



Worldwide Central Properties Inc.  
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AT HOME WITH

# CENTRAL

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4. Bookings must be made directly to the Resort/ Dep't Store by the buyer.
5. Resort/ Dep't Store terms and conditions apply.



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### Food | Fun | Finds

Find the time to pamper yourself using our discount coupons  
and cook up a storm in your kitchen with our recipe for the month.



**Prof. Enrique Soriano**

A World Bank/IFC Governance Executive of Post and Powell Singapore and the Executive Director of Wong + Bernstein, a research and consulting firm in Asia that serves family businesses.

## Business Failure: What are the Signs?

Written by Prof. Enrique Soriano

All entrepreneurs face the possibility of failure, and a good deal of "popular wisdom" holds that failure is not only possible but probable for the small business owner seeking to launch his or her own enterprise. It has long been said that four out of five new businesses fail within five years of their establishment.

Business failure is defined as the closing of a business that results in financial loss for at least one of the business's creditors. According to business expert George Fox, the associated term is business dissolution. It refers to the formal termination or closure of a business as well, but with dissolution, financial loss (for the business owners or for the business's creditors) is not necessarily a part of the equation.

Lots of small companies go out of business for reasons that probably shouldn't be called 'failure'—the owner may have gotten bored, for instance, may be disappointed with the returns, or may simply want to try a greener pasture.

Nonetheless, thousands of small business ventures do fail every year. "Companies stumble for many reasons," observed Clayton Christensen in *Across the Board*, "among them bureaucracy, arrogance, poor planning, short-term investment mindset, inadequate skills and resources, and just plain bad luck." These factors—as well as myriad others—can have a debilitating impact on an operation, as many small business surveys will attest.



### IGNORING THE WARNING SIGNS CAN BE FATAL

Most small business failures do not come out of the blue. Certainly, business failures that result from natural disasters or the sudden death of a key business member cannot be anticipated, but most businesses tumble as a result of more mundane factors. Incessant customer complaints and surges in back jobs or returns are often early warning signs of operational problems. Basic financial tools such as balance sheets and financial statements, meanwhile, can be very helpful tools in helping business owners diagnose what is ailing their company.

Systems may be used in alerting the owner or executive to critical areas in his business so he could strengthen his or her management process through some form of financial preventive intervention. A review of the following critical areas, from which danger signals may emanate, will alert business owners to their most vulnerable spots including possible resolutions that can shield the business from further harm.

**No 1 Cash Is King.** And therefore Cash flow management must be addressed at all times. A good entrepreneur should know where company funds are at all times. He/she must keep an eye on cash flow – the lifeblood of the business. Many elements such as payroll, equipment and supplies, etc. are predictable to the extent that they can be planned and provided for by means of an expertly prepared cash flow forecast. Study what activities (these are cost centers) are not contributing in the revenue side but directly affecting the cash flow; they should be immediately taken out of the equation.

Understand what it takes to secure a credit line before you start your business. It's always easier to get money when you don't need it, so don't wait until you're desperate. Develop your business plan using conservative projections and don't be overly optimistic. Profitable, fast-growing businesses can also run into cash crunches that can ultimately lead to bankruptcy. That's why ongoing cash-flow analysis—tracking the money coming in and going out of the business—is a must.

A business owner who is beset by multiple difficulties and responsibilities may call on a turnaround expert or coach to help him chart his needs – what to expect on the basis of current operations and how to monitor the cash flow to spot trouble as soon as it starts.

To be continued...

# 10 Commandments

## To Be The Best Condo Neighbor Ever

Written by Patricia Herbolario



A condominium challenges the idea of “shared space” more than anywhere else. The moment you move in a condo, you share a series of common areas with the other people in your building, and it is only right that all of you take care of those areas as a community. Here are 10 commandments so you can be a good condo neighbor!

### 1 Thou SHALL Hold The Elevator Door

We’re all always in a rush but that’s no excuse to close the elevator door on someone. If you hear someone locking their door or footsteps from the hallway, hold the door, call out “down!” as a friendly reminder for your neighbor to walk faster and to let them know you’re waiting up on them. You’ll appreciate the same gesture if someone holds the door for you too!

### 2 Thou Shall NOT Flush Tissue

While it might look like the easiest thing to do, do not flush down things in your toilet aside from the things that supposed to be flushed in there (#1 and #2 only please!). Anything that shouldn’t be flushed there (wet wipes, 3-Ply tissues, condoms, plastic sachets, etc.) can clog the entire drainage system of the entire building so do everyone a favor and only flush the right things down the toilet.

### 3 Thou Shall NOT Hoard The Gym Equipment

Please, please, please keep in mind that you share the gym with everyone else. While it is great that you’re working out to be healthy, remember that other people are using the gym with you. Limit using the treadmill for 30 minutes and the bench press for 15 minutes. Be sensitive and check if anyone else wants to use the equipment while you’re using them.

### 4 Thou SHALL Report Anything Suspicious

Hear anything weird from your neighbor’s unit or see something out of the ordinary in your hallway? Call your building admin immediately. In a condo, it is everyone’s responsibility in the building to look out for each other.

### 5 Thou Shall NOT Throw Anything From The Balcony

The balcony is a place to relax, it is not a massive trash can window. Be it cigarette butts or tiny papers, nothing should be thrown from your balcony. Not only does it litter up the environment, it is also dangerous for those under your balcony.

### 6 Thou SHALL Be Nice to The Personnel

Guards, the front desk lady, or the maintenance boys, these people are the ones who keep the whole building running like a machine. Remember to be nice to them, they are there to assist you and make your life easier, but also remember that they are not your slaves. Treat them with respect and dignity.

### 7 Thou SHALL Keep the Hallways and Other Communal Areas Clean

Everyone uses the hallways and sure there are personnel assigned to clean those areas up but that is no reason for you dirty it up. A good condo neighbor doesn’t let his or her pet pee/poop in the hallway and doesn’t leave pizza boxes as if the condo was a hotel. Pick up after your pet and put trash in the allocated garbage room or garbage chute.

### 8 Thou Shall NOT Play Music Extremely Loud

Remember that the only thing separating you from the rest of your neighbors is a wall. Be a good condo neighbor and keep your speakers’ volume down to a minimum. If you’re hosting a party, the same rule applies, especially in the wee-hours of the night when your neighbors are getting their zzzs. The last thing you want is your party to be shut down because of complaints!

### 9 Thou SHALL Segregate Trash

This is a tiny thing that can make a big difference. Don’t just dump your jumbled trash in the garbage room or chute. A good condo neighbor has at least four trash cans in his/her condo: one for biodegradables, one for non-biodegradables, one for recyclables, and one for the bathroom. If you have limited space, have at least two: biodegradables and non-biodegradables.

### 10 Thou SHALL Be Polite and Respectful

This is the most important rule a good condo neighbor is to be considerate, polite, and respectful. The confines of your unit might be yours but the other areas is a common wealth, it’s something everyone in the building uses so its best to take care of those spaces as a community.

## DECLUTTERING MADE EASY

**D**ecluttering or tidying up is definitely a process that everyone should learn to incorporate in his or her life. Although some may argue that they function better in an “organized chaos”, a messy space can bring negative effects into their lives, physically, emotionally, and even socially.

That’s why it’s best to prevent the bad vibes by practicing decluttering, even for a few minutes of your day, every day.

### 1. Start with clearing one area at a time

You can pick an area, your bedroom, dining room, the kitchen, living room and the garage.

### 2. Clear off a Counter

Clean and clear out the kitchen counter or bathroom countertop. Throw out those expired beauty products just occupying the bathroom counter.

### 3. Clean a Shelf

Sometimes the items on the shelf never get touched. So re-organize your books, those trophies, or your collectibles.

### 4. Pick up 3 Things and Find a right Place for Them

Pick up those items that are left on the floor or the dining table – they don’t belong there.

Put them in their proper area. Remember to place back any used items in their proper places to avoid more clutter.

### 5. Clean out the closet

Your closet is probably really full of clothes. If you haven’t worn them for some time (60 days is a reasonable period) then maybe you can donate the clothes. Pass them on to friends, office mates, neighbours or simply donate them to the church. You will surely make someone happy.

### 6. Create an “Undecided” Box

If you have items that you are not sure you want to keep or not, consider making an “undecided box”. Come back to it a few months after for a final judgement day. If you still haven’t used it in the last 2 months then you probably don’t need it.

## Milktea Madness Is About To Hit Sundance Residences



Serving Pure Ceylon Tea



Island Tea Co.’s ninth branch in Cebu is opening soon at Sundance Residences! Residents should mark October 18, 2019 on their calendars for a dose of the brand’s milk tea goodness which uses pure Ceylon tea.

Island Tea Co. is a Francorp Philippines certified International Brand with expansions in the Philippines, India, Sri Lanka & Middle East. It is rapidly expanding in the country and have covered geographic territories in Manila, Batangas, Cebu, Cagayan de Oro and Davao.

The products are purely sourced & imported from Sri Lanka, which is world renowned as the best quality tea producer in the world. Their teas are manufactured under international standards and possess ISO 2200 and HACCP Food Safety and Quality Standard specifications. Island Tea serves a hand-picked range of the most sought-after Sri Lankan tea flavors from around the globe. Their menu is entirely made from loose leaf teas which are 100% natural.

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Black Tea  
Tea Mocktails  
Tea Smoothies  
Specialty luxury tea blends

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### OPENING DAY PROMO

OCTOBER 18, 2019

FREE UPSIZE for first 100 Customers

# Pancit Bam-i with Dried Squid Recipe

The Visayan pancit called the bam-i is delicious and loaded with all the toppings you want on your pancit. What makes this kind of stir-fried noodle recipe so different from other pancit is the combination of two kinds of noodles: the pancit sotanghon and the pancit canton.



## Ingredients:

- ☐ 2 tablespoons cooking oil
- ☐ 2 large eggs, beaten
- ☐ 6 pieces dried squid, cut into strips
- ☐ 1 medium red onion, chopped
- ☐ 6 cloves garlic, crushed
- ☐ 100 grams pork belly, sliced into strips
- ☐ 2 pieces chinese chorizo, cut diagonally
- ☐ 150 grams chicken, boiled and shredded
- ☐ 2 cups water
- ☐ 2 tablespoons oyster sauce
- ☐ 2 tablespoons soy sauce
- ☐ 1 piece chicken bouillon cube
- ☐ 1 medium carrot, julienned
- ☐ 1 medium cabbage, shredded
- ☐ 1/4 cup dried wood ear mushrooms, soaked until soft, chopped
- ☐ 1 50-gram pack vermicelli noodles (sotanghon)
- ☐ 1 240-gram pack pancit canton (egg noodles)
- ☐ kutsay (chives), for garnish

## How to Cook Pancit Bam-i

- ☐ Heat oil in a large wok over medium heat, and cook the eggs into scrambled eggs. Slice into strips, and set aside. Fry the dried squid, cut into strips, and set aside.
- ☐ Heat oil and saute onions and garlic. Add the pork liempo and cook until browned. Add Chinese chorizo and shredded chicken. Cook for 3 minutes.
- ☐ Add water, oyster sauce, soy sauce, and chicken cube. Simmer for 5 minutes. Add the carrots, cabbage and wood ear mushrooms, and cook for 3 minutes.
- ☐ Add sotanghon and cook for 2 minutes. Add the pancit canton. Cook until the liquid has been absorbed by the noodles. When ready to serve, top with sliced leeks, eggs, and squid flakes before serving.

It's a delicious version of pancit that brings together two varieties of noodles in one dish. However, there are special ingredients in this pancit bam-i recipe that makes it even more different than your usual: one is the addition of dried squid flakes and the other is the added flavoring of oyster sauce.

# SUDOKU

## How to Play

Fill the grid so that every row, column and 3x3 box contains the digits 1 to 9, without repeating.

	2		5			8	7	6
7			1	8			5	
8	5	9	7				4	
5	9				4	6	8	1
	1			3				
			8	6			9	5
2		7			8			9
9		4			7	2		8
					2	4	6	

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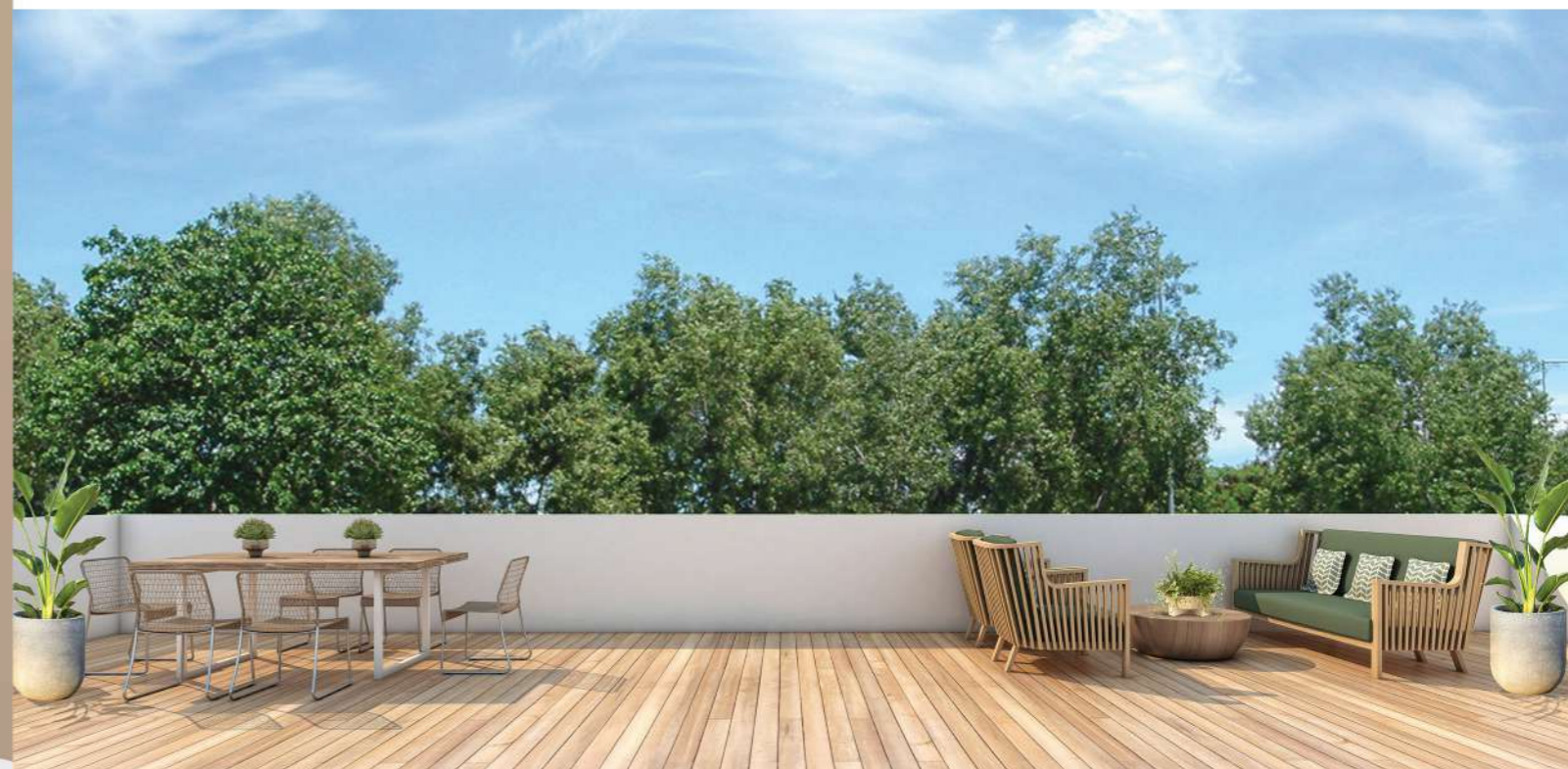


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*A PERSPECTIVE OF A GARDEN SUITE BALCONY*

## THE GREEN CHARM OF A GARDEN SUITE

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2 Bedrooms and 2 Toilets and Baths  
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