,000 in a term-deposit in a bank. During that financial year, the couple decides to sell their business and retire. The sale of their business pays off their home, and they live off the interest from their savings account, which gives them a healthy return. The couple believes that this money will last them until they pass away, which back in 2000 it may have. But since then, the cost of living has risen considerably, and interest rates have fallen quite dramatically. The couple is now having to consider other options as they are now merely surviving on the interest gained from the \$500,000 in savings.

How to Generate Long-term Wealth

To generate real wealth that is long-lasting, you need to think about the type of assets that can keep you wealthy. The best assets are savings, a business that generates a strong turnover and profit, as well as shares, and property. In order for an asset to be considered as viable and able to generate real wealth, it should be able to hold its value and increase in value over time and be able to generate a stable income.

Investing in Property Enables You to Build and Maintain Your Wealth

When you consider how Australian politics, the economy and even our social status impact on our retirement options and how these can erode our wealth, it makes sense to look into property investment further. Property typically grows in value long-term, and it is able to adapt to changes in inflation. Plus, it is an asset that you can touch and feel, meaning that unless it is effected by an act of nature, such as flood or fire, it will still be there tomorrow. Unfortunately, the same cannot be said of stocks, shares or even superannuation.



If you are already rich due to business or other means, then you should really be beginning to think about how you can maintain your wealth, rather than allowing your wealth to be eroded over time.

At present, one of the best markets for property investment can be found in Sydney. It is a market that has withstood the tests of time and is continually growing and expanding to accommodate an increasing population. Supply and demand make Sydney property investment a "must-make" decision for successful retirement.

As a property investment consultant, I encounter people who say that they are not interested in property investment. But the truth of the matter is not so much that they are not interested, but rather that they've never considered it, explored if it's possible, or they are fearful of the financial commitment. However, property investment is no longer a matter of interest, it is a "must make" decision if you expect to retire comfortably on an income that will grow with inflation and the economy so that it withstands the tests of time.

The Truth About Retirement

Regardless of your type of occupation, whether you're self-employed or an employee or the amount you earn, you need to consider your retirement and how you are going to afford to live when you stop working. Many people think that it's years away, so they don't need to think about retirement now, but you and I both know that the days and months quickly turn into years, and then slip into decades before we know it. So even if you don't have time to think, or don't want to know about retirement, eventually it will present itself whether you like it or not.

To 95 percent of the population, the word "retirement" makes them feel good as they'll have more "free time", but in the same instance, they also worry. This is due to the fact that for many people retirement means having to live on less money, which in many cases, is not enough for them to live comfortably. In fact, according to financial planning experts if we have 100 people aged 25-years today, after 40-years of working only five of these people will be able to fund their own retirement. Of the 95 people remaining, some would have passed-away, while others will have to still keep working to survive, or they may merely rely on social welfare and charity donations to get by.

How Much Do You Need to Retire On?

To retire -- "re" (back) and "tire" (draw) -- literally means to withdraw, often to a place of safety and seclusion. In this respect, it can be said that to "retire" from working life means that you can relax, without any worries. But to do this, you need to know how you're going to pay for your cost of living.

A number of retirement surveys have been conducted across Australia, where Australian couples have been asked about the amount they feel will be needed for retirement. Most couples said that they would need between AUD\$30,000 and \$50,000 each year for a comfortable retirement. This is providing that they have no mortgage to pay.

So, you need to ask yourself this, "If I want to retire comfortably, where will this \$30,000 to \$50,000 come from?"

The government will encourage all Australians to save more for retirement by introducing higher rates of compulsory

superannuation. If you said a Government Pension, then you need to think again. While Australia has a social welfare system, it is not comprehensive. Our baby boom mainly happened after World War II. Then in the 60s, when these people are also known as "Baby Boomers", were young and building up the country, the average lifespan was far less than it is today.

In fact, back then, there were six taxpayers to one pensioner, and this allowed the government to easily take care of its seniors. But times have changed. Now the Baby Boomers are reaching their retirement age, their life expectancy has increased to over 80-years, and there are far more of them than there was in the 60s.

Will the Australian Pension Survive?

Today there are six taxpayers to three pensioners. So the Australian government has to look at ways that they can reduce the amount of money being paid to pensioners, as the nation can no longer offer the same level of support. This has led to a reform in pension legislation. At the beginning of 2015, the pension for a single person was AUD\$22,365, and for a couple AUD\$33,717, this included a pension supplement, as well as a Clean Energy Supplement. However, over the next two years only some Australians who meet the pension age requirement, will be eligible for a pension, as means testing is about to be introduced. It is also predicted that the government will encourage all Australians to save more for retirement by introducing higher rates of compulsory superannuation and restructuring tax over the coming years. Based on these expected changes, the government has also stated that some Australians may have to work for longer, rather than retiring.

Is Superannuation the Solution to Retirement Funding?

According to many superannuation organisations, the majority of Australians believe that their superannuation funds are the solution to them being able to retire. But given that on average Australians only have around AUD\$70,000 each preserved in their superannuation, it is highly unlikely that their superannuation alone will be enough to fund a comfortable retirement. For instance, let's say a couple needs AUD\$30,000 per year to retire comfortably, and they retire when they're 65-years-of-age. The couple then lives until they're 90-years-of-age. This means that the couple will need a minimum of AUD\$30,000 x 25-years for a comfortable retirement or a total of AUD\$750,000.

Some financial-planning experts have even suggested that a person earning \$40,000 a year for 30-years, will only receive a retirement income of around \$19,000 a year. This is due to tax, the cost of living and other expenses are eroding their cash flow and reducing the amount they are able to save. Plus, we also tend to live life within our means. A financial planner and a bestselling author Brian Sher said that we tend to live life according to how much we earn. For instance, when we first start our working life, our pay is much smaller, so we tend to buy a smaller, more affordable car and a smaller home. But as our income grows, along with our work experience, so too does the size of our car and our home. Thus, we tend to live life according to our means, rather than living life conservatively and then saving the rest for retirement.

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



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THREE • POWERFUL • Visualisation TECHNIQUES THAT REALLY WORK

“Effective Visualization is a technique that’ll help you get over the barrier of self-doubt. You need to visualize and actually see yourself achieving your goals and you need to envision how you’re going to do it in the most detailed manner as possible. The more you visualize your success, the more it’ll transcend to reality.”

What do you think is the difference between a dreamer and a doer?

One word: confidence.

Let's face it, if you're confident that you'll eventually achieve your goals because you are willing to do whatever it takes to get there then you will no doubt achieve it. However, if you're not confident about yourself and you don't think your plans will pan out then you won't really feel the need to take any steps to achieve your goals.

Confidence is the key to making something of yourself. It's having the inner confidence that whatever happens around you, may it hail or shine, your confidence remains rock hard. If you believe in yourself that you will eventually achieve your goals, you'll reach it. One of the most effective ways of achieving your goals is through Effective Visualization.

So what is Effective Visualization?

Arnold Schwarzenegger is a big-time celebrity who used the power of visualization to achieve his bodybuilding goals.

Schwarzenegger didn't just go to the gym every day and worked out, he actually visualized his success. He said "I had this fixed idea of growing a body like Reg Park's. The model was there in my mind; I only had to grow enough to fill it... The more I focused in on this image and worked and grew, the more I saw it was real and possible for me to be like him."

Schwarzenegger conditioned his mind and convinced himself that he was capable of achieving his goal, he firmly believed that he would be able to do it and that's exactly what happened.

He also said, "What you do is create a vision of who you want to be — and then live that picture as if it were already true."

This is the power of Effective Visualization.

You need to visualize your desired result over and over again as if it had already taken place. There's no room in your head for doubting yourself and your capabilities because if you do this, you are unconsciously sabotaging your success.

Effective Visualization is a technique that'll help you get over the barrier of self-doubt. You need to visualize and actually see yourself achieving your goals and you need to envision how you're going to do it in the most detailed manner as possible. The more you visualize your success, the more it'll transcend to reality because the power of the mind, if harnessed the right way can make a huge impact in your life.



What do you think is the difference between a successful person and a loser?

It's two words: mind power.

The big reason why the rich get richer and the poor get poorer because the rich people have such a powerful mindset – they are willing to do whatever it takes to get to the top and they can see themselves right at the top even though they're not even there yet. They condition their minds over and over again to the fact that no matter what happens, they will eventually achieve the results they want.

Here are three effective Visualization techniques you might want to implement in your life:

Be in the moment

If for example, you have a meeting with some prospective sponsors, visualize yourself going to the meeting and winning that pitch. What do the potential sponsors look like?

What does the meeting place look like?

Can you picture the surroundings?

Can you hear their voices?

Imagine how calm and collected you are going to that meeting and shaking their hands. Imagine the potential sponsors intently listening to your pitch. By doing this simple practice you'll be able to go that meeting with rock hard confidence because you'll be able to transcend that imagery into real life since you've gone over the scenario in your head over and over again.

Focus on you

Besides visualizing the surroundings you need to effectively visualize yourself going into that meeting.

What clothes are you wearing during this meeting?

Is your posture on point?

Do you look confident enough to secure the deal?

How calm and collected are you?

How is your tone of voice during the pitch?

Are you injecting a sense of humor to make the sponsors feel more comfortable with you as a person?

Have a backup plan

Visualizing yourself nailing the sponsorship is definitely a must, but you need to also have a plan B just in case things don't go according to plan – at least you have a backup plan. Having a plan B or even a plan C will be good for you in the long run because it enables you to be a bit more prepared. Think of possible ways the potential sponsors would react negatively to your pitch and then think of ways in advance that you'll be able to address their concerns.

Practice how you would react to their negative response and then repeat that scenario in your head over and over again so that when the time finally comes and they react negatively to your pitch, you're 100% confident that you have the answers they are looking for because you have visualized this scene a number of times.

In conclusion

Your goal here is to strongly instill the experience you want in your mind so that this will transcend into real life and you'll be able to embody the version of yourself that you know in your heart can be.

You need to make sure you note down everything you see and hear in your head and go over it again and again. Before you know it, you'll be well on your way to nailing down that life-changing pitch.



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

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