

InLife

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

MAY 2024

HOW TO REVAMP
YOUR BUDGET



STAYING AHEAD

Key Actions Your Business
Must Take to Remain
Competitive in 2024

SEVEN POPULAR FOOD
DIETARY MYTHS
DEBUNKED



UNVEILING

Oak
THEORY



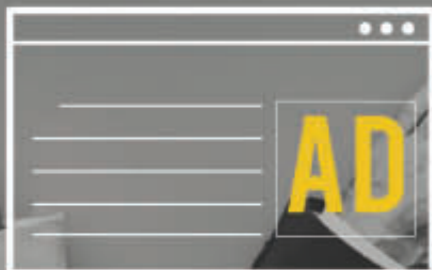
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Blog

ELITE SUCCESS BUSINESS CONSULTING

At Elite Success, we believe the first step to achieving success is understanding 'you.' We are dedicated to supporting startups and small businesses all over the world. We take the time to listen because every entrepreneur has different needs. You know your business better than anyone else so we want to hear from you.



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InLife

INTERNATIONAL

EDITORIAL

Founders

Mike Ilagan & Albert Prias

Editor in Chief

Susan Turner

Managing Editor

Jose Ilagan

Photographer

Bob Reyes

Hair and Makeup

Joy Bartholomeusz

Chief Marketing Officer

Albert Prias

Photographic & Art

Kevin Gomez, FIN Photography, Ash Narayan, James Mao, Brooke B. Raymond Bartholomeusz, Gary Abella, Dave Choo, George Azmy, Eric Fonacier, Raf Flores, Thang

Marketing

Alex Abella, Krissy Anderson, Eileen Maynigo, Barnes Luz, Jason Harris, Lovely Washington, Charles Chan, Albie Pri, Jenny Hu, Annabel Garcia, John Esquerro, Michelle Palmer, Cameron Wright, Angelica Whitelaw, Joanne A, Tricia Richardson, Zenaida Patterson

Writers & Contributors

Jenny Hu, Anjelica Whitelaw, Shiwani Gurpah, Renae Smith, Holly Phillips, Jenny Hu, Charles Chan, Jill Antonio, Scott Murray, Vanessa Jensen, Leanne Harrison, Patricia Higgins, Judy Flynn, Angie, Katrina R. Joerisa, Rommel P, Christian Q, Christine Claire dela Pena, Dasein Catedrilla

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InLife

INTERNATIONAL

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EDITOR'S NOTES

In the latest issue of InLife International Magazine, the cover story features Hannah Ryu and Veronica Shelton, the innovative co-founders of Oak Theory. The article delves into their entrepreneurial journey, detailing how they transformed a bold concept into a successful enterprise through strategic vision and resilience. It also offers a glimpse into their future plans, showcasing their ambitions to further revolutionize their industry.

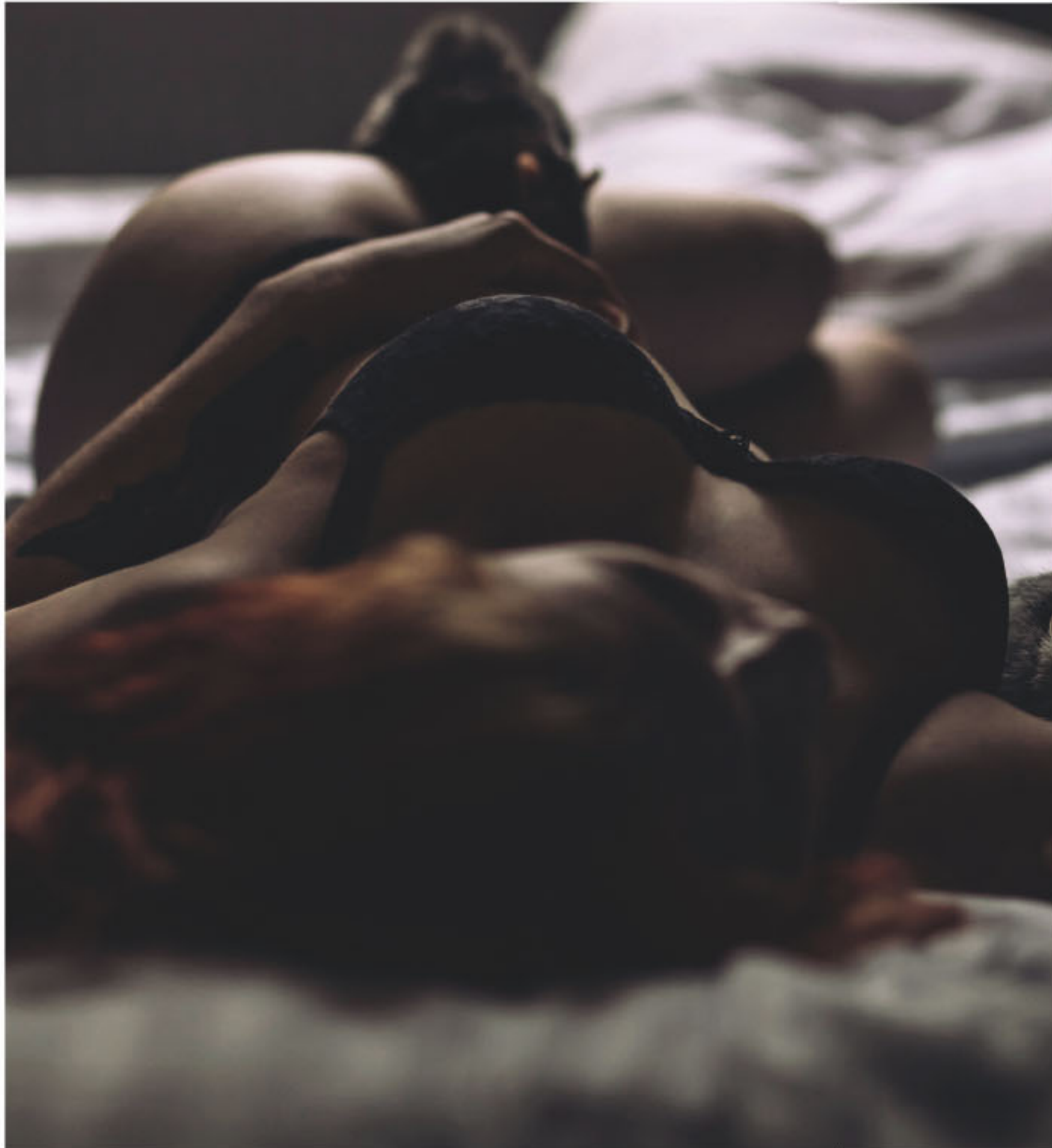
Beyond the cover story, the magazine provides a wealth of insights on entrepreneurship. It includes valuable tips for new entrepreneurs, strategies for scaling up businesses, and ways to cultivate a culture of innovation. This section aims to equip aspiring business owners with the knowledge and tools needed to thrive in a competitive landscape. Overall, this issue of InLife International is a rich resource for anyone interested in entrepreneurship and the property market, offering practical advice and inspiring stories to guide and motivate readers. Thank you for your continued support, and God Bless.

Albert Prias
Managing Director

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TRUE CONFESSIONS: INSIDE THE LIVES OF SEX WORKERS

Last issue we found out what actually lead these sex workers to a dark line of business such as prostitution. They talked about the amount of money they make in this dubious career and how, contrary to public opinion, they do mix business with pleasure. In this next and final instalment, we will delve into the dangers of this dark line of work and how it taints their personal lives in the worst possible way.

Laura

I will be lying if I said that I've never fallen in love with any of my clients, I have fallen in love a few times but I had to pull back. Sooner or later I will be too old to do this business and like any typical girl, I want to have a relationship with someone and I'd like to be married one day. If given the chance, I would like to be a plain housewife, just a typical wife who will cook, clean the house, and look after her husband and kids. But then the word "commitment" always gives me mixed emotions of excitement and fear. What if I fall in love with someone and he suddenly discovers that I used to be a sex worker? I wonder if anybody out there will actually take me for what I am? What if one of my clients recognized me one day at a function when I'm with my husband and kids? I have seen a lot of movies with the same scenario. People laugh at it, I also laugh when I see situations that relate to what I do but at the same time, I get a pinch in the heart because it has either happened to me or it is likely to happen to me someday. All these thoughts play in my mind constantly, will I ever find love? Do I deserve to find true love and happiness?

Viviane

When guys hear or read about "prostate milking" they get really curious and they want to try it. Most of the time I get anonymous calls just inquiring about it, most of my clients now are actually repeat clients. The thing is, their once a month visit can become twice or thrice a month visit or even more. They get addicted to the service, I was once even forced to charge just \$50 to a client because he was spending his weekly pay to get the service and he is a single parent with 3 kids. I thought the kids deserve to benefit from his pay more than I should! It is hard on my part because I am running a business, not a charity but my conscience tells me to be understanding as well.

Tracy

I'm actually a transsexual: I require a lot of maintenance so I have to charge more than real girls. Lately, I have been fighting with some friends because their clients are switching to my service, perhaps they get more satisfied with me, and I don't really care because I am running a business. I have to sacrifice friendship to get more money. I don't even know who my real friends are now because I feel that everybody is just spying on each other. I'm quite paranoid now; I don't trust anyone in this business.



Samantha

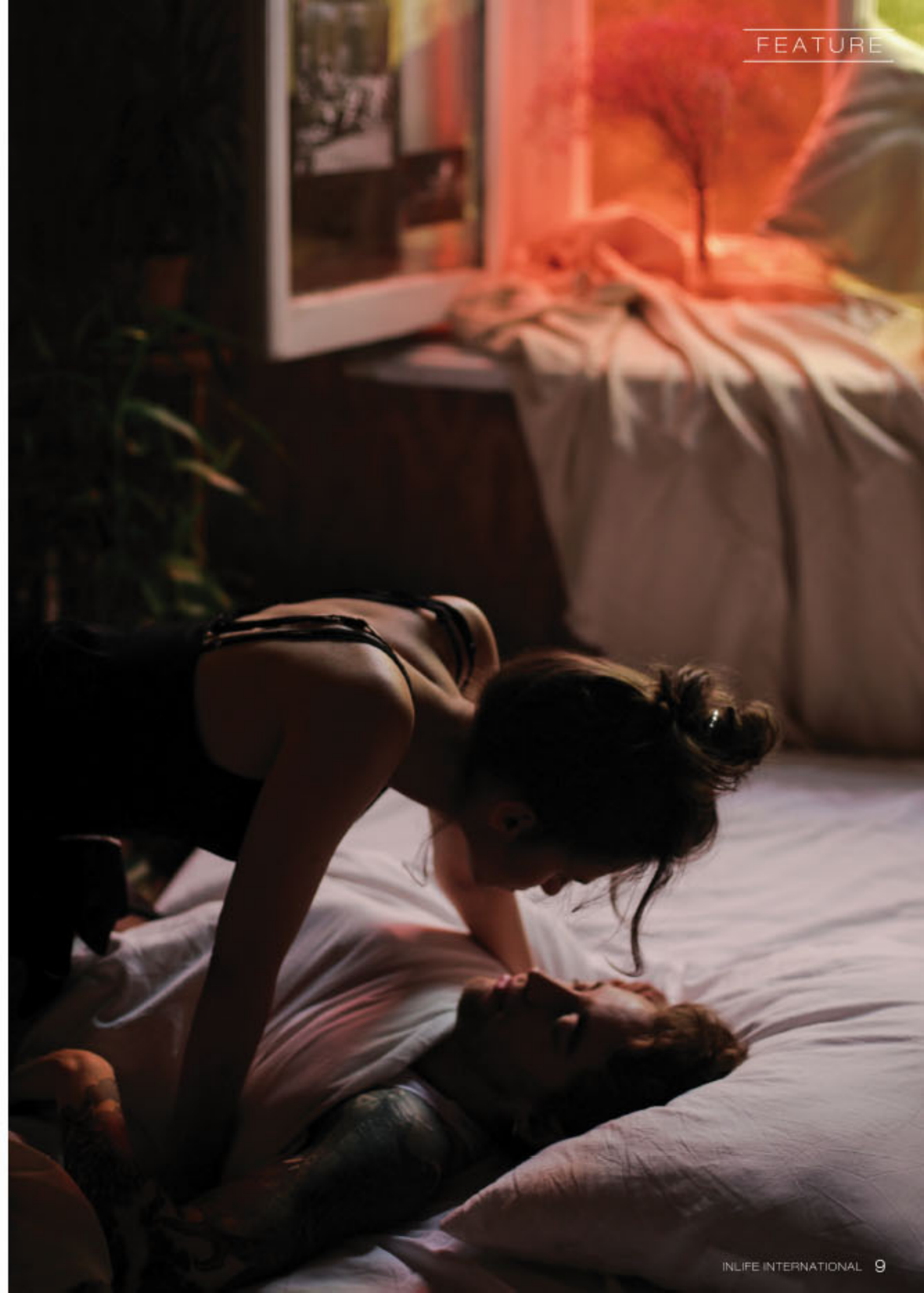
In this line of business, you have to work double-time to maintain your target cash every week. I don't get to choose my client; I welcome anybody who has cash. Old, fat, ugly guys seem to have the big cash to pay for my services; good looking guys don't pay much so I seldom go with them. This business is very risky. STD is very easy to catch and a condom is actually not enough to protect yourself most of the time. I have to constantly get a sexual health check to make sure that I am clean and disease-free. I got into trouble one time when one of my clients came back to me and blamed me because he got his wife infected with STD after having sex with me! Most common STD's are easy to get rid of but the treatment for Syphilis hurts a lot. I had it twice last year and believe me: the penicillin injections gave me a harsh horse kick in the backside! Even if I'm really careful, I can still easily catch a disease from someone.

Chelsea

Western Australia is my territory; I think I've had sex with almost

half of the male population in this region! That's why I have to constantly wear different wigs whenever I go shopping so that people won't recognise me at all, especially when I go to the church - I actually still pray you know.

I need to also change my name constantly to get new clients because it is a very small community here. It seems that guys want to experience new things all the time that's why I have to keep on re-inventing myself. A client's wife knocked on my door one day and as soon as I opened the door she kicked me in the stomach and threatened to kill me! I wanted to go to the police but I might get into trouble more because I don't have a license to run my prostitution business. I was forced to move to another suburb because of this and I had to also replace my phone number. I hope nobody would splash acid on my face one day because that would be the end of my livelihood as a sex worker. If I lose this job I don't know how my family back home would survive anymore. I have been in this business for a while so I don't know any other jobs.



FALL IN LOVE WITH ROMANTIC SPOTS

In The Philippines

The Philippines Department of Tourism highlights these destinations that offer the best sights and make for the perfect romantic vacation for honeymooners or mini-mooners.

These beautiful islands provide the perfect backdrop to create more wonderful memories, and couples are sure to fall in love all over again not only with each other, but also with the Philippines.

Samal, Davao del Norte 3, 2022, Bucketlist 3



Long Beach, San Vicente, Palawan

At a 14.7 kilometer stretch, the longest white-sand beach in the Philippines is also the second-longest in Southeast Asia. Take a romantic sunset stroll on the gorgeous shores of Long Beach. Enjoy the laid-back rural vibe at the beach and lounge lazily on the sand while gazing at the undisturbed view of the horizon. Cool off at the clear, turquoise waters or head out to the majestic Pamuyan Falls where you can traipse into the forests for a glimpse of the rich flora and fauna of the area. You can also go island-hopping via a short boat ride to discover other hidden gems of San Vicente.

Bantayan Island, Cebu

Located at Cebu's northernmost tip is Bantayan Island. This emerging destination is full of beautiful spots to have your couple photos taken. Some of the attractions that offer unforgettable moments and make dramatic backdrops are the secluded Paradise Beach and Virgin Island, the Obo-Ob Mangrove Garden with its rustic bamboo bridge, the Kota Park Pier, and the Kinatarkan Lighthouse. For a taste of history, visit the centuries-old St. Peter and Paul Parish Church made of coral stones, and for a taste of local Cebuano cuisine, look for restaurants that offer Sutukil or grilled seafood from the catch of the day.

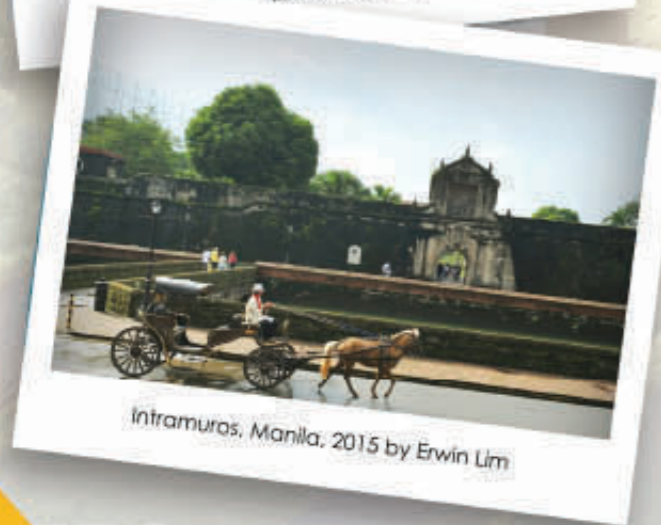
Samal Island, Davao

The Island Garden City of Samal is composed of two beautiful islands and is dotted with many resorts where couples can enjoy a luxe and romantic getaway amid the white sand and clear tranquil waters. A memorable meal under the stars can be arranged, where you can enjoy the freshest seafood and toast with a choice of wines. In the daytime, you can arrange for a picnic at the cascading Hagimit Falls or take a day trip to the Pearl Farm Beach Resort for some sightseeing and to try out its water activities such as jet skiing and diving. Hike hand in hand at the beginner-friendly Mt. Puting Bato or catch Vanishing Island before it becomes submerged from the tides.



by Erwin Lim

Island Hopping, Cebu 2019



Intramuros, Manila, 2015 by Erwin Lim

Bukidnon Glamping Sites

Enjoy a romantic vacation under a canopy of stars and a natural ambience at the glamping sites that are available in Bukidnon. The cool climes make it perfect for snuggling together in the glamp tents that are set up in the mountains or overlooking the grand Bukidnon landscapes. Tagluocop Strawberry Hills lets you wake up to a field of flowers and fruits, serenaded by the relaxing calm that is characteristic of the Bukidnon province.

Dahilayan Forest Park has cabin-like tents that offer a treetop view. Even while you are surrounded by nature, the glamping sites offer top-notch service and delicious dishes made from the fresh produce of the area. While in Bukidnon, take a sight-seeing trip to the other tourist attractions of the province such as Lake Pinamalayan in Don Carlos and the solemn beauty of the Abbey of the Transfiguration in Malaybalay City.

Batanes Island

Each Batanes attraction is picture-perfect and offers many romantic activities. The wide-open spaces at Rakuh-a-Payahman (also called communal pastureland) and Vayang Rolling Hills give you a clear view of forever under the blue due its vast landscapes and seascapes. Perhaps, the tallest structures in Batanes are its most romantic ones – its lighthouses, set against a dramatic backdrop of the sky, makes for great couple photo opportunities.

Sicogon Island and Islas de Gigantes, Iloilo

For a relaxing island experience, take a trip to Iloilo's tropical gems Sicogon Island and Isla de Gigantes. Be swept off your feet with the gorgeous vistas at Sicogon's Barangay Buwaya Beach, with powder-fine sand leading to unbelievably clear waters. Fall in love with the rustic life of the fishing community and commune with nature at the rock formations and craggy peak of Mt. Opao. Isla de Gigantes is another destination for nature lovers who will enjoy its offbeat charm and the friendly hospitality of the local communities.

Intramuros, Manila

Promenade along the cobbled streets of Intramuros to get a feel of its old-world charm. You may also imbibe the timeless beauty of this historic city on a bike ride, as it passes through notable landmarks such as the Baluarte de San Diego, Plaza Mexico, and Puerto Real. Visit the centuries-old churches San Agustin and Manila Cathedral that are both popular for weddings and take dramatic dusk photos at the ramparts and garden of Fort Santiago.



Metro Manila



GLOBAL ISSUES: GENDER EQUALITY AND WOMEN'S EMPOWERMENT

Earlier this year the world celebrated International Women's Day (IWD). If you missed it, you're not alone - IWD isn't hugely recognised in Australia compared to other countries. I have workmates who grew up in Serbia who've told me every year on 8th March kids would deliver gifts or write essays to recognise the importance of their mothers, sisters, aunts and other female role models. What started as a socialist political event in the early 1900s is now a global celebration of the contribution women make to the world. So important is this day in Eastern Europe that last year one of the Serbian men in our workplace brought in flowers and delivered one to each woman on our floor. Most women greeted the flowers with surprise, completely unaware that 8th March was meant to be a special day.

In a progressive country like Australia, one might wonder why women even deserve a special day of recognition. "I thought we were equals?" One of my male colleagues joked, as a group of female staff gathered near the office door to attend an IWD morning tea, leaving him to continue business as usual.

Though he was joking I knew there was something genuine in his query: a byproduct of the mixed "feminist" messages that we've both grown up hearing in Australia. One message is that men and women are equal in all things - gender is simply a social construction and we are no different from each other. The other message is that women are unique and possess qualities markedly different to men.

Both these messages have good intent: based on our equality women shouldn't be treated as an inferior class and instead should be treated with the same respect and opportunities available to men. Based on our uniqueness, a woman's qualities should be recognised and upheld as vital to society.

There is a subtle (but confusing!) conflict - how can women be equal to men and unique at the same time? This conflict is the reason why so many of my male friends are unsure if standing up to offer a female passenger a seat on the train makes them look like a gentleman or a misogynist.

The fact that we have International Women's Day confirms one thing: women are different to men. Trying to argue otherwise is naive and insulting. The differences are apparent anatomically, physically, relationally, emotionally and spiritually - if there were no differences then women

“Differences between women and men are not a bad thing; if we live in as accepting a society as we'd like to think, these differences would be celebrated, not quashed.”

would have nothing new or valuable to bring to the social, political or economic table and the argument to increase their participation in these areas would be moot. In his opening address at an IWD seminar, Dr Michael Spence, Vice Chancellor of The University of Sydney referenced a study that suggests the best business decisions are made when there has been active (ideally equal) participation from both genders. The basis of such a finding is the argument that there are some things women have that men don't, and vice versa. There are also some things that women don't have that men do, which is why an all-female executive would suffer from decisions just as biased as decisions made from an all-male executive. The ideal world would recognise one gender balances the other.

IWD is my annual reminder that differences between women and men are not a bad thing; if we live in as accepting a society as we'd like to think, these differences would be celebrated, not quashed (my Cultural Studies 101 lecturer would die reading this). I, unlike some of my other female colleagues, appreciate being referred to as a 'lady' or 'she' or 'woman' and to be treated as such. I don't like unisex toilets or change rooms. And when someone offers a seat on the train, to carry something heavy or to open a door for me, I don't find it derogatory nor do I think it's a passive remark about my lack of strength or capability. I think there is something terribly wrong and ungrateful about a person who can look at these acts of kindness with disgust and an upturned nose. Some people will reference a era long ago when these things were done for women because it was believed we couldn't do it ourselves. I'd like to think we're past that, and I'll be encouraging my son to do them not because women have less dignity, but because we have dignity and any person with dignity - irrespective of gender - deserves kindness.

If there is anything we are truly equal in, it is dignity. That dignity is the basis for all humans to be treated with equal respect and quality of life. It makes me grateful that in Australia we've come so far from the time when women were deliberately being paid two thirds the wage of a male in an equivalent position, the time that there were no female toilets on building sites because there was no such thing as a female engineer, and the time when getting pregnant meant having to quit your job because there was no such thing as maternity leave. Not all women around the world are so lucky. We all still have to do a lot of work to remedy that.

For me this will start at home. I will teach my son that women are both different and dignified, and that it's vital to recognise this, despite what other people will tell him. I hope he isn't tricked by the messages that are disguised as "feminism" and "liberalism" but actually confuse women into either acting more like men or acting like she is the sum of all the products she buys. My hope is that he's the type of man who accepts that women bring something unique to the world; something that the world is missing dearly and needs back.



MEET INTERNATIONALLY RECOGNISED DERMATOLOGIST DR. TANYA KORMEILI

Dr. Tanya Kormeili is an internationally recognized, Board-certified dermatologist, professor, and medical consultant. She combines deep clinical expertise with a talent for delivering superior patient experiences. Whether in her private practice or as a Clinical Professor of Dermatology at UCLA's David Geffen School of Medicine, she is dedicated to educating her patients and the public about dermatology as it relates to their health and well-being. She is also an amazing tale of success. From being an immigrant from a war-torn country to graduating at the top of her class from UCLA and starting a very successful boutique dermatology practice and skincare line in the most competitive areas of the country – Dr. Tanya is definitely an entrepreneur who is making a mark in this world. She is continuously growing and inventing new ways to help patients, from virtual visits to products and innovations. She also serves on advisory boards for charities and is a mentor to many young minds interested in personal advancement.

After graduating from UCLA Geffen School of Medicine among the top in her class, Dr. Kormeili completed a competitive four-year Dermatology residency at the prestigious University of California, Irvine. She was also a two-time Regents Scholar. In addition to her medical degree, Dr. Kormeili has completed a number of advanced medical training in clinical research as well as various certifications that enable her to stay at the forefront of best practices cosmetic dermatology for her patients. She is also proud to have received numerous honors and awards for her contributions to the field of dermatology, including international awards from the Chilean Society of Dermatology and Venereology, the XVI CILAD Congress of Dermatology in Colombia, and at the World Congress of Dermatology in Buenos Aires, Argentina in 2007. Her publications have appeared numerous times in peer-reviewed medical journals and book chapters. Two of her publications in the British Journal of Dermatology have been translated into various languages and were among the most cited articles in dermatology. Dr. Kormeili has been featured on television, as well as in print and online. She has been seen on The Doctors as well as on Mun2 television and in Dermatology Times. Wherever she is cited or interviewed, she spreads her passion for combining advanced science and the art of medicine to improve health and beauty for every skin type, every ethnicity.

InLife International Magazine recently caught up with Dr. Kormeili to discuss her 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?

I remember being fascinated by medicine even as a little girl when I performed several surgeries on my dolls! I loved playing doctor with the dolls and making up "medicines" for them. I worked really hard to get the best education and graduated top of my class at UCLA. I then was so fortunate to have found countless mentors who believed in me

and helped me achieve my dream of practicing as a dermatologist. Along the way, I did much consulting for various skin care companies, and decided I want to create my own! I basically made the skincare line for myself, free of paraben, BPA, dyes, sulfates, and harsh chemicals because I wanted to keep my body clean of toxins for pregnancy and beyond. Seeing so many people enjoying our skincare line and seeing the practice thriving are bonuses that simply warm my heart. I feel honored.

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

We simply are focusing on doing the right thing by our patients. With the pandemic, there is much concern about infectivity and contact with others. We spent a great deal of time putting in specific protocols to ensure the safety of our staff and patients.

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

Word of mouth is gold. If you can create happy patients the rest falls in place.

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

I think you always have to think about what would serve the patients best even if financially that is not the best option for the business. In the long run, it pays dividends because you can live with yourself! We have had to figure out how to take care of our elderly at-risk patients for COVID and help them with their skin cancer needs. That has taken lots of prioritizing and training, but I am happy to report that we are almost done with all of our skin cancers.

What new business would you love to start?

I would love to have a non-profit organization that helps orphans get education and healthcare. I think taking care of children is the only way we can ensure a brighter future for everyone, including our own children.

What is the best advice you have ever been given?

Don't over-think it. I think analysis paralysis can be a real barrier to success. I have listened to that advice many times in my head since.

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

Write down your "reasons" for setting up that business. On the days it gets really hard, look up your reasons. When your reasons are meaningful and powerful, you will overcome anything. My list of reasons sits in a drawer at my desk for my tougher days too!



SIX STEP PLAN TO SPRING CLEANING YOUR FINANCES

Every time I think about the mammoth task of moving all the furniture around, cleaning behind big appliances, or spending a day organising the garage, I want to crawl back into bed. It takes a lot of discipline not to put it off my spring cleaning. But when it's all done and I bask in the cleanliness of my pristine, organised home, my family and I reap the benefits for months to come.

The same can be said about spring-cleaning your finances. It might not be the most exciting or glamorous task, but spending time sorting out your money situation can set you up for success, less stress and more options in the future.

Here are some tips to get you started:

1. Write down your goals

You work hard for your money - do you know what you want to do with it? It might be something big, like saving for a car, a house, or an overseas holiday. Or it might be something simple like "not running out of money between each pay cheque," or "getting rid of all my debt." Whatever they are, write down your goals and put them somewhere you can see them regularly. Having a constant reminder of what you want to achieve in the long run will help you make decisions about where your money goes.

2. Work out where your money's going

Not knowing where your money goes is like having a leaking pipe in your house. Not only is the leak causing waste, if you don't find out where that leak is and get it fixed, it's going to cause a lot of damage in the future.

Gather your bank and credit card statements from the last six months and start sorting your expenses into three categories: essential (e.g. rent, bills, groceries), highly desirable but not essential (e.g. new camera), and nice to haves (e.g. another pair of shoes). If you withdraw a lot of cash and your expenses aren't in your statements, start keeping a spending diary, or use an app and log each time you buy coffee, lunch or clothes.

This exercise often yields surprises. You might be shocked with how much you spend on unnecessary items, and how much several coffees can add up over time. Once you've identified where your money goes, look for things you can cut down on, and set limits on how much you can spend on the second and third categories.



“Gather your bills and loans and write down the interest rates and late fees you might be charged if you don’t pay the whole amount. Aim to repay debts with the highest interest rates or fees.”

3. Track down your super

If you’ve changed employers but never rolled over your superannuation accounts into one, you’re practically giving away your retirement money. Track down your paperwork or use the Australian Tax Office’s SuperSeeker tool (available on the ATO website) to track down where your money is, and consolidate your accounts to avoid fees.

4. Clear your debt

Gather your bills and loans and write down the interest rates and late fees you might be charged if you don’t pay the whole amount. Aim to repay debts with the highest interest rates or fees. If you have multiple cards, either tackle the smallest debts or consider consolidating them so you only have one set of interest to pay. Pay at least the minimum repayment on anything ‘secured’ against your car or home, so the financial institution doesn’t try to repossess your asset. If you don’t know where to start when it comes to debt, you can seek help from financial counsellors who provide a free, confidential community service (you can find them on the ASIC hotline 1800 007 007).

5. Automate your budget

Add up your essential expenses over the course of a year (e.g. rent, bills, car registration and insurance, health cover, loan repayments) and average that out according to your pay cycle (weekly, fortnightly, or monthly). Create an account that is used for the purpose of paying bills and automatically deduct that figure from your pay. That way, big payments like car registration or annual fees don’t take you by surprise later in the year.

The next thing to automate is your savings. Whatever is left after you’ve accounted for essential expenses should go towards the goals you set in Step 1. Have money taken out of your pay and automatically put into a high-interest savings account before you even see it (and spend it on something you don’t need!)

6. Create your ‘In Case of Emergency’ folder

Would your loved ones know who to contact or how to handle your finances if anything were to happen to you? To make it a lot easier for them, create a physical “In Case of Emergency” or “ICE” folder that includes your account numbers and login IDs, a list of bills you need to pay each month, superannuation information, and anything else that would need to be handled in your absence. Keep it somewhere secure, be discreet with your labelling (if you’re creating a digital copy, make sure you encrypt or password protect it), and fill your spouse or trusted family member in on the folder’s location.



GET TO KNOW
Oak
THEORY

InLife International Magazine's latest cover story shines a spotlight on Hannah Ryu and Veronica Shelton, the visionary co-founders of Oak Theory. In an industry where diversity often takes a back seat, Ryu and Shelton are not only transforming the design landscape but also breaking down minority stereotypes.

As renowned experts and women of color specializing in UX/UI, Hannah and Veronica have personally encountered the glaring inequalities, gender biases, and stereotypes that persist within the tech industry. Often finding themselves as the "token" women of color, they felt compelled to conform to certain expectations in order to be heard in boardrooms. Acknowledging the existence of an "invisible" glass ceiling, they founded Oak Theory to challenge and ultimately change the industry's status quo.

Oak Theory's mission transcends merely challenging norms; it is about building a competitive design studio driven by skill and perseverance, with a strong emphasis on brand values. Specializing in UX/UI, web, and application design, Oak Theory combines profound user-centricity with effective design principles to empower their clients' business growth through authentic and impactful design.

The impressive client roster of Oak Theory includes Disney, HBO, Salesforce, Estée Lauder, Oprah, Unilever, Sephora, Subaru, and MAC Cosmetics. Their outstanding journey has recently led them to collaborate with industry giants such as Google and the University of California. This success story is a testament to their resilience, creativity, and commitment to shattering industry norms.

In an exclusive interview with InLife International Magazine, Hannah Ryu and Veronica Shelton provide a rare glimpse into their extraordinary journey. They discuss the driving force behind Oak Theory, their experiences navigating the tech industry, and their ongoing efforts to promote diversity and inclusion.

What motivated the founding of Oak Theory, and how does your mission to challenge minority stereotypes in the tech industry influence the core values of your design studio?

We started our studio really out of discontent with what we saw in our industry. We didn't see anyone who looked like us leading or at executive levels at companies like ours. We make up 0.1% of UX/UI design companies that are led by women of color (source: Clutch). We say this all the time – just existing in our space as who we are, leading our company, and building our brand – that is our mission in and of itself. – Hannah Ryu, Co-Founder, Director of Business Development & Operations

Given the marked underrepresentation of women, especially women of color, in UX/UI leadership positions, how do you navigate and challenge the persistent gender bias and stereotypes in the tech industry?

By showing up. I believe that Hannah and I existing in this space is a mission all on its own, and so showing up (and showing up correctly) is a huge leap in taking on gender biases and stereotypes head-on. When we show up to meetings with clients and even with our team, we recognize that for most, it's the first time they are seeing women of color in our positions. I don't take any of it for granted; I understand the responsibilities that come with it. For many women, especially women of color, we understand that we don't get as much room for error as our male counterparts. So there is a lot of pressure with always feeling the need to show up perfectly, whether it's not showing too much emotion or always feeling two steps ahead in conversations, and that is something that, over time, I believe both Hannah and I have learned to navigate a bit more freely. That means being okay with making mistakes, giving ourselves permission to be vulnerable, letting our hair down, and diving into the work without feeling bad about it. – Veronica Shelton, Co-Founder, Director of Creative & Technology

Can you share specific experiences or obstacles you encountered as women of color in the tech industry that inspired you to create Oak Theory as a competitive and diverse design studio?

As a black woman in the tech space, I can say that there have been more challenges than I think I have space or time to write about. Whether it's the constant need to prove ourselves to be allowed in spaces, we've already earned our right to be in or feeling unseen in products we are building and not having the safe space to speak out about it. These challenges are why we know we have to exist here. – Veronica Shelton, Co-Founder, Director of Creative & Technology

Considering the scarcity of women-led UX/UI studios, how do you envision Oak Theory contributing to industry transformation and shaping the standard for diversity in the tech sector?

It's multifaceted. We are not only leading a company as women of color but also in the influence of the projects we touch and the clients we are engaging with. It's in the interactions like sitting across from C-suite folks who have never negotiated with people who look like us, and it's in the simple but thoughtful design decision we make with the type of stock imagery we'll choose to use to ensure more folks feel seen in the pages that they are navigating. Understand that we are just one studio but are here to take up space. We see our growth as a movement that is beyond our company or brand. We are creating more normalcy for other women and WOC in our industries and in business. – Hannah Ryu, Co-Founder, Director of Business Development & Operations

In founding Oak Theory, how have you both cultivated an inclusive and empowering work culture that not only challenges industry norms but also sets a new benchmark for diversity and equality in the design field?

We're always learning. This is our first time starting a company; we're constantly growing as leaders. We're never going to be perfect or claim to know how to create the best inclusive and empowering environment. We try our best with what we know how to do and stay fair, direct, and focused on the work. What we do know is that many of the folks who come through our organization have told us that the environment is very different, especially for our POC teammates.

Just because of our backgrounds, it doesn't automatically mean that we understand all diverse perspectives. We have teammates from all different cultural and language backgrounds. At the end of the day, we look to work with other talented and hard-working folks from wherever they are coming from. That is the best thing about running a remote-first company. We have had the opportunity to work with teammates from all around the world who have unique perspectives and approaches simply due to the fact that we all come from different life experiences. — Hannah Ryu, Co-Founder, Director of Business Development & Operations

Oak Theory prioritizes user-centricity alongside effective design principles. Could you expand on how this methodology distinguishes your design studio and enhances the success of your clients' businesses?

I believe what sets us apart is that we REALLY dig deep into understanding who we're designing for. Before we even think about the visuals, we're all about getting to know the users through research, interviews, and workshops. It's all about making stuff that is not only cool to look at but also super user-friendly and accessible. Our methods have been a game-changer for our clients, leading to better engagement and even helping them score some funding. I'll also add that being a woman of color-owned studio, we prioritize bringing fresh eyes and diverse insights to the table; which sets us apart and makes a real difference for the businesses we work with. — Veronica Shelton, Co-Founder, Director of Creative & Technology

As co-founders, how do you envision the long-term evolution and impact of Oak Theory, both within your industry and in the broader context of advancing diversity and inclusivity?

To normalize it! To see women of color leading and building companies like ours and building big because, why not us!? I think again, given the statistics of how few of us are out here leading companies like ours, we'd like to think — what would it look like 10 to 20 years from now to see WOC-led companies in highly technical design spaces? We could all envision how that would shift the way many of us experience our world. We'd feel more included, more seen, and more truly, authentically designed. — Hannah Ryu, Co-Founder, Director of Business Development & Operations

Given the unique challenges you've navigated and conquered with Oak Theory, what guidance would you offer to aspiring women and women of color seeking to enter the tech field or launch their own design studios?

Do it. Just give it a try! It's challenging, but there are also a lot of opportunities out there. Folks are looking for fresh perspectives, and we need you to challenge the status quo. If you don't see someone who looks like you doing what you want to do, maybe you're the one we're looking for to stir the pot. We're here rooting for you. — Hannah Ryu, Co-Founder, Director of Business Development & Operations







FOUR THINGS YOUR BUSINESS MUST DO TO REMAIN COMPETITIVE

Change is permanent in the industry and so are competitors. They are both associated with challenges, risks, and sometimes, failure. But fear not, if you can actually treat them as an opportunity to make your business grow and stand out. Surviving these dominating factors of the market will give you strength and flexibility whenever worst things may happen. This will also help you get prepared if you are planning for a bigger business venture in the near future.

Through your constant engagement with your team, partners, and customers, you can consistently grow your business with focus. Competitors can be a distraction if you keep on focusing on what they can do - Why not focus on the bigger things you can do instead?

Even larger corporations have shortcomings and most commonly, some fail to provide the basic necessity of the customers. You can fulfill these shortcomings by starting on the very small thing that may lead you to the heart of your customers and that is customer service.

Green innovation

A continuous and green innovation can also be one of the keys which may help you throughout the business operation. Green innovation promotes environmental friendly manufacturing process to prevent the harmful effects of pollution. This is also a cost-effective way to create your products and save energy to cut some manufacturing costs. Doing this strategy makes you a true leader and not just a business owner.

Build a brand of your own

You do not have to imitate what others produce. Use your product not just to gain profit but to influence your customer's lives as well. Your influence will instantly connect you to them. If you are to use an advertisement for example, make sure the characters on the screen are not just compelling and attractive, but they should also emphasize a meaningful message. In this way, people will be aware of your own brand identity.

Collaborate with your team

Collaboration with your team will also ensure a good working environment. Accept feedback and learn to listen to your team's suggestions. You may have talented employees who may have better ideas which can be helpful for your business. Collaborating with your team will lead to smooth-sailing business transactions and loyalty.

Build customer retention

Acquiring new customers is as important as retaining the old ones. You have already built the trust of your old customers so make sure to maintain this relationship. Remember, the word of mouth is also powerful. Therefore, ensure to keep your loyal customers because they can also contribute to additional sales revenue.

They can refer your company to other people who are also looking the same service you offer. It's pretty much hitting two birds with one stone. You can maintain a long-term relationship with your customers while effortlessly adding new potential buyers.

Doing all these essential things will definitely keep your customers returning to you. You have also shown that being an entrepreneur is not just about making money for a living. You will serve as a leader because of your strong emotional engagement with the people around you while you maintain a safe and healthy environment.

FIVE STEPS TO OVERCOME LOANS, CREDIT AND MORTGAGE

Are you tired waking up every morning knowing that even after all your hard work you still have a lot to pay for? Wouldn't it be refreshing to go to work not having to worry about due payments, credit card balances, mortgages and loans? Well, it sure would be. It is so easy to get into debt but quite hard to get away from it. Once you succumb into a debt, you'd end up having more debts than you can manage. It's a common scenario. What's worse is that it takes us quite a long time to realize that we are in a terrible spot. By the time we've realized that we are now facing mountains of debts, it's just so hard to overcome them. But, here's the thing, you can! Don't expect to get it done in a flash though. It takes time, patience and most importantly, discipline.

Identify Your Problems

Just like overcoming any problem, you have to assess the situation first. That way, you'd know what you are into and you can find the best solution to overcome the problem. The first thing you have to do is to quantify the amount that you need to pay for. Make a list of all the money you owe and to whom you owe it to. If it's just a few bucks, pay it off the moment you get your paycheck so it doesn't build up. If it's a monthly payment, keep working until you're able to pay it off. If you're really in deep, deep debt, you can ask help from various institutions like churches.

Change Your Spending Habits

If you were getting into debt because of overspending, this would be the best time to choose another path. Spending can sometimes be addicting. You'd buy clothes you never wear. You'd buy shoes you just leave in the closet. If these kinds of unnecessary expenses are causing all your credit card balances, take control. Avoid spending too much. Discipline yourself. Make it a habit to think carefully before purchasing stuff. If you don't need it, don't! If you can't afford it, don't!

Prioritize

Now that you've manage to put yourself in control and you have managed to assess the situation. It's time to start prioritizing which debt you are going to pay off first. Identify which debt has the highest interest rate. Choose to pay that one off first. Make minimal payments to others and put a bigger fraction of your money towards paying the debt with the higher interest rate first. If your debts have the same interest rates, pay off first the one that is the smallest. This gives you a sense of achievement.

Stop from Getting into More Debts

Once you have started paying off your debts, avoid getting into a new one. If you do, you'll be back right where you started. To avoid getting more debts, save money. Every payday, save money so that you can use something in case of emergencies.

Plan

Some people think that it would be easy to get out of debt without a plan. When you're in debt, plan on how you're going to overcome it. Make a schedule of your payments and keep in check. If you're planning to purchase something, think carefully before making a decision.

The most important secret to getting out of debt is planning and careful decision making. Start following these steps and wake up to a debt-free morning!



SEVEN OF THE BIGGEST FOOD MYTHS FINALLY EXPOSED!

I don't know about you, but my Facebook newsfeed is constantly filled with endless claims about the latest cancer beating super food or most effective elimination diet. Most of the posts are from friends who want to share a recipe idea or an article from sources that are unlikely to be authorities on the subject of health and nutrition. Because social media makes it possible for anyone to make claims about the best diet to follow or brand of food to eat, many people are promoting food myths without even realising it.

If you're serious about living a healthy lifestyle, getting reliable nutrition education from trusted sources is critical. We've turned to Nutrition Australia to help bust 7 common food myths:

Myth 1: Eating fat makes you fat

Believe it or not, your body actually needs fat to function. You should actually include a small amount of unsaturated fat ("good fat") in your diet each day. You can get mono-unsaturated fats from olive oil, avocados and nuts, and omega-3 fats from salmon, lean chicken or soybeans. If you're concerned about weight gain, remember that weight gain happens when you consume more energy (kilojoules) than your body can burn. Because fat is denser in kilojoules than protein, carbs or alcohol, it takes longer to burn. So the more fat is in your diet, the harder you'll have to work to maintain or lose weight, so just take it in small amounts.

Myth 2: Eggs are bad for my cholesterol

Eggs do contain some cholesterol, but the amount won't have a large impact on your overall blood cholesterol level. The biggest impact on blood cholesterol is food that is heavy in saturated fat ("bad fat"). Eggs, on the other hand, provide protein, essential minerals, antioxidants, vitamin B12 and folate – all of which are good for you! So good, that the Heart Foundation assures us that a person with normal cholesterol levels can consume up to six eggs a week.

Myth 3: "Sugar-free" is always better

Beware foods and recipes that claim to be "sugar-free" but make up for it by using manufactured or chemical sweetener, which can end up doing more harm than good to your body. Instead, look for all natural alternatives to sugar, such as 100% honey or 100% maple syrup. While this is good step in the right direction, it's actually far better to lowering your intake of sweetener altogether. Start by halving the amount you add to your coffee or recipes. As your palate starts to adapt, try eliminating it altogether or using the natural sugar in fruit to make up for flavour. Using mashed bananas or pureed apple in pancakes or baked goods is an effective sugar substitute.

Myth 4: Fresh is always better than frozen

Consider how long it takes for a fruits and vegetables to travel from the farm where they're grown, to the warehouse where they're stored, then how long it takes to get from the warehouse to the supermarket, and then from the supermarket to your refrigerator. In the weeks (or months!) that pass, much of the nutrition from the natural food is lost. Sometimes fruit and vegetables that are snap frozen or canned is actually a better option, so don't rule them out altogether.

Myth 5: Carbs are fattening

Our bodies need carbohydrates; they are our body's main source of fuel. Nutrition Australia states a well-balanced diet means 45-65% of our energy intake is from carbohydrate foods like whole grain bread, pasta or legumes. Carbs in themselves are not fattening. But when we consume an excess of carbs, which contain plenty of energy (kilojoules), our body stores whatever we don't burn as fat. It's important to know that any sources of excess energy are stored in our body as fat, not just excess carbs. That means it's just as important to maintain an active lifestyle, as it is to watch what you eat.

Myth 6: Sports drink is better than water when I'm exercising

While sports drinks can be really effective for high-intensity, endurance sports, remember they actually contain a lot of kilojoules while water contains virtually none. So water is still best if weight loss is your goal, because it doesn't give you any extra energy to burn off, but gives your body the hydration it needs to stay healthy.

Myth 7: Everything I eat needs to be low GI

Glycaemic Index (GI) is a measure of how quickly a carbohydrate food is digested and absorbed into your bloodstream. High GI foods are digested and absorbed quickly, while low GI foods are digested and absorbed slowly and are said to keep you fuller for longer. It's a good idea to incorporate at least one Low GI snack into your daily diet, and to create meals with a combination of high and low GI foods. But GI is not the only determinant for whether a food is healthy or unhealthy. Some high GI foods (like potato or watermelon) are nutritional, while some low GI foods (like corn chips or chocolate) are high in saturated fat and therefore not particularly healthy.

Check the facts before you share

Anyone can make claims about food, but don't be so easily persuaded – especially online. Before you share another post about how beetroots can cure cancer or grapefruits are the next miracle food, check who's publishing those claims. Only share information from reputable sources like National Health and Medical Research Council Standards or International Institutions. If you can, locate the original article or paper that any claims are based on, and share that instead of (or at least in addition to) a simplified recipe or picture. It might sound like a bit of work, but it can make a world of difference in the way people understand their food and start living healthier lives.



HOW TO SPOT THE RIGHT HOME LOAN OPPORTUNITIES

The booming industry of real estate lending institutions has brought excitement to many home buyers. These lending companies provide home loans which build bridges to home-buyers' dreams of acquiring new homes and sometimes, even luxury ones. The question is, should we grab just any home loan opportunities that we come across?

Purchasing a home is definitely one of the major financial commitments that we have to weigh on thoroughly and meticulously. The downside is that some lending companies would present an extremely attractive home loan offer that would be too hard to resist only for us to discover tragic loan shock tricks that we can no longer prevent because we have already signed the dotted lines.

Sounds frightening?

While most of us are striving hard to buy our own houses, finding the right real estate lenders should never be a struggle. Big and reputable lending institutions are partying in the market as they wait for their ideal prospects to come into their doors. Here are guaranteed ways to trace your path towards successful homeownership.

1. Know your needs and find a lender that matched them with so much enthusiasm

Being a well-informed home buyer saves you from too much stress. When looking for a perfect home loan that is designed to meet your specific need, find a lending institution which home loan aligns with your targets is something that matters. Do not easily break your points just because someone offers you an extremely low-interest rate. Take time to review the mortgage being presented and understand the true comparison rate.

2. Request for home loan key facts copy

Most credit providers, upon borrower's request, are able to supply home loan key facts sheet. This will outline all the necessary information that you need to know about your home loan. The home loan key facts sheet will tell you everything from interest rates to principal amount and repayment plans. Having this in possession will allow you as a home buyer to make a comparison between various loans on offer and eventually, find the most appropriate housing loan for you.

3. Does your home loan apply a redraw facility?

A redraw facility is one of the options that borrowers can take a look into when it comes to handling home loans in a more beneficial way. Redraw facility is when you make additional payments on top of your minimum monthly repayment. These extra payments can be taken out by the borrower if he or she needs it at a later time. This method can shorten the terms of your loan, reduce the cost, and lower interest rates. Talk to your lenders about this as redraw facility varies significantly.

There are ample attractive home loan opportunities in the market today and the ability to discern which will be more appropriate for us lies in our keen understanding and wise judgment of what is being offered and what we are taking. Don't be bamboozled by too-good-to-be-true home loan offers.



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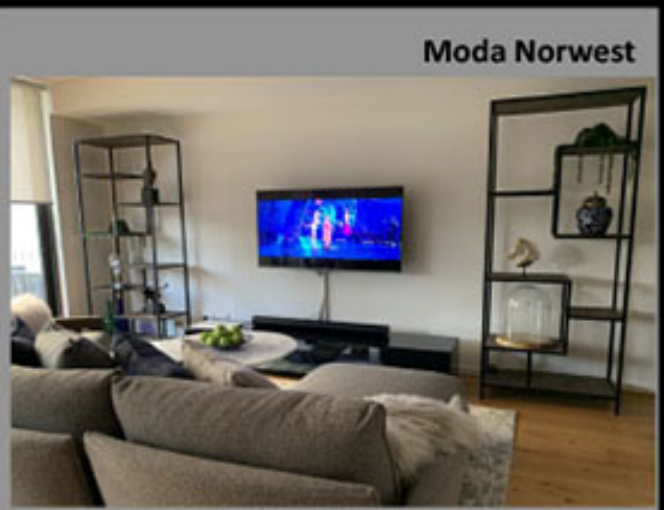


Tony Palliser

49 Johnston Street, Annandale NSW 2038
p 0416 095 875 tony@studio49.com.au
www.studio49.com.au



Westfield Parramatta
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Philippine
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Sydney



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Westpoint



Creative Koncept
0402 533 587

Alberto Prias
INTERIOR DESIGN AND REAL ESTATE CONSULTANT