

GLOBAL Millionaire magazine

FIVE STRATEGIES
FOR ACHIEVING
YOUR NEW YEAR'S
RESOLUTIONS

INTERVIEW WITH JEFFREY WACHMAN

HOLIDAY RECIPE FOR SUCCESS AND PERSONAL GROWTH

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THE GLOBAL Millionaire magazine

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THE GLOBAL Millionaire magazine

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



Happy New year, everyone! 2022 was definitely a roller coaster ride, there were some tough times, starting with the challenges that COVID-19 brought. As hard as it was at some stages of my life this year, I'm still thankful for the tough times because these trials and difficulties prepared me for a new year of greater fruitfulness.

I definitely have so much to be thankful for this year, and as we welcome 2023, I want to thank God for all his blessings to my family and me. For the strength, he gives me each day and for all the people around me who make life more meaningful.

Here's a toast to the future, a toast to the past, and a toast to our friends, far and near.

Mike Ilagan
Managing Director



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- 3 Essential Criteria in finding the Right Property
- 7 Points to prepare yourself as an investor

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Why 2023

COULD BE THE BEST TIME TO BUY PROPERTY



“If you're a first home buyer, the best time to buy is now because the properties are cheaper, and due to the current interest rate climate, you'll get special deals, rebates, and discounts from the vendors and developers.”

Justin Wang is the embodiment of a self-made entrepreneur. From unassuming beginnings to life as a property giant – he now personifies the paradigm for financial freedom. It always comes down to abundance as generated by collaboration.

Wang built PIA (Property Investors Alliance) when he realized the profitability of the Sydney residential property. His considerable charisma would spearhead a veritable empire of altruistic financial freedom.

Global Millionaire magazine recently caught up with Justin to ask him about the rising interest rates and whether now is an excellent time to get into the property market or not; here's what went down:

How does the interest rate hike affect the housing market?

Now that the interest rate keeps increasing, there's fear among first home buyers and potential investors because they're not sure how this interest rate hike will affect the property market. Because of the interest rate hike, the price of properties has dramatically dropped, so if there's a dip in the property price - should we buy now or wait?

Firstly, I believe the interest rate hike will not cause a dip in property prices - some people even predict the decrease to be as low as 20%. Keep in mind that the Reserve Bank is very cautious regarding the interest rate hike or how it can affect the property market. That's because the property market, particularly Sydney Residential properties, involves a lot of families since many people, particularly parents, owe money to the bank.

But guess what? Despite the interest rate hike, people are still spending! So how can people keep spending even though there's an increase in the interest rate?

Firstly, tourism is back - tourism is bringing money again to Australia. Secondly, there's actually a low unemployment rate since people still have jobs. There's also what I can refer to as "pandemic savings." People still have savings because, for the past two years, people haven't been spending that much due to the Covid restrictions. The government has given out over \$200 billion in support to Australians due to the Covid situation, and this money is still sitting in people's savings or offset accounts. This massive amount of money is definitely good enough to cope with the interest rate hike.

So for those who still believe that most people will end up selling

their property for less than 20% of the actual price is wrong; they should not be worried at all due to the above reasons.

Buy or rent, which one is good for us at the moment?

Rent may be increasing at the moment, but I believe it's still okay to get into the property market. Right now, the interest rate is going up faster than the rent is going up, so it might seem like it's not a good idea to buy a property at this stage. For example, if you buy a \$600k property, the mortgage repayments plus the ongoing costs to run the property will be much higher than what the rent can achieve - possibly 20% or even 25% or higher. Even if you use PIA's buy and rent model, the rent might not be enough to cover mortgage repayments plus all of the ongoing costs.

So what's the best thing to do?

If you buy an off-the-plan property that will settle in 2-3 years, you'll be able to secure today's low price. We're currently in the middle of a "buyer's market," which means that if you buy a property now that is due to settle in 2-3 years, you'll skip over the high-interest rate period because, in 2-3 years, the interest rate will eventually decrease. You'll be able to settle your property because your borrowing capacity should've increased by then. The rent will also be enough to cover your outgoing costs.

How should I act as a first home buyer in the current market?

If you're a first home buyer, the best time to buy is now because the properties are cheaper, and due to the current interest rate climate, you'll get special deals, rebates, and discounts from the vendors and developers. Your borrowing capacity will also be less, which means you would only need to borrow less money in this market. Because the interest rate is currently decreasing, you can probably borrow more money from the bank.

When will the interest rate stop increasing?

I believe in 2-3 years' time, the interest rate will stop increasing, and inflation will also slow down - roughly around 2024.

Should we buy now or wait for a while?

If you're smart, the best time to buy is now.

Right now, people are not buying properties because of the interest rate hike. If you buy later, when the interest rates are decreasing, you'll struggle to secure a property because other people will also be rushing to buy properties. This demand will, of course, cause the price of the properties to be much higher. Therefore, getting into the property market now, while we're in the middle of a "buyer's market," is the best way to go.

EIGHT WAYS YOU CAN SAVE MONEY AS Prices Soar

INFLATION



Recent data released by the Australian Bureau of Statistics showed prices climbing by 6.1% in the June quarter, driven primarily by the increasing cost of food and fuel.

Especially for those with kids, financial outgoings such as education, grocery and days out can set you back.

Nick Drewe, money-saving expert at Australian discounts platform, WeThrift, shares his top tips on how you can cut your everyday costs. From energy bills to travel and grocery shopping, he shares his top tips below.

1. Keep checking your bills regularly: As some energy suppliers have been known to either make changes to tariffs or make mistakes when charging customers, it's always a good idea to check your regular household bills.

With winter approaching, those who continue to work from home or have flexible conditions may opt to not return to the office. Therefore, bills for water, energy and mobile data are likely to increase.

2. Reduce activities and classes: Whilst it is important for a child to have a routine, there seems to be pressure around keeping children busy with activities from a young age.

If you can't quite afford every single activity, why not keep it simple and cost-free and encourage time to play in the backyard, playgrounds and explore the local creek. Children enjoy picnics, playdates and time at the beach, which will help reduce time spent in the car and spending money on petrol, entry fees, registration, tuition fees, uniforms or costumes.

3. Have a cap on present spending: Once your child starts school, they will begin to get more invitations to birthday parties. While this is lovely, this can also get expensive. Decide on a limit for presents early on and stick to it, unless it is a close friend where you may want to spend more.

Simple gift ideas that can work for both genders could be a pencil case filled with nice new stationery, a piece of sports equipment or a water pistol.

Also, start collecting generic things throughout the year and put them in a gift collection cupboard. You never know, they may come in handy.

4. Choose inexpensive holidays: Once you have children, it is not as easy to travel interstate and overseas. Camping, particularly with young children, is fairly inexpensive to do once you are set up with some gear. Children love to ride their bikes around, meet other kids and roam the extra space, which is a great way for families to interact without spending too much money.

5. Share school trips with other parents: The cost of petrol adds up when taking the kids to school every day, and being able to do alternative trips with other parents nearby will definitely help cut your costs. If you can arrange to do alternative days or even alternate between the morning and afternoon drop off, this will cut your journeys in half.

6. Look for discount codes before ordering takeaways: If you're treating the family to a well-deserved takeaway at the weekend, before clicking 'checkout' on sites like Deliveroo or Menulog, it's always worth a search on voucher sites for any discount codes or free delivery incentives that could knock your basket price down. Also, always check your emails for any promotional vouchers that may have been sent following your last order. Often delivery couriers will offer customers small incentives ahead of their next purchase, to retain their loyalty and avoid them being tempted to order elsewhere.

7. Time your grocery trips wisely: Try to time your grocery trips for when your local stores are likely to have just added yellow 'reduced' stickers to stock that needs to be sold that day. Making the most of these heavily discounted deals will help you to fill your freezer up with discounted meat, fish, and freezer meals for cheaper food options in the coming days and weeks. Normally workers will start discounting products that are about to pass their sell-by-date later on in the afternoon or early evening, so a food shop after work is the perfect time to grab a bargain. Many supermarkets also have clearance sections where products that cannot be sold at their RRP or may have damaged packaging can be found. Just make sure to check you are happy with the item and that the goods aren't compromised before heading to the checkout.

8. Cancel any unnecessary direct debits: Now is the perfect time to log on to your online banking and scour your direct debits and standing orders to see if you can cancel anything that's become an unnecessary spend.

Whether it be a gym membership you aren't quite getting your money's worth for, or a streaming service you signed up for during lockdown that you no longer make the most of, cutting these small outgoings will make a difference to your bank balance in the long run. Also, make sure all of your monthly direct debits look correct, and if there is any questionable outgoings from your account to immediately rectify it.

2023

2022



SNEAK PEEK: CELEBRITY HOMES UNLOCKED

The "Harry & Meghan" Netflix Mansion

The Montecito mansion, where Prince Harry and Meghan Markle filmed much of their Netflix documentary *Harry & Meghan*, is on the market at \$33.5 million. Fit for royalty, the Mediterranean-style, six-bedroom home with 13,599 square feet includes ocean and mountain views, multiple terraces, and a regal great room chandelier and arched windows – where Meghan was extensively filmed for the show's interviews. The home was built in 2006.

The home's exterior includes two acres of lush grounds with romantic walkways and year-round flowers, soaring palm trees and accent vines, a vegetable garden, citrus orchards, and even a chicken coop for fresh eggs. Amenities include a pool, hot tub, bar, gym, game room and a theater. A picturesque guest house is perfect for any king or royal relative who might drop by for the beautiful Southern California weather.

The Duke and Duchess of Sussex moved to Montecito in 2020 where they lived for a few months at Tyler Perry's home before buying their own \$14.7 million mansion. The six-part *Harry & Meghan* docuseries follows the couple from the early days of their courtship up to their well-publicized resignation from the royal family and move from England, and is setting television viewership records.

Montecito has long been a favorite escape for the wealthy, including John and Jacqueline Kennedy's honeymoon in 1953 and increasingly drawing Hollywood types such as Oprah Winfrey, Kim Kardashian, Gwyneth Paltrow and Ariana Grande.

The home is listed with Ryan Malmsten of Santa Barbara Brokers. Photos by Jim Bartsh.

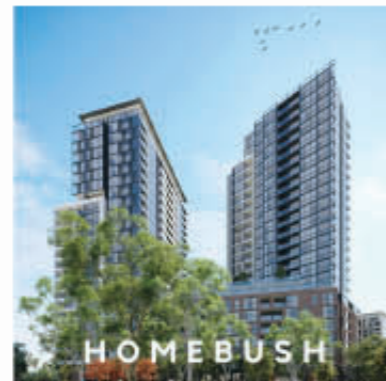
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Kogarah Central



Premier Kogarah



Evo Fairfield



Evo Fairfield BC



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JEFFREY WACHMAN

exclusive...

A serial entrepreneur, Jeffrey Wachman is a night-life entrepreneur, an author, and an innovator in performing arts, digital marketing, and business development.

Open about his humble beginnings and past, he used a personal tragedy as a catalyst to clean up his life, further develop his sales acumen, and reapply it, which resulted in significant business growth for his several companies.

Jeffrey Wachman is a partner and co-owner of several companies such as Hunkomania Male Revue, Diva Royale Drag Queen Show, Booze N' Brush Sip N' Paint, and Red Velvet Burlesque entertainment franchises, just to name a few. He is also the co-owner and Chief Marketing Officer for My Eye Read Iridology, My Estate to Liquidate Estate Sales, Credit Roadrunner Credit Repair, Merit Laser Services Medical Laser Repair, and Next Destination Moving. A champion of growth-mindset thinking, Jeffrey learned from his life experiences and sought to inspire others to pursue their ambitions, goals, and dreams. Global Millionaire magazine recently sat down and talked entrepreneurship with Jeffrey, and here's what he had to say:

“My top three motivators for starting my business included not having a boss, being in full control of a company's success, and seeing how much I could expand an enterprise without anyone or anything holding me back.”

When did your entrepreneurial flair first reveal itself?

Ever since I was a teenager, I've always had the spirit of an entrepreneur; I used to buy candy, sell it at school, and enjoy the experience of commerce and the joy it gave to my schoolmates. Always looking for the next angle, I soon learned to purchase sneakers and clothing and resell it at a profit. These lessons taught me the power of being in business for yourself and gave me an early insight into the expression, “profits are better than wages.”

What did your life look like before being an entrepreneur?

Before becoming an entrepreneur, I worked different jobs. I worked as hard as possible, always excelled at them, and made good money. But my hunger for success and constant growth fueled me to keep growing and moving forward to my career as an entrepreneur.

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

In addition to delighting the customer, making money is important, but even more importantly, seeing how big I can grow a company gets me up in the morning. Setting goals, applying focus and effort, and eventually achieving them is gratifying. However, I get even more enjoyment from setting stretch goals that challenge me to grow further in my understanding and capabilities.

In a word, describe your life as an entrepreneur and explain why you enjoy it.

Exciting. My life as an entrepreneur has been exhilarating and will continue to be so because continuous learning and growth are never dull. From the start of a company or my jumping on board, it's exciting to see where it can go and how my role will evolve, no matter how hard.

What were your top three motivations for starting your business?

My top three motivators for starting my business included not having a boss, being in full control of a company's success, and seeing how much I could expand an enterprise without anyone or anything holding me back. These were and will continue to drive me forward every single day.

To what do you attribute your success?

My success comes from pure, good old-fashioned hard work, dedication, and sacrifice.

What are the key elements for starting and running a successful business?

I believe the three key elements for starting a business are:

1. *Research: know your market, competitors, customers, and costs.*

Always be prepared to spend more than originally budgeted.

2. *Be prepared to work harder than anyone and harder than you ever have.*

What you put into your business is what you will get from it.

3. *Know every aspect of your business.*

You want to understand each aspect in-depth to either be able to execute directly or delegate and oversee.

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

Some of the biggest challenges I have faced in growing my businesses include finding the right employees and not having enough time in the day. Staying vigilant in finding and hiring the right staff and learning from past experiences have helped me grow the businesses to where they are today and will continue to grow. Time management will always be challenging, but prioritizing and letting go of things that do not bring value to your success can get more important things done! Setting the right priorities and focusing your time on them is a fundamental key to success.

Does loneliness always accompany entrepreneurship?

I believe there is some truth to that, but it's also an important part of becoming successful and a catalyst for personal growth. I stayed in many nights working until the wee hours while my friends and family were out socializing or at functions. I've often sacrificed relationships to get to where I am today; however, I believe it's possible to have fun, but only after reaching a certain point of success that permits it. Let's face it, no one likes to be broke, and I'm not the type of guy that would settle for less than being successful and financially well-off, so those sacrifices are important.

As you grew the business, what have been some of the most important leadership lessons you have learned?

1. Respect, always be kind to people you encounter, and treat them how you want to be treated.

2. Honesty, whether it hurts or helps, I'll always be honest, and that's an important part of being a leader.

3. Be willing to do what you're asking those under you to do. I heard a saying once, and it stuck with me, “I'll never send my troops to fight a battle I would not fight myself.” Whether it's my nightlife company, the restaurant I owned, or the iridology company, from cleaning the bathrooms to updating websites, your employees must see how far you'll go to ensure the job gets done. Your motivation motivates them. It also allows you to say and genuinely mean when necessary, “No Excuses.”

What do you hope to happen in the near future for small businesses worldwide?

I would love to see small businesses worldwide become more successful by utilizing the ever-evolving marketing tools available today. While I love and support the mom-and-pop businesses of the world, I see more and more of them disappearing, partly due to them not evolving with the times, and failing to define and execute digital marketing strategies, for example.





“Before becoming an entrepreneur, I worked different jobs. I worked as hard as possible, always excelled at them, and made good money. But my hunger for success and constant growth fueled me to keep growing and moving forward to my career as an entrepreneur.”

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

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TV1 is an entertainment and lifestyle global streaming platform offering Australian content. TV1 promotes the most exhilarating events, the most glamorous and successful people, the most in-demand celebrities, the hottest rising stars, and the most exciting trends down under. TV1 may be new but it's most certainly in demand and 100% Australian. We are committed to making Aussie local talents, events, and entrepreneurs easily accessible to both our local and international audiences via the highest quality streaming technology.

Co-founded by the StarCentral Media Group and the Australian Millionaire Business Network, the TV1 channel is the home for independent Australian Screen content. We very much welcome our local screen practitioners from emerging through to the established to make TV1 their home. By streaming your content on TV1, you join a family of rising stars, entrepreneurs, celebrities, and various artists.

MISSION: Our mission is to present the most unique and compelling original Australian content by tapping into the hottest local talents and events.





FIVE METHODS TO ADOPT TO BE SUCCESSFUL IN LIFE

If you want to succeed in life, you must be prepared to make sacrifices and face any adversities. Remember that the problems you go through will help you foster the resilience needed to handle your chosen industry.

Interact With People

The way you deal with various people is the key essential to how to become successful. You can only succeed if you know how to deal with people confidently.

Manage Your Finances

The first year of your business will be very challenging. You will probably be barely scraping by with your finances. The following year might also be terrible. You might end up with a dozen late charges and overdraft fees. You might even need to sell some of your stuff to keep your business afloat. At some point, though, your business will start to prosper, especially if your business starts to be more seasoned, increasing the chance of success. So stay strong and manage your finances well from the get-go.

Create Sacrifices

The experiences you will encounter on your way to success in the next five years will be challenging. It would be best to deal with it; these experiences may be difficult, but they bear the sweetest lessons you will need in the coming years.

Fix Your Attitude

Your attitude may be the worst adversary on your journey to becoming successful. You will never reach your goal if you blame your past and upbringing. You should learn to let go of these excuses and eliminate limitations. Take a short time to evaluate yourself and fix your perspective.

Take Risks

The amount of risk you should be willing to take to succeed should be endless. Taking these risks requires an enormous amount of faith. It would help if you believed that something good would happen. You need to take a giant leap in your life, even if you are unaware of where it will lead you.

There's a massive disparity between being a professional and an amateur in the industry. An amateur will try to do everything on his own even if they have no expertise in doing it (designing a website, marketing, accounting, cutting their hair). This takes a massive amount of time and money, and the result will make you look unprofessional. To be successful in the next five years, you need to act professionally and allocate a budget for marketing and branding.



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**“Winners in
Property Investment
are People
with Vision”**

**Are you a first home buyer
or a first time investor?**

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FIVE GREAT WAYS TO PLAN FOR NEW YEAR AHEAD

Successful goal-setters are highly-motivated people who see far beyond the tasks they have set themselves to achieve. They have clear visions of themselves standing at the zenith of their rewarding aspirations as they painstakingly hurdle one hoop after the other without shrinking from the fear and pain of failures. In fact, they taste it as each of them bravely savours the moment. Goal-oriented people are strong in character, well-disciplined, and possess unbreakable willpower. If you crush their dreams, they will still have the courage to get up on their feet to rebuild whatever has been broken. This has made all the difference.

Many of us await the year ahead with revived hope in our hearts. The idea of having another fresh, clean slate thrills us so much that it almost endlessly fires up an ember of inspiration and refuels the light of our often-forgotten dreams and neglected wants. Admit it, most of the time, we wonder why despite our careful and meticulous planning, failure, though uninvited, still forces its way to our doorstep. So how do we reclaim our undaunted freedom to keep aspiring and achieving? How do we toss ourselves away from the dark dungeons of defeat? Take a peek!

Create a dream board

Keep track of all the things you desire by journalising them in the form of a dream board. Be as creative as possible and hang it on a wall where your eyes often wander. This will help you feel more inspired and renew your creativity that has been dulled by everyday stress.

Set SMART goals

Fantasy goals and wants breed disappointments and bitterness. Ensure that your dream board adopts the SMART strategy, which means your goals should be Specific, Measurable, Achievable, Relevant, and Time-based.

Keep focused and stay motivated

What does accomplishment of these goals really mean to you? Ask yourself why achieving them is essential and assess how these goals will impact your life. The thought of success coming from these achievements should be strong enough to drive you into action. You have to be in it to win it, so they say.

Take risks and accept setbacks

Brave should be your favourite word every year, as you need more of it to discover what's out there wholeheartedly. Opportunities are often disguised as challenges, and you must be ready to embrace these. Make room for setbacks and transform them into building blocks that will springboard you to future success.

Avoid Procrastination Frenzy

Create schedules and follow them strictly, even if you don't feel like it. If you're a natural daydreamer, make time to live out of your fantasy world and do tasks that would really change your life for the better. Putting things off that you can easily and quickly finish today would only ruin your time-based goals.

So are you ready to face 2023??

SEVEN BEST PODCASTING TIPS FOR ENTREPRENEURS

Recording a podcast is not that difficult, but it can take quite a learning process to get it right. No amount of editing can fix certain mistakes so capturing the cleanest audio from the outset is important. It can save you time editing and prevent you from recording a full podcast you can't use. Here are some recording tips to help you.

Choose the right equipment and software

It is possible to record a podcast using your iPhone or computer microphone, but it's not recommended. If you want to record clear, professional audio, you need to use the right microphone. A USB microphone that plugs into the USB port of your computer offers a good way to start. All you need then is some recording software, and you can begin recording.

You will also need to choose a podcast hosting platform where you get your RSS feeds that you can submit to a podcast directory of your choice. Find out more about the best podcast hosting platforms on SFGate that have various features that make it easier to publish your podcast and track its success.

Warm-up, and don't be self-conscious

Rather than starting an episode cold, warm up your vocal cords by saying some tongue twisters or practicing your script. This will help you not stumble over your words and improve your diction. When you're talking into a mic for the first time, it's easy to get self-conscious. Just try to be yourself, show your personality, and enjoy the process of getting your message across. If you create a personal connection with listeners, you will soon have a group of them waiting for your next episode to come out.

Record in a small, quiet room and create a noise profile

If you record in a small quiet room with closed doors and windows, you would reduce any outside noise, such as pets barking. You can make the room more sound-absorbent by introducing soft items like rugs, cushions, and curtain fabrics.

Pause for a couple of seconds at the start of a recording to create a noise profile. You can use these seconds of silence when editing to identify and remove any background noise. Some online platforms have tutorials on how to do this.

Use proper microphone techniques

Having the right microphone is important, but it is just as

important to know how to use it. Your microphone should be at the same height as your mouth. Adjust your body, so your mouth is at the right distance from the microphone. The closer you are to the mic, the louder your voice will sound. It's important to keep your mouth at the same distance for the whole recording.

Most recording software will show volume levels on a scale of green to red, and you should stay in the green section unless you want to emphasize a point. If you go into the red section, the sound will be distorted. If you have a pop filter between your mouth and the mic, it will reduce any clicking sounds as you talk.

Keep your body still and watch your breath

If you move your body around while recording, it will cause background noise. Try to stay as still as possible in a chair and plant your feet solidly on the ground. Don't move objects around on your desk and if you have notes on paper, try to avoid moving them around.

Sit up straight and try to control your breathing, so you inhale and exhale quietly. You don't want to hear loud breathing on your recording. If you need to take a big breath, move your mouth away from the mic.

Use headphones and make a test recording

It is possible to record without using headphones, but using them will mean less editing work due to less feedback. Headphones that cover the ears are better than earbud headphones because the wires of earbud headphones lie over your chest and can rub against your clothing.

It helps to make a test recording so you can pick up any sound issues before you start recording. There may be a problem with a guest's microphone that you need to resolve. You don't want to find there's a sound problem you can't fix while editing.

Leave audio cues for mistakes

You will need to eliminate any mistakes during editing, so it helps to leave cues while you're recording so you can find them easily. When you make a mistake, you can pause, give a spoken marker, and then pause again before continuing. You can find the pauses and edit out the mistakes. Another option is a high-pitch sound marker, much like a dog clicker, that you click a few times after making a mistake so you can find the spikes while editing.



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THE LIVERPOOL

Taking pride of place in the absolute centre of Liverpool — and southwest Sydney — The Liverpool is a spectacular new development that's setting a benchmark for integrated living. Brought to you by an awardwinning design and construction team, this 34-level tower brings together a unique blend of residential, commercial and lifestyle spaces, including 193 stunning apartments.

- 1 bed 1 bath 1 car space from \$430k
- 2 bed 2bath 2car space from \$550k
- 3 bed 2 bath 2 car space from \$670k

Limited time offer: 5% deposit on exchange of contracts with the balance of the of the 10% deposit payable in 6 months

For more information contact
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