

MILLIONAIRE

magazine

INTERNATIONAL

February 2023

TWENTY SUREFIRE
SIDE HUSTLE IDEAS
THAT CAN BRING IN
THOUSANDS IN 2023

AN INTERVIEW WITH "LA DAMA DEL REAL ESTATE"

PINA ARMENTANO

FIND OUT HOW THIS REAL ESTATE ROCK STAR CONQUERS THE REAL ESTATE MARKET WITH HER ONLINE PROGRAM "VIVA FLORIDA"

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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



This year I celebrated the milestone birthday of turning 40 and while others will look at that number with dread, I can tell you, I am not one of them. I am excited at all the adventures that still await me because I've vowed, that I will never stop learning, or being curious, or being silly, or loving or laughing, until the Lord calls me home.

Global Millionaire Magazine is also 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. I hope your 2023 has been, and will continue to be a special one despite what's happening in the world right now.

Mike Ilagan
Managing Director

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Seven tips for a safer
Online
SHOPPING EXPERIENCE



“Horror stories of buying fakes and low-standard materials have been seen on posts and other online platforms. So how do we protect ourselves from these possible threats?”

For many shoppers, the online marketplace has been one of the best features of the technological age – you get what you want without travelling to the shops and negotiating the long queues and the arduous effort of getting there. For business owners, it's a cost-cutting strategy to get their products out without costly overheads.

However, how sure are you that you are not paying more than you think you've bargained for? Horror stories of buying fakes and low-standard materials have been seen on posts and other online platforms. So how do we protect ourselves from these possible threats?

It would be tough to figure out if what you're buying is the real thing or a triple-A imitation. So we sought out brand maven Barbs Aguirre-Miravalles, the Division General Manager for Fragrances of LUXASIA (the leading omnichannel partner for luxury beauty and lifestyle brands to reach Asia Pacific) consumers for some tips to help consumers figure out what they are buying.

Beware of cheap items

Counterfeit items are sold at lower prices precisely because the ingredients/materials used to create this is not comparable to the authentic item. I suggest watching Netflix Broken to understand the danger of counterfeit items. This is dangerous to one's health, especially for cosmetics and ingestibles. If the price is too good to be true, it probably is. You get what you pay for, so the lower money you spend equates to the quality you will receive in return.

Always compare and review

It helps to read reviews, but it helps to compare prices and product details/ specifications from the original brand websites to know what you are buying. Check the source of the products.

Find a reliable source

Most e-commerce platforms have a marketplace where in it is open to all resellers. It is challenging to spot authentic resellers from counterfeit resellers as most would put 100% authenticity on their product pages. When in doubt, I recommend shopping at the retailer.com sites or brand.com sites to guarantee that the products come from the original sources.

Always buy from a secure connection

Always make your purchases from a secure connection. After clicking the link to the site, check out the prompt in the address field. It would usually read https://www, but if you read "Not Secure," it's not worth your while.

Create a unique password

Create a unique password. And if you keep forgetting your password, get a secured password keeper like dashlane, which keeps all your unique passwords generated by the system or from a story of your life that no one knows about.

Be mindful of providing information

Be mindful of the information that you provide the sites. Identity theft is one of the most rampant crimes, and giving more information than you have to may be the biggest mistake you can ever make. Standard information would be information on the payment method, shipping address, telephone number, and/or email address. If the merchant asks for more, walk away.

Check the shipping details. Some merchants charge exorbitant shipping fees that can turn a shopping bargain into an expensive mistake. Look to see if they provide tracking and insurance. Understand what carriers they use, and be particularly cautious if the item will be shipped within ten days.

Always remember, before you CLICK & SHOP, STOP & THINK.

Source: The Australian Filipino



HOW TO TRANSITION FROM EMPLOYEE TO Entrepreneur

If you think you're ready to take the leap and start your own business, here are six tips to help you prepare. The transition from employee to entrepreneur isn't always easy, be prepared to face many professional and personal trials.

By: Patricia Higgins

If you're someone who works freelance or has a small business, you would know that there's a fair bit of work involved in "keeping the dream alive". There are unique challenges that come with this approach to creating a living.

It's a lot like building your own empire. Rome wasn't built in a day and neither is your freelance or small business success. If you are working on your dream there is no off button and no downtime. It takes a lot of dedication, and most importantly, it's about keeping your motivation levels replenished.

It's possible that you conceptualised the idea to 'break out on your own' with stars in your eyes - with the idea that working for yourself would mean an easy lifestyle. This couldn't be further from the truth.

Working on your own business often becomes a harsh reality. When everyone is leaving the office to have after work drinks or chilling on the weekend with family and friends, you are often stuck fielding phone calls, catching up on invoicing and trying to ramp up your marketing efforts to get you through the lean patches.

It's often the case that you end up far too busy than you can comfortably handle, just to make sure you have enough momentum to keep you going during the quieter periods (they are inevitable). It's about sacrifice.

However, that's not to say that it's all not worth the steep incline that you tread. But, the goal is always 'to stay the course' - with a dogged determination that is stronger than any of the tough times that you might encounter.





Warning: when you are forging your own path you will find that some unintentional side-effects can arise. When you are subject to the unyielding and time-consuming commercial realities that are unavoidable factors in the pursuit of success it is somewhat likely that those who are only around for the fun times will drop out of your life. It's often a practical reality and one of the bitter-sweet indicators that you are, if fact, on the right path.

Set a daily reminder deep within your psyche to stay true to your goals. You may have heard the idiom: surround yourself with those on the same mission as you. This rings true. Also, you might find this quote from Will Smith increasingly pertinent - "You're absent during my struggle, don't expect to be present during my success."

Another tip for sustaining self-motivation is to look back on the road that you have already travelled and at what you have invested. Sure, this means coin, but never forget the blood, sweat and tears. Realising how far you have come is the key to moving forward.

Keeping yourself motivated is also about making consistent progress. It doesn't always matter if this is just a small win each day, or even each week. It's about moving forward. What if you could generate even just an extra 50 dollars a week profit? Always think about pushing the envelope just that little bit more - what more can you squeeze out? Could you be doing more on social media to attract leads and conversions? Is there scope in your budget to cut back on expenditure? These are just a couple of the questions that you could ask yourself.

Always think about your next move. It's very easy to get caught up in the daily grind, in the operations of your tasks - to forget about the bigger picture. That's an easy trap to fall into. Remember that it's crucial to keep evolving and expanding. And yes, sometimes this might get a little overwhelming. Do you sometimes feel like there are periods where you flounder? What can you do to overcome this phenomenon?

Sit back and refocus. Review your business plan. A lack of structure is enemy number one when it comes to productivity. Also, think about your daily routine. You need to create a schedule and stick to it. Wake up early and set a start time. You will be more motivated to work harder and to finish tasks quicker when you have the luxury of more time set aside to do so. This produces a more manageable (and less stressful) workload.

Sure, being regimented can be a challenge. It's a brutal fact that when you work for yourself, the only one who will keep you accountable is you. Without a boss to keep tabs on you, and without rigid working hours you are responsible for managing yourself and your business. You are ultimately responsible for its success or failure.

Be mindful of the challenging aspects of working from home/running your own business. It can be a very isolating experience and there are some things that you do have to compensate for. Sure, it's great that you can work in your PJs if you want to - but, you don't necessarily get the benefit of bouncing ideas off people and the support of a team environment.

Sometimes it helps to take your work to a place where people congregate with some purpose-like a café or library. The effect of having people nearby might just trick your brain into a more productive gear. Take a small break when you are feeling stymied. Go for a walk. Fresh air often goes hand in hand with a fresh perspective. Then, begin your task anew.

Keeping the dream alive when it comes to working freelance or in your own business is often about your internal thought process. Also, it's got quite a bit to do with your heart and soul. More than anything - it's about refreshing your point of view on a regular basis. Building your 'business empire' is a day-by-day task and every single brick in the wall counts. I'll leave you with one last quote on the topic to consider... "people often say that motivation doesn't last. Well, neither does bathing, that's why we recommend it daily" - Zig Ziglar.



SNEAK PEEK: CELEBRITY HOMES UNLOCKED

Bugsy Siegel "Murder Mansion"

Benjamin "Bugsy" Siegel was a gangster, a bootlegger, a hitman, and a driving force behind the development of the Las Vegas Strip. The charismatic Jewish mobster, as seen in the 1991 Oscar-winning movie *Bugsy* starring Warren Beatty as Bugsy, was one of the first front-page celebrity gangsters. He hob-nobbed with politicians and Hollywood elites, dated starlets and royalty, and even tried to sell weapons to Benito Mussolini. Upside down on his Flamingo Casino deal and accused of stealing from the mob, the notorious character was assassinated in 1947 by a sniper, who shot him with an M1 Carbine through the window of his mistress's swanky Beverly Hills pad. The murder was never solved, but the "murder mansion," a stunning Spanish Colonial, has hit the market at \$16.995 million.

The 7,000-square-foot, seven-bed, seven-bath mansion sits on over half an acre of landscaped, park-like grounds in the coveted West End of the Beverly Hills Flats. The imposing residence features intricate stonework, a gorgeous facade, and a tower reminiscent of a castle. Built in 1928, the home has been meticulously maintained. The two-story grand formal entry features a rotunda accented with stained-glass windows above a curved staircase with ornate ironwork and hand-painted tiles - all original. Unlike many homes of the period, this one was designed with high ceilings, affording abundant natural light. Arched windows, hardwood floors, and hand-carved coffered ceilings offer irreplaceable Old Hollywood glamour.

The downstairs includes a living room with a fireplace, a family room with a bar, a guest bed and bath, a sumptuous formal dining room and an office, plus an updated chef's kitchen with a center island, stainless steel appliances, and a breakfast nook. The second floor boasts five bedrooms, including the massive primary suite, which includes a remodeled bathroom with marble counters and bath, and a sitting area complete with a fireplace. The floor's several balconies feature intricate ironwork and look out over the beautifully landscaped yard. Inside the home's central tower is a loft bedroom that includes its own balcony. Gorgeous paving stones lead to a large heated pool and outdoor dining area surrounded by palm trees. A guesthouse with a bathroom and a three-car garage complete the estate, which is nestled behind iron gates and encircled by a hedge.

Just a mile from the Beverly Hills Hotel and down the street from the Los Angeles Country Club, the estate is only a quick jaunt from Rodeo Drive and the upscale shopping and dining in downtown Beverly Hills. Part of LA's "Platinum Triangle" the city of Beverly Hills is known for its affluence and its spectacular mansions, a haven for celebrities since the Golden Age of Hollywood. Marilyn Monroe, Lucille Ball, and Fred Astaire all called the suburb home. Just a few of the headliners with residences there today include Leonardo DiCaprio, Adele, and Jack Nicholson.

The listing is held by Myra Nourmand of Nourmand & Associates. Source: nourmand.com

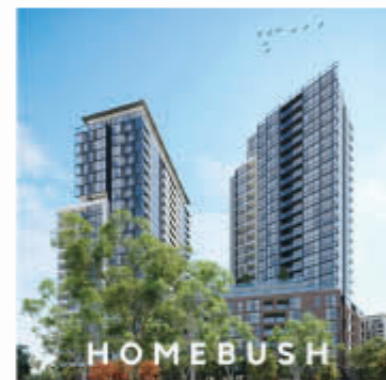
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THE GLOBAL
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INTRODUCING PINA ARMENTANO "LA DAMA DEL REAL ESTATE"

TV host and real estate specialist Pina Armentano was recently on the cover of *Hola Latinos Magazine*, and for a good reason. She has reached audiences through programs such as *Miami con Pina*, *Viva Florida TV*, and, more recently, *Viva Florida Real Estate and Luxury Lifestyle* online TV shows. *Viva Florida* reached more than 25,000,000 million viewers in 24 countries throughout Latin America, including the United States. In addition, it remained the number one Real Estate program in the world, promoting the most prestigious Real Estate developers from Florida, Panama, Argentina, Costa Rica, Mexico, Belize, and Uruguay through E! Entertainment Television Latin America. She also happens to be the Real Estate editor for the prestigious South Florida magazine *Hola Latinos Magazine*. Pina's unique vision and the charisma that characterizes her have earned her an essential role in the flow of real estate information in the Latin American market.





“My greatest triumph is my two children. I love them dearly; they know who I am and love what I do, and I am very proud of them.”



Born in Argentina to Italian parents, Pina Armentano was raised to be proud of her heritage. She was interested in business, the arts, and creativity early on. By the end of her teens, she had developed a strong entrepreneurial spirit of independence, interested in running her own organization. She attended Loyola University in Chicago, IL, where she obtained her degree in business. After graduating, she envisioned Miami becoming the U.S. center for Latin Americans and relocated to Miami in 1994. After connecting with Eduardo Columbo, a local real estate developer, she landed a position representing his organization in Argentina as a buyer-developer liaison. In 2001, she created a real estate TV show -promoting properties in the Miami area - for the Latin American Entertainment channel, which she still manages.

Miami's real estate rock star certainly works hard to pocket monstrous commissions. She's currently in Miami, fulfilling a busy professional schedule and personally serving investors and buyers of developments in Miami. Since 1993, Pina has bet on Miami as a city in constant change and development, with an evolution that today has made it the cosmopolitan center it is. Pina has been recognized worldwide as an ambassador of the city of Miami on several occasions and has more than 20 years of experience in international real estate. She has had the opportunity to get close to different cultures in her countless travels. She has also interviewed the world's most influential real estate developers, including President Donald Trump as well as many top celebrities.

Global Millionaire Magazine recently caught up with Pina to discuss her journey in the industry, and here's what went down:

How did you become a Real Estate professional and TV reporter?

Before becoming a professional TV reporter, I developed a keen understanding and interest in entertainment while married to a successful television show and film distributor, attending film festivals, and learning about the industry, its power players, and how to develop and sell ideas and productions. Through these experiences and real estate knowledge, I created the show "Viva Florida" to uniquely serve developers and those interested in their properties to connect with premium content and my expert context. This approach saved developers travel time and helped them digitize the real estate business development process. In 2006, I received formal recognition from the mayor of Miami for my contributions to its development and increased status within the U.S. real

estate market. I said at the time that I fell in love with the city, and the city fell in love with me. Since 2006, Miami has become the premier real estate market, with recent news outlining that the most expensive rental properties in the U.S. are in Miami (e.g., 1374 S Venetian Way at \$150,000 per month). In addition to these efforts, I worked on a unique marketing approach, platform, and service that allows realtors to better reach targeted and qualified buyers. This service has enabled my businesses to continue to expand.

What's it like to juggle both careers?

It's exciting and challenging to juggle both careers. However, I feel very blessed to be supported by my real estate developer partners, especially those who initially helped me get started. This early foundation allowed me to develop and demonstrate my talents and effort, the various unique approaches and services, to deliver tangible results, and connect with even more developers. In addition, the crossover from my public appearances, TV shows, and real estate promotional business creates a unique synergy between roles and allows me to succeed in both than if I had only one of them.

What has been your greatest triumph to date?

My greatest triumph is my two children. I love them dearly; they know who I am and love what I do, and I am very proud of them. They are very involved in my life and support both me and my ex-husband, as well as our businesses and pursuits. Leonardo and Ornella have learned to follow their hearts and pursue their lives and careers with passion and love.

What has been your greatest lesson, and how have you used that lesson in your life?

My greatest lesson is that gratitude is a powerful force in life. When you are grateful, you can reach any goal and obtain almost anything you want. Gratitude is the key to prosperity. You put what you have and achieved at risk when you forget that. Conversely, if you are thankful, you receive even more, and goodness and blessings will come to you. When you are blessed, you can help other people. In this way, I'm very grateful for achieving many of my dreams, which has allowed me to help others obtain their dreams. That is my greatest gift.



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

I learned in life to be humble, learn, and gain trust through my efforts but, more importantly, through those that put their faith in me, for which I am very grateful. So, always be humble and thankful.

What projects are you working on right now?

I'm working on a Netflix project centered around Miami as an ambassador and interfacing with influential people and power players from around the globe. I'm also working on a book and so many other projects. I love staying busy, exploring many ways to help others, and growing my businesses.

What would you still like to attempt in your career?

Often I feel as if I'm just getting started. There are so many things I want to accomplish; I have new dreams and want to help so many others to achieve their goals too. In addition to my real estate and entertainment accomplishments, I'd like to expand into sports and work with famous and up-and-coming athletes across the globe. I'd love to interview more celebrities, entertainers, and accomplished entrepreneurs, such as Jeff Bezos from Amazon, Richard Branson of the various Virgin companies, and similar

innovative and successful business leaders. I think they have a positive message to share – despite the negativity put on them by other parts of the media – and I want to be a person that listens to that message and helps convey it. Then I can share this information in my area of influence, including Latin America, the Latin community in the U.S., the European Community, and the American public. I want to be known as an example of a woman who trusts and believes in herself, wakes up every morning with a dream that everything is possible, understands there are no limits, and proceeds into life fearless.

What advice would you give to those hoping to follow in your footsteps?

My advice would be to never give up! Please don't compromise concerning your dreams and goals; go for it. Elevate people around you, and help them to elevate themselves. Concerning self-care, wake up early, eat healthily, don't get intoxicated – no drugs, no alcohol – and don't smoke. You don't need anything to help you feel better; you must create your wellness and feelings of good health daily. Avoid unnecessary medicine and stay away from things like sleeping pills—eat healthy food. Additionally, make sure to take care of your house and all those in it, take care of your mind, always work on action plans to complete your objectives, and most of all, keep yourself humble, thankful, and full of gratitude!



A woman with long dark 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.



TWENTY SIDE HUSTLE IDEAS TO EARN EXTRA CASH

Do you want some additional money in your pockets? Below are 20 side hustles that you can do to make extra cash on the side.

Whether it's taking care of an obligation, setting aside some backup stash, or having more cash in your pocket, many potential side hustles are accessible to assist you in enhancing your pay.

From online outsourcing positions to conventional part-time jobs, this article incorporates a complete rundown of 20 productive ways that can assist you with earning some extra cash on the side.

Be a freelance writer

You can earn additional cash by independently writing articles for other people. You can assist different bloggers or even become a professional writer for notable businesses. You can use websites like Freelancer or Fiverr to promote yourself as an independent writer.

Manage social media for others

Numerous businesses need a social media manager and need the opportunity or skill to continually post via social media platforms such as Facebook, Instagram, Snapchat, or Twitter. You can volunteer to contact businesses and proposition your services.

Be a Skype tutor

Another innovative side gig thought: You can mentor individuals over Skype, regardless of where you could reside. This is perfect, particularly if you're a computerized wanderer hoping to bring in more cash than the neighborhood work market might give.

Drive for Uber

One of the most broadly accessible second jobs is to drive for Uber. The sharing economy has straightforwardly detonated, and both Uber and Lyft are at the very front. The most fantastic aspect? You can turn on and off your accessibility through these organizations with the straightforward snap of a button, successfully enabling you to make additional bucks with ridesharing in your extra time.

Become a Fiverr seller

Fiverr is one of the biggest names in the gig economy. Initially starting at \$5, the gigs on Fiverr can range from \$5 to \$100 and sometimes even thousands of dollars. In fact, some Fiverr sellers are procuring six-figure income. From voiceovers to writing articles to cosplaying - you can sell pretty much anything on this website. This website relies on your efficiency and performance, so you have to deliver to become a top seller.

Affiliate marketing

Affiliate marketing is an incredibly appealing industry. Be that as it may, most affiliate marketers don't actually make much money at all. On the off chance that you have the right skills and determination it takes to prevail in this field, you could make a little fortune.



MAKE MORE SIDE HUSTLE INCOME

Create ebooks

Utilizing platforms like KDP and CreateSpace, which are both by Amazon, you can undoubtedly make and sell a digital book that doesn't cost anything to deliver and a soft cover that brings in you cash just when it sells, eliminating a large part of the earlier contact it took to get distributed.

Create "How To" videos on YouTube

Although there are easier ways to earn extra cash on the side, creating "how to" videos can make you earn extra money as long as your content is exciting and engaging enough that people would want to share it. On top of that, you can also sell additional products and services to your viewers for some extra income.

Get into Airbnb if you have extra room

Airbnb offers an excellent platform for individuals willing to lease an extra room or even their home. If you're having difficulty finding some quick cash, Airbnb opens up an opportunity for a different side gig. The process is easy. You'll get compensated 24 hours after a visitor checks in to your property to avoid any issues or potential tricks that could emerge. Specific individuals get paid by simply leasing their land on Airbnb.

Become a babysitter

If you really want to make some quick money, you could constantly begin looking after children and even become a part-time caretaker. Some websites you can visit are Care.com or SitterCity to get some babysitting jobs, but you would need to provide a first-class experience if you want to maintain ongoing clients.

Become a blogger

Blogging has enabled a lot of people to earn continuous passive income. You can also build on the side with just a few hours of your time per week. However, if you want your blog to become profitable, you need to be consistent when posting new and unique articles.

Dog Walking

Let's face it, pretty much anyone can be a dog walker. You can use social media to get a steady stream of clients, and your dog-walking service will increase over time.

Become a tour guide

If you live in a getaway destination, consider becoming a local neighborhood tour guide. You can try offering your services for nothing but request a tip toward the end, allowing more individuals to contact you and use your services.

House Sitting

You can keep an eye out for properties for people who go on vacation or have other properties but only spend a little time there. You can also visit websites such as HouseSitter.com and Care.com, both offer house-sitting jobs.

Start a food truck

The food truck business is definitely growing at a rapid pace. To succeed in this side hustle, you need to choose your location and food choice wisely.

Sell NFTs

Non-fungible tokens (NFTs) are advanced resources that have become massive in the past couple of years. NFTs have intrigued many, from entrepreneurs to financial backers to side hawkers. NFTs use blockchain innovation to enroll special bits of craftsmanship, music, or other things to be traded on the web. If you're imaginative and bring something unique to the table, selling NFTs can be an extraordinary method for bringing in additional cash as a side hustle. You should simply make your fine art, music, or different things and transfer them to a commercial center like OpenSea or Rarible.

Washing and detailing vehicles

You can wash and detail vehicles in your area. You can also hand out flyers in your area or post on social media, offering your skills. Portable car washing has become a moderately rewarding business in additional upscale areas.

Create resumes

If you have expertise in creating resumes, use websites like LinkedIn to promote your expertise. You can do a couple free of charge to get rave reviews then get the ball rolling.

Edit video recordings

On the off chance that you have the right hardware and programming, editing recordings has a ton of procuring potential. You can change limited-time materials for organizations or make content for YouTube channels. You don't need to be an expert videographer to get everything rolling; all you need is some essential video-editing abilities and an eye for detail. You can make editing recordings become regular work with sufficient opportunity and commitment.

Turn into a remote helper

Remote helpers are popular. However, it possibly checks out from a pay viewpoint, assuming you have the extra time and are profoundly coordinated because the side hustle can turn into regular employment.

THE BIG REASON ACTIVE LISTENING IS A CRUCIAL SKILL

For Entrepreneurs

Though many young and aspiring entrepreneurs believe they can "talk their way" into their goals, and that money is all they need to be successful, both of these beliefs are inherently flawed, and in reality, will only get you so far in life. The real success for entrepreneurs comes through learning to communicate constructively and can help you strengthen your business endeavors in an honest and stable manner. The critical skill you need to succeed as an entrepreneur, and really, as any person in business, is active listening.

What is Active Listening?

Before you can hone your skill and become a better active listener, you need to understand what it means. Essentially, active listening is exactly what it sounds like; it's the act of listening to someone entirely. It is so easy to multitask during skype and zoom calls in the modern era or while on the phone with someone. It can be incredibly tempting to think about your next "pitch" while someone is talking, or to tab over during a skype call to work on the project that you've been trying to finish for most of the day.

Active listening is the opposite of those temptations. Active listening is to give the speaker your full attention, pay attention, read between the lines, read their body language, and ensure that you understand what the speaker is saying. Active listening aims to understand the information that they have shared with you through listening and asking questions. You should never interrupt them to ask questions, as too often they would have answered it for you throughout whatever they were saying. Instead, you should be listening, and when there is a natural break in the conversation or presentation, you should ask your question.

Listening isn't just about the words shared with you verbally; it's about understanding their facial expressions while they speak, what their postures tell you and other cues that are non-verbal throughout the conversation. Between this attention to detail, and asking questions, you can become a much better active listener.

Why is it Important?

No matter what the situation is, may it be business or just interpersonal relationships, active listening is an essential and critical skill to learn. It becomes much harder to develop any relationship, business or otherwise. The reason it is so essential to be actively listening and to be good at active listening is because of misunderstandings. Without understanding what someone is saying, or feeling about a situation completely, you could wind up misunderstanding -- and thus miss handling -- a situation entirely.

Cooperation is the heart of all businesses and business endeavors, but you can find yourself struggling to communicate without understanding your team and the problems at hand. Whether you're a small business owner, an aspiring entrepreneur, or a CEO, people will wonder if you are truly qualified for your position without good communication skills. Leaders who are poor communicators find it harder to keep employees and open healthy dialogues with those around them, and will begin to suffer under the strain of this single shortcoming.

FOUR HABITS OF HIGHLY SUCCESSFUL people



Do you want to know how to become a successful person? One thing that you need to know is that successful people don't follow the same path towards their success. However, it is easy to decipher their financial success because there are several habits that they have in common. Below are some of the habits of financially successful individuals that you need to emulate if you want to become a successful person one day yourself.

They Invest their money wisely

One of the traits that highly successful people have in common is that they employ an efficient financial system. They put their bills on auto-payment to make sure that they are paid on time. They do this to avoid paying late fees.

They also invest their money on a regular basis by deducting a portion from their income, or from their savings and putting that money in an investment because investing your money can allow you to grow it. Most investment vehicles, such as real estate, stocks, certificates of deposit, or bonds, offer returns on your money over the long term period. This return allows your money to build, creating wealth in the long run. Some people prefer to keep their cash in the bank, but what most people don't know is that inflation can deal huge damage to your cash assets. This is because the typical terms and interest rates of your savings or cheque accounts are not designed to keep up with rising inflation rates.

They Pay Close Attention to Details

Financially successful individuals pay close attention to all the details surrounding their financial circumstances. They know the amount of cash that's sitting idly in their savings account and they will invest them so they can get a higher rate of return. They will also notice whenever their phone bill, water bill, electricity bill, or any other bills are higher than usual. They'll figure out why the bills are higher, especially if the consumption or level of service is the same. Another thing that any successful individual does is always look at the terms and conditions before signing any contract. This will ensure that they get what they expect, and won't get any surprise expenses in the future.

They invest in education

More often than not, most successful people have had a good education. Working hard at school and then going on to further education or college has long been encouraged by parents and teachers for generations, as most people still believe that education is the key to success. While there are plenty of high-profile people out there who we now consider being mega-successful didn't actually do too well at school such as Bill Gates and Mark Zuckerberg who dropped out of university to become two of the richest people in the planet, most successful people have a degree in a field that provides a higher chance of earning a lot more. Doctors, attorneys, and engineers definitely earn more compared to laundry and dry-cleaning workers, food preparation and serving workers or dining room and cafeteria attendants.

One can easily see the benefits of education in the workplace. Engineers with four-year degrees often make more money compared to drafters and technicians who only have an associate's degree or a high school diploma.

However, it should be noted that education is not always about making more money. Learning new skills can also save you money in the long run. Some skills that can be helpful include troubleshooting a computer, fixing stuff at home, and managing one's investments, just to name a few.

They Take Calculated Risks

If you ask a highly successful person how to become rich, they will always tell you to take calculated risks. Whether it's the stock market or real estate, there are always some risks involved, but that didn't stop them from investing though. A lot of people fail to become rich because they fear the possibility of losing money. While becoming rich is never a guarantee, exposing yourself to more opportunities can vastly improve your chances of financial success.

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