

MONEY CENTRAL

December 2023

INDUSTRY TIPS

**How to motivate
your team and
get results!**

TEAM BUILDING

Efficiency
Five surefire
ways to
maximise
productivity

COVER STORY

*Get to know
Leader,
Speaker and*

**Coach
Mark
Coronel**

INDUSTRY TIPS

**How to get ahead
of Cyberthreats**
Seven tips you
can do to keep
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OPENING REMARKS

In the upcoming features, the cover story introduces Mark Coronel, a prominent leader, speaker, and coach. Uncover his impactful journey and insights that are shaping the business landscape. As cyber threats loom large, our feature provides crucial insights on safeguarding against potential risks in the digital realm. Entrepreneurs, take note! Dive into our tips section to discover the top five ways to motivate your team effectively and achieve outstanding results. Stay tuned for these engaging features, offering a diverse range of perspectives and valuable insights across various domains.

Jill Antonio
Editor-In-Chief

MONEY CENTRAL

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ENTREPRENEUR SPOTLIGHT: FIND OUT MORE ABOUT WILLIAM S. MATTHEWS

William S. Matthews is a passionate modern-day renaissance man with big dreams and even bigger ambitions. Being a best-selling author, world-recognized public speaker, and successful real estate investor, was never William's goal. Ever since he was a young boy in his native Houston, Texas, William had one dream - to be successful and enjoy life to the fullest. Even if it meant stepping out of his comfort zone or going the extra mile.

Today, William is still actively pursuing his childhood dream every single day. From project management to workshop facilitation, and from keynote speaking, to fundraising millions, William's detail-oriented, energetic, and dynamic personality allows him to lead and take part in multiple projects for both nonprofit and corporate entities. But that is not enough.

He is the author of two best-selling books "Everything I Need to Know about Life I Learned from an Event Planner" (On Demand Publishing, 2013), as well as "Everything I Need to Know about Money I Learned from My Broke \$\$\$ Friends" (On Demand Publishing, 2015) that have touched and inspired thousands to change their mindsets.

People who have worked with William will describe him as a charismatic, charming, and energetic change maker with an impeccable sense of style, but in his mind, he is nothing more than a go-getter.

His background in real estate, event planning, and corporate community relations, has shaped his signature approach that combines his entrepreneurial alter-ego with his uncompromising personality and philanthropist mindset.

MoneyCentral Magazine recently caught up with William to discuss his journey as an entrepreneur and here's what went down:

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

My name is William Matthews, and I am from Houston. I have spent over ten years working with many of Houston's top social, corporate, and non-profit institutions, and my work has included community outreach, project management, workshop facilitation, fundraising, and keynote speaking. For the past five years, I have been a public and community affairs professional with a substantial knowledge base in the areas of corporate relations, civic engagement, and real estate development. Additionally, I have written guides to personal finance and event planning, and I just released my third book, "Everything I Needed to Know About Corporate America."

When did your entrepreneurial flair first reveal itself?

Growing up in Houston with parents who were real estate brokers, I spent many hours surrounded by entrepreneurs of all types, which I think helped inspire me toward my future career. But my mother was always my biggest cheerleader inspiring me to pursue my career, follow my passion, and stay true to who I am. Starting from a very early age, I saw how she maneuvered all of her responsibilities- from managing a business, taking care of her family, to being a member or board member of a variety of organizations. My mom proved to me that as long as you have passion and drive, you can do everything that you aspire to do professionally and still be an amazing parent. One of her favorite quotes is "Quitters never win, and winners never quit," which I still live by to this day.

How did your life look like before being an entrepreneur?

My background in real estate development, event planning, and fund development has shaped my signature approach that combines my entrepreneurial alter-ego with an uncompromising personality and philanthropist mindset. I strive to resonate with my audience at each speaking engagement with my sense of humor, wit, and descriptions of the challenges that I have faced. Growing up, I had a major chip on my shoulder after being kicked out of five schools and told by many I wouldn't amount to anything. Since then, I have achieved two degrees, written three books, raised millions of dollars for organizations, and completed a leadership program at Harvard University.



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

Knowing your audience for one, whether you are selling a product or giving a service, or whatever case, you really need to know who your audience is. I think that is the first thing that you need to do. Secondly, you need to make sure that you have a strong sense of community around you to help guide you. One of those could be a financial advisor, another one could be an accountability partner or just a person you vent to when things aren't going the correct way. They say it takes a village and I truly believe that, so you need to have your village lined up before you decide to embark on your entrepreneurial journey. Lastly, I think it's important to have a mentor that is in your field, and a mentor that looks like you, as well as a mentor that isn't in your field and doesn't look like you to help guide you.

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

Getting the word out there is always the difficult part for a lot of entrepreneurs. It is also getting people to give you a chance and an opportunity as you are trying to build your portfolio, your brand, and your client base. Everyone has to start somewhere and what happens to new people is that no one really wants to give them a chance because they want to work with experienced people. Everyone needs a start, so just start with family and friends first, or reduce your price the first few times, or take a free gig until you build your portfolio, your reputation, and your brand. And then you can go out there and charge what you are worth. You know your worth, but competition is tough and for people to want to take a chance on you, sometimes you just have to play the game until you can really write your own rules.

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

Utilizing social media is a really great form of marketing. Also using word of mouth, reaching out to family, friends, and any other connections you have, is also extremely important. It really goes back to the old-school marketing methods. Sending out email blasts to family and friends or sending text messages to all of your contacts. It is so important to reach out and catch up with people, especially during this pandemic, and with that, you can also have a way to talk about your business and what you have been working on. They can support you by spreading the word even more. Posting about your services or your product on social media pages, or writing positive reviews is so helpful. It can be time-consuming, but if you just stick to it, it will pay off.

What is the best advice you have ever been given?

There has been so much advice that has been important to me. There is a quote that my mother had in her office that said "Quitters never win and winners never quit." For the longest time, I didn't even know what that meant. It wasn't until being in high school, I understood what that meant. There was another one that my mom would always tell me and write down in letters and cards which was "Keep your eye on the prize." Those are the two that I think are really beneficial for entrepreneurs. I also think if you go into anything with money as the motivating factor, you won't get the results that you want. I know it's hard to say and hard to do, but don't go into it with a money mindset. I don't write books or do speaking engagements or get up every day for money, that's not a motivating factor for me, that's not how I live my life. I think that has allowed me to be successful and most importantly, happy.

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

I'd recommend a few things! First, don't let anybody tell you who you are. I always try to live by the phrase, "Know who you are as a person, and don't do things to fit in." Whether you're in the music industry, politics, or the corporate world, these words are essential to live by. Many times, especially for people who are just starting with their first job, everyone around you will try to tell you who you are. While it may be difficult to live by these words at first, ultimately, doing things just to try to fit in does more harm than good. It's important to find this for yourself and then stick with those values throughout your career. What type of leader are you? What values are important to you? Don't sacrifice these important qualities for a seat at the table- other great opportunities will come.

Next, surround yourself with people who hold you accountable, and who don't simply agree with everything you say. My top five friends are what I call my "Board of Directors," and they make sure to both hold me responsible for my actions and also celebrate my wins!

Finally, make sure that you read a lot of books on entrepreneurship and leadership, and find a mentor in your chosen field. Also, remember comfort and growth do not go together. When you feel uncomfortable, that's you growing as a person.

ONE ON ONE WITH VANESSA Williams

By Allison Kugel

Vanessa Williams is a creature unlike any other. It's as though she came here to impart the ins and outs of living life on one's own terms. From unwitting societal lightning rod during the 1980s to multi-platinum selling recording artist; and Broadway, film and television star, Vanessa Williams slayed the male-dominated Hollywood dragon long before the #MeToo movement happened. You can tell from talking to her that, both, the scars of past judgment she endured, and the fruits of her sweet success have made their impact. Both created indelible imprints.

In more recent years, Williams stunned audiences with sultry scene-stealing characters on hit series like *Desperate Housewives* and *Ugly Betty*. Her recent film starring Orange is the New Black's Uzo Aduba, *Miss Virginia*, tackles the socio-economic and educational inequities that urban students of color endure, showcasing a more socially conscious film portrayal.

Vanessa Williams' exotic beauty strikes you dead on arrival, but Williams does not lead with her looks. She prefers to enter a conversation with intellect, boldness and strength.

Williams has added fashion designer to her packed resume, launching the sexy and sophisticated Vanessa Williams collection for HSN, and fresh on the heels of a multi-album deal with BMG, Williams is working on new music to reflect a collection of musical genres she is currently passionate about.

A renaissance woman for the ages, Vanessa Williams' life is nothing if not purposeful.

Allison Kugel: Something told me to read your 2012 memoir, *You Have No Idea*, which I read cover to cover yesterday. I'm so glad I read your book, because it was the missing piece to really understanding you. The one constant theme throughout your life, it seems, is that you are a natural born rebel!

Vanessa Williams: (Laughs) Yeah.

Allison Kugel: That quality plays out in one way when we're young, but changes as we get older. How do you express that side of yourself now?

Vanessa Williams: It's now about being unafraid to take chances. In terms of my career, I just signed on to do *City of Angels* on the West End [of London]. It's not a lot of money, but it is an opportunity to work on the West End. It's always been a dream of mine to live overseas, and to study in London, I'll be working at the Garrick Theatre. We start rehearsals in January, we open in March, and the show will be running until the end of July. There are no guarantees, in terms of leaving my life in the states behind, but it's something that excites me. At this stage of my life it's all about asking myself what I want to do that I've never done. The challenge of it excites me, and doing the same thing bores me.

Allison Kugel: When nude photos of you surfaced during your 1984 reign as Miss America and you were forced to relinquish your crown ten and a half months into your year-long reign, you were counted out there for a while in your twenties. Do you ever pat yourself on the back these days and say, "I did it!"? Broadway, films, television, platinum-selling recording artist and on and on... do you feel vindicated?

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Vanessa Williams: No, I really don't. I don't think that, because there's always that next goal, like, "but I want to originate a role on Broadway;" "but I want to do a movie musical." There is always something yet to be done. It's not that I'm never satisfied, but there is always another goal on the horizon. When you're an actor, it's like being a gypsy. You jump into another circle of players, and it's great. Then when it's over, it's heartbreaking, but then you're ready to move on to the next circle. That's what excites me and that's what will always propel me to say, "Ok, what's next?"

Allison Kugel: What have you learned about love? What's been your greatest love lesson?

Vanessa Williams: I'm lucky to have four children, and there is nothing like that love; a love like that never ends. Once they're out of the house, you're still, as a mom, always available. You're still always worried (laughs) and concerned. And you're still always extremely proud, no matter their age or what they are doing.

Allison Kugel: How do you take care of your body, mind and spirit; and what's your feel-good routine?

Vanessa Williams: My feel good is waking up with a good cup of coffee and doing a crossword puzzle in the sun. That starts my day off perfectly. And when I get a chance to explore and travel, I love to horseback ride, wherever I am, and go to the stables and find a horse and go on an adventure and explore the terrain on horseback. Spending time at home is also a joy for me. I'm on the road traveling so much, so my happy place is kicking off my shoes and hanging out at home.

Allison Kugel: You're a practicing Catholic and you attend Church regularly, but in your most quiet and intimate moments, whom or what do you pray to, and what do you pray for?

Vanessa Williams: Hmm... it depends on what it is: I pray to God and my ancestors and my guides, and everyone who has been with me along my journey. As far as what I pray for, it depends on what I want or need at that particular moment; whether it's guidance, whether it's "show me the way," or whether it's protection for one of my children. It depends on what my particular need is at that moment.

Allison Kugel: What do you think you are here in this life as Vanessa Williams to learn, and what do you think you are here to teach?

Vanessa Williams: I absolutely love to teach, in the literal sense, and I've done it for three years in a row at NYU (New York University). I've taught Master Classes at Syracuse University, where I went for musical theatre. I also teach women's groups. It's teaching strength and to be aware, because you never know when and where something is going to happen for you. Whether that's your talent, whether it's an opportunity... just be open to who comes into your life and what they can bring.

Allison Kugel: And you're here to learn?

Vanessa Williams: That as women, for sure, we are a community, and to ask for help. Don't be afraid to ask for advice or for help. Look for a mentor. I've learned that there are many people that are willing to be teachers and to help you along in your life, so don't be afraid to ask because there will always be somebody there to offer help. I think I'm here to learn to keep moving ahead. On this earth we have setbacks, struggles and obstacles. You have to be able to say, "What is this teaching me?" so you can move through it and move ahead in your life. Avoiding something or trying to deny it won't get you anywhere.

Allison Kugel: Speaking of giving advice to other women, back in 2011 and 2012 you worked on Tyler Perry's film Temptation with Kim Kardashian while she was going through the separation from her ex-husband, Kris Humphries. The two of you spent some time together during filming. Did she seek your advice about weathering scandal and a media firestorm?

Vanessa Williams: She'd just broken up with Kris [Humphries] and the press was all over the place, so Tyler made it very easy for her to hide from the press on set. Basically, it worked on the set, keeping the press away. Then we flew back to LA together. I just needed to be the sounding board for her at that point. Sometimes you don't need to talk. You just have to let them talk, and you have to listen. She talked about all the stuff that was happening and her fear of being judged, but that it was something she felt she needed to do. My advice to her was that you go through the storm, but the dust will settle, and you'll get an opportunity to see clearly, and it will be a different day; and you'll feel better and you can move on.

Allison Kugel: Do you consider yourself a trailblazer for women?

Vanessa Williams: I think my history has made me a trailblazer, unknowingly. I've always just been myself and that's how it played itself out.

Allison Kugel: What makes you feel most beautiful?

Vanessa Williams: The sun and the warmth makes me feel beautiful. Every time I land someplace that's warm, it makes me feel like I'm connected to nature. And that's without hair and makeup and wardrobe, and all that stuff. It's just the breeze, the water, and heat that makes me feel like my most natural self. And then being around children. Whether it's my children who are all grown up... there's a connection that I have with kids. Maybe because both of my parents were elementary school music teachers, but there is a connection that me and my kids have with young kids that I absolutely love. My connection with children makes me feel so alive.

Allison Kugel: You recently launched your own clothing line, Vanessa Williams, which is available through HSN. The collection is versatile, imaginative and sexy, yet understated. And I love how you incorporate animal prints and patterns with different looks.

Vanessa Williams: Thank you. It's another opportunity to be creative and I've got a great manufacturer, so the quality is fantastic. It's an extension of what I love, which is putting my stamp on things. I love fashion, and I've been fortunate to work on amazing shows, both on television and on Broadway, where I've worked with incredible costume designers and been exposed to fantastic fashion through stylists. And I've settled into what my own personal style is, along with what resonates with other people. When I design, I keep my eighty-year-old mother in mind, and then my children; my girls are from age 19 to 32. Everyone's got their own sensibility, and there's one piece for everyone to enjoy.

Allison Kugel: When will you be recording your next album?

Vanessa Williams: Now! I just finished recording a children's album, which will be out next spring. And I'm working on a new album for BMG that will be out next year. We're leaning towards mood and tropical music for this next album, and there will be more projects to come.

Allison Kugel is a syndicated entertainment columnist, author of the memoir, Journaling Fame: A memoir of a life unhinged and on the record, and owner of communications firm, Full Scale Media. You can follow her on Instagram @theallisonkugel and at AllisonKugel.com.



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FIVE WAYS TO MOTIVATE YOUR TEAM AND GET RESULTS

Motivation and confidence boost is the essence of letting anyone do anything and acquire big goals that once seemed impossible. These are the core elements of forming a great team that doesn't fret from any vast or small everyday obstacles at work.

When you are leading a team, and it's on you to get the best out of them, you want to make sure that none of your team members sit idle or their skills go to waste. You want to make everyone bring their best out and give it to the core goal you all are working for.

So what are the ways to motivate your team?

1. Don't ever underpay

The best way to make people work the best and give their most expertise to the goal you want results from is to pay them enough. Always remember, if it is not their dream, they won't give it their best.

Nobody would work for free, and when reaching some goal in the proper payback to a few, others want enough money in return for them giving their best. And it would help if you always kept this in mind. Pay your team members adequately, and when you are setting their salaries, you should be sure that the pay is consistent with the rest of the companies in your industry.

It would help to keep in mind that 26% of engaged employees say they leave their current jobs for only a 5% increase somewhere else. Do not make the mistake of losing your people as you are underpaying them. Motivating your team will bring many health outcomes in a few days.

2. Offer them the environment to work

You might already know that our external environments are often the most impactful factor in bringing our productivity out. Everyone wants to work in a stimulating and clean office environment, making them feel ideal instead of bad.

It would help if you weren't spending a lot of money to make your office a perfect workspace but be sure it is pleasant and clean. Team motivation roots in the team lead to be motivated as well.

3. Offer opportunities for better self-development

Your team members will be precious to your organization and themselves when they will have opportunities to learn better skills. Give your team everything they need to improve their careers and also be knowledgeable of their industry news and latest technologies. An improved team member will be giving his best to the core goal all by himself naturally.

4. Encourage collaboration within the team

A team is as strong as its weakest link, just like a chain is. You must always focus on improving the inner relations of your team members and let them be the best with themselves. According to research, 39% of the employees do not feel that their input is being appreciated by their peers.

It would help if you encouraged the team members to appreciate one another and give suggestions on improving their skillsets.

5. Do not punish failure

We are human beings, and making mistakes is our nature. The primary key is not to regret your past mistakes but to learn from them and move on. Try your best not to repeat your mistakes, as that would mean that you aren't learning anything from them. When your team members make honest mistakes, try not to punish them but encourage them to try again and be better.

These are some of the top ways to motivate your team and let them bring the best out. You will find your team members better at work when they know that they are always supported and given the best surroundings. Having a daily team inspiration session of 10 minutes will also make you more reasonable than scheduling it after every month for an hour or two.

TOP FIVE WAYS TO MAXIMISE YOUR PRODUCTIVITY

All of us have thought about those very successful and productive people and have wished to have their lives at some point in our life. And other times, we think of how they make the most out of their day while you have the same 24 hours but cannot do as well or as much as they.

To increase productivity, you have to devise a proper plan and make sure that you strictly follow it and try your best to reach the goal. Do you want to find a plan of ways to maximize your productivity? Here are some of the top tips you can bring and make sure you are winning it all in your life.

1. Make sure you are giving yourself enough breaks

Though it sounds counterintuitive, having regularly scheduled breaks may help improve your concentration. Research has also shown that having shorter breaks in longer tasks enables you to maintain a constant level of performance while working on different tasks without breaks leads to a decline in your ability to perform well.

2. Track and also limitations on how much time you are devising for different tasks

You might think that you are pretty good at measuring how much time you spend on different tasks. But some research also suggests that only a small percentage, 17 percent, of people are ideally able to estimate the passage of time.

To be among these people, you can try out different things or methods to measure your time spent on different tasks. You can also use applications to estimate your time on your social media, word processing, email, and apps.

3. Self-imposed deadlines

While we mostly think of stress as harmful, getting some healthy and manageable levels of self-imposed stress may bring in more extended focus and help us meet our goals. It will help if you try giving yourself some deadlines for open-ended tasks or projects and then sticking to them. You will get surprised to discover how focused and productive you may get when you are keeping an eye on the clock. It is one of the best ways to improve productivity.

4. Follow the rule by Steve Olenski

A successful entrepreneur, Steve Olenski, suggests that implementing the two-minute rule in your life to make the most out of the small window of time you have at work can be one significant improvement. The idea is that if you see some tasks or actions which you know can be done in two minutes or even less, do it just at once. According to him, completing the tasks right away will take less time than getting back to them later. Implementing this has also made him one of the most influential content strategists online.

5. Start saying no to meetings

Meetings are one of the most time-sucking things, but somehow we all continue to book them unquestionably, attend them and inevitably keep complaining about them as well. The average office worker will be spending 31 hours every month in an unproductive session of meetings. Before you book your next appointment, you should ask yourself if you can accomplish similar goals through email, web-based meetings, or merely a phone call.

These are some ways to increase productivity, and you can work through it all by perfect planning. Plan your work, and work your plan must be your way to deal with time delays and days spent in unproductive hassle.





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Mark Coronel

Mark Coronel, Sales Director at Cubecorp Projects Pty Ltd, is a distinguished figure in the real estate industry, boasting 17 years of expertise, strategic thinking, and a genuine commitment to client needs. His journey reflects enduring passion and dedication, covering various aspects of real estate, including residential and commercial sales, project management, project marketing, and investment properties.

As a visionary leader and solution provider, Mark prioritises understanding clients' unique needs and tailoring services accordingly. His philosophy empowers clients in making informed decisions, whether in finding dream homes, securing investment opportunities, or navigating complex transactions. Mark's track record speaks volumes, having assisted over 1,000 clients across Australia in the past five years, showcasing his professionalism, efficiency, and client-centric approach.

Beyond real estate, Mark is a mentor and guide, sharing the wisdom and insights acquired throughout his journey. His commitment to excellence and client-centricity defines his legacy in the industry, transforming real estate sales and impacting lives over his 17-year career.

MoneyCentral Magazine recently caught up with Mark to discuss his journey in the industry, and here's what went down:

What sets Cubecorp apart from other businesses in your industry?

We are not like traditional real estate companies, whereby we don't just sell houses and apartments. We also specialise in off-the-plan and offer many complimentary services through our different companies and networks.

Finance, Migration, Property Management, Sale and Re-sale of Residential and Commercial Properties, Development, Project Management, Architect and Design Services, Business Development and Accounting, and much more.

We are not limited to Sydney but have offerings all over Australia and in countries like Vietnam, Indonesia, China, Hong Kong, Taiwan, and the Philippines.

How do you envision the future of Cubecorp in the ever-evolving business landscape?

We are a platform for engagement. As the world and markets evolve, so do the demands of our clients. We have a mantra to never say no to opportunities straight away because it is fun to explore and create solutions we do not already have to people's problems.

Businesses that do not innovate and continue to move forward and grow may be successful in the short term but will not survive to meet unforeseen challenges.

A big example was during the COVID-19 pandemic when many of our friends within the industry struggled to adapt and innovate and, unfortunately, had to close shop.

We envision evolving and positively impacting as many lives along the way as possible, with a target to provide jobs for 300,000 people one day!

What has been your most significant achievement or milestone with Cubecorp so far?

As an agent, I had the opportunity to win a listing for a whole apartment block, with 65 serviced apartments and parking. This was extremely challenging and rewarding, with many important lessons I have reminded myself of in recent deals!

How do you foster a positive and inclusive work culture within your organization?

It's all about energy, in my opinion!

So, we try to put the right people in the right place and encourage personal development throughout our agents' careers.

Everyone is different, and we encourage that. We are flexible with our work hours and opportunities but clear about our standards.

When we see there is potential in our staff, we nurture that. It's how I was given the opportunity to become the Sales Director in a relatively short period of time.

We work hard, we play harder, and we reward excellence.

How did your entrepreneurial journey begin, and what inspired you to join Cubecorp?

For as long as I knew, I was different. I grew up in a traditional Filipino family where my values to work hard and stay honest were instilled early. But I've always had an appetite for more, with little side hustles through my schooling and university life that were constantly judged. But I've always liked to keep myself busy, and since I couldn't find satisfaction as an engineer, I was presented with an opportunity to change my life.

Through miraculous circumstances, I was reintroduced to my university mate at Town Hall, the only place where you can get KFC Hot & Spicy, and we had a chat at his office. Don Liang is the CEO of Cubecorp, and he gave me the opportunity to sell properties on weekends. After three weekends, I resigned from my previous job and began my career in Real Estate.

Can you share any exciting upcoming projects or initiatives that Cubecorp is working on?

Absolutely, I'll share two things if I can.

A big part of our sales offerings are in-house and land, and we all know the challenges of house and land in Sydney.

Scarcity, increased building, increasing labour costs, and a tighter finance market are driving affordability down for buyers and limiting their choices.

So, to offer more options for our clients, we are diversifying our range of investment options to Regional NSW, proudly partnering with TORO HOMES, who have exclusive investor house and land packages in over six estates, including in the Hunter Region! This is regional.

The other upcoming hot investment option is in our nation's Capital!

This is arguably the dark horse of the property market in Australia for so many reasons, but what people want to know is how good is it? Prices under \$400,000, rental guarantees of 7% for five years, AND we are working with only the BEST in the territory, GEOCON, the largest builder-developer in Canberra and the 3rd largest in Australia. I do love these guys, and I love their properties even more!

How do you balance work and personal life to ensure overall well-being?

I do get asked this a lot:

If you follow my Facebook and Instagram stories and our CEO, too, you will see the 4 a.m. wake-up, the everyday hustle, the late checkouts from the office, and the fun times with my kids.

I have a family of 4; my daughter Zaza is 6, Henry is 4, and my wife works with me... yes! It can be done... mind you, we do work in different services.

This is not just work for me; it's a lifestyle. Sometimes, Henry joins me for meetings and inspections, even handing out flyers.

How do I juggle it all? If it's not on the calendar, it's likely not a priority.





HOW TO PROTECT YOURSELF AGAINST CYBER THREAT

As the summer season is underway, people are increasingly taking holidays. Whether holiday-makers have chosen the beach, the countryside, the mountains, or an urban setting, one thing is certain: no one is immune to having their devices stolen or hacked while away from home. Cybersecurity experts at NordVPN provide travelers with seven tips for a cyber-secure holiday.

Back up your data

"My whole life is on my phone" — If this phrase sounds like something you would say, remember to make sure you have your phone's contents backed up before you leave. After all, no one is safe from losing their phone or having it stolen. This also applies to the SD cards of your cameras.

Safe payment methods

Instead of your main bank card, use a separate prepaid debit card abroad. This card can be topped up with any amount you want. That way, if your card details are stolen, you won't lose all the money you store there.

Take a portable charger with you

Don't go out without your portable charger or a charging cable. Why not? Simply because charging stations can be a playground for cybercriminals. A USB/lightning cable can be modified by a malicious person, like in this demo made by a hacker in 2019.

Avoid public Wi-Fi

Using mobile data while traveling is always a good idea because it is encrypted. However, if you have no choice and need to use public Wi-Fi, don't forget to use a VPN. This tool will protect you from cybercriminals, who can retrieve your personal data through a public network. They later sell the stolen data on the dark web.

Do not post your photos in real-time

Posting a picture of your plane tickets can make your social media followers jealous. But more than that, doing so puts you at risk. It's a perfect way for cybercriminals to find out your personal data and use it later for various malicious purposes. It's also worth remembering that posting your holiday photos while you're still away can be dangerous and can lead to robbery in your home. Whether your account is followed by hundreds of thousands of people or just a few, stay vigilant in all circumstances.

Keep your documents secure

Many people make a photo or a copy of their ID or passport in case they lose their documents. But this is not the most secure way to deal with your documentation. Unencrypted ID or passport scans and photos that you store on your phone can get leaked. Then you run the risk of your identity documents ending up on the dark web. A recent study by NordVPN showed that the American ID card had an average price of \$76.45 on the dark web. The average price for an American passport was worth \$20.77.

Use unique passwords

Create new passwords before you go abroad. If you have used the same password for all your accounts and one of them gets hacked, it puts the others at risk. Don't hesitate to use a password manager such as NordPass. It will help you create passwords that are sophisticated enough to make life difficult for hackers.

"No one is safe from hackers, who are becoming increasingly creative in stealing and selling your data. It is worth remembering that a data leak can also happen to the service providers you use (hotels or transportation companies often get hacked). So don't hesitate to ask how they store your data or what kind of encryption and other cybersecurity tools they use before giving your data to these companies," Daniel Markuson, a cybersecurity expert at NordVPN, recommends.

Welcome to TV6 Network, the premier hub that caters to all your entertainment needs. We take pride in being your ultimate destination, providing a comprehensive platform that goes beyond conventional television programming. At TV6, we curate a captivating assortment of shows and content that immerse you in the realms of lifestyle, business, fashion, and the latest trending topics.

Prepare yourself for an extraordinary journey as we transport you to a world brimming with inspiration, knowledge, and style. We believe in the power of media to shape our lives, and that's why we dedicate ourselves to exploring an extensive range of subjects that have a profound impact on our modern society.

Through our meticulously crafted programming, we aim to ignite your imagination, broaden your horizons, and empower you with valuable insights. Whether you're seeking guidance on personal development, the latest updates in the business world, or a sneak peek into the glamorous realm of fashion, TV6 Network has got you covered.



TV6

NETWORK

Our lifestyle segment brings you a kaleidoscope of topics, from wellness and fitness to travel and home decor. We strive to provide practical tips, expert advice, and real-life stories that inspire positive changes in your everyday life.

In the realm of business, we delve into the strategies and success stories of influential entrepreneurs, offering a unique window into the corporate world. With exclusive interviews, behind-the-scenes glimpses, and expert analysis, we empower aspiring professionals and seasoned business leaders alike to thrive in an ever-evolving market.

Fashion enthusiasts are in for a treat as we unveil the latest trends, iconic designers, and captivating runway shows. From haute couture to street style, we celebrate the artistry and creativity that shape the ever-evolving fashion landscape.

And of course, we can't forget the trending topics dominating our collective conversations. Whether it's the latest technological advancements, cultural phenomena, or social movements, TV6 Network ensures you stay informed, engaged, and up-to-date.

At TV6 Network, we pride ourselves on offering a diverse range of shows that cater to your unique interests and passions. Each program is meticulously crafted to entertain, educate, and inspire you, ensuring an unforgettable viewing experience.



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.





ENTREPRENEUR SPOTLIGHT: INTRODUCING KATHRYN STARKE

Kathryn Starke is an urban literacy consultant, reading specialist, author, keynote speaker, adjunct professor, and the founder of Creative Minds Publications. She has been featured on multiple media platforms, including Success Magazine, Inspire Me Today, Virginia This Morning, New York Post, and Thrive Global. Kathryn has served as a literacy trainer for the University of Chicago Urban Education Institute and VCU AmeriCorps program. She is the creator of Tackle Reading, an annual literacy educational initiative supported by the NFL.

A native of Richmond, Virginia, Kathryn graduated from Longwood University with a bachelor's degree in elementary education and a master's degree in Literacy and Culture. She has taught first, second, and third grade and served as a reading specialist and district literacy coach for over a decade in inner-city/Title I schools in Richmond Public Schools and Chesterfield County Public Schools in Richmond, Virginia. She is the author of *Amy's Travels*, a multicultural children's book used in schools in over twenty countries on six continents. The book was recently turned into a musical by the Latin Ballet of Virginia. Her books, *Tackle Reading* and *A Touchdown in Reading*, are part of a national educational initiative supported by the NFL.

Kathryn Starke started the company in 2005 in Richmond, Virginia, initially to promote her first book entitled *Amy's Travels*. She has expanded her company to work with elementary school teachers and educational leaders nationwide to understand how to implement best practices in literacy. With Kathryn's teaching experience in urban school systems, she sees firsthand that all children can learn to read when provided with quality literacy instruction. Kathryn works with fellow educators, organizations, and corporations to promote reading through books, projects, events, and creative initiatives. Her company publishes award-winning children's books and educational materials written by fellow educators.

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

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

While much of our business growth comes from referrals, we use Instagram and Twitter, guest blog posts, and guest podcast appearances to maintain and grow the business. We also establish partnerships with organizations like the NFL to increase awareness of our work.

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

Social media marketing and guest posts/podcasting have proven to be the most effective marketing forms throughout the years.

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

Facebook, Twitter, Instagram, and LinkedIn.

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

My toughest decision over the last few months has been on what to prioritize that would result in the greatest impact on schools.



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

I work in the business of education, so when schools were closed around the country during the pandemic, my in-person consulting jobs stopped. Unfortunately, the lack of in-person instruction and coaching negatively impacted elementary schools, teachers, and students worldwide.

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

We can now offer virtual consulting and online literacy seminars to schools around the world as a response to COVID-19.

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

Reading education and teacher preparation was a great concern before the pandemic. These issues have only become of greater

concern because of the pandemic. Only 37% of nine-year-old children were reading on grade level before the pandemic; this percentage has decreased. Teacher shortages are also at an all-time high because of the pandemic. We have so much work to do to improve the educational system in America.

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

I want to see small businesses worldwide continue to grow, expand, and last. When a business solves a problem, fills a need, or supports a cause, they are essential.

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

As the entrepreneur, always remember that you are responsible for sharing your story and introducing your new business to the world. Don't be afraid to use social media to your advantage, and be willing to give away your goodies and expertise for free.

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