

HAVING IT ALL
AT FIFTY PLUS
INNOVATION
EDITION



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JACQUELINE ROSE

Having It All At Fifty Plus Innovation Edition

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Sharing Some Quotes From The Contributors

You may want to travel to Antarctica (I want to go to Africa) or learn to make a sponge cake (I cannot make one without it turning out like an omelette), go on a cruise or start a CrossFit class. Whatever it is, whether you got the boom in baby boomer or not, you can enjoy a fulfilling, creative, healthy and happy life. Enjoy!

Donna Munro - Missed the 'boom' in Baby Boomer?

Age signifies a change in sex-life, not the end of it.
Go for it and enjoy the golden years of sensational sex.

Dr Janet Hall - Sex For The Golden Oldies

But truthfully, I think you are only as old as you feel inside and right now I don't feel a day older than I did in my 30's!

Adele Partridge - Being Quintastic Is Fantastic

Aging seriously is a state of mind and with the right support to your health and wellbeing you can feel 25 at 50! I do.

Age is no barrier to your dreams...

Jane Curnow - I Celebrated My 50th Birthday On Stage In A Bikini

No matter where your journey takes you, enjoy each day and Share Your Heart's Passion.

Carla Germain - Share Your Heart's Passion

Looking back I can honestly say that I would not have guessed that my future would look like this today.

Janet McNeill – Fifty Years Young and Loving It!

Our eyes met over a semi-plucked chicken and we knew we were on the right track.

Hilary Hogg – Can We Have Some Chickens?

When you are positive and vibrant you have positive and vibrant thoughts. You trust and believe in yourself and life is easy and flows beautifully.

Inge Sarahul Singh – Menopause

Another mantra I try to live by is always making my interactions with people a positive experience for the other person.

Kayley Harris- The Freedom To Move On

“We must be willing to let go of the life we have planned, so as to have the life that is waiting for us.”

Emily Herrick – What About Where That Guy Lives?

For me, ‘having it all’ is not a static state. It is more about having the confidence, skills and resources to embark on new projects as ideas and opportunities arise.

Merryn Snare – The Conservative Entrepreneur

The past no longer affects the decisions I make today. I am freer than I have ever been. I put myself first and live guilt-free without all the fuss and drama that once filled my life.

Leann Middlemass – Unravelling Relationships

And, now, at the ripe old age of almost 61 I honestly do feel I am just starting my life in many ways.

Lannah Sawers-Diggins – The Outback

I know that I will only fail if I quit. I absolutely love what I do and truly believe that I have it all in my 50s. It is a wonderful stage of life if you embrace it.

Anne McKeown - Mind Over Matter Does Matter In Mid-Life

If it's the fear of the unknown, make that part of the challenge.

Martine Robins – What Does Having It All Really Mean?

Life is all about change and fifties are a catalyst for change.

Michela Fantinel - How to embrace the golden age of the Fifties!

You are interesting, you are complex so, let your outfit reflect that by taking references from other aesthetics.

Jacynth Bassett - Refusing To Be Invisible



The thought leaders who contributed to this book:

Donna Munro – Missed The ‘boom’ In Baby Boomer?

Dr Janet Hall – What If You Can’t Find A Loving, Trusting Sexual Partner?

Adele Partridge Being Quintastic Is Fantastic

Carla Germain – Share Your Heart’s Passion

Jane Curnow – - I Celebrated My 50th Birthday On Stage In A Bikini

Janet Mc Neill – Fifty Years Young & Loving It!

Hilary Hogg – Can We Have Some Chickens Please?

Inge Sarahulsingh – Menopause

Kayley Harris – We Don’t Always Get It Quite Right

Emily Herrick – What About Where That Guy Lives?

Merryn Snare – The Conservative Entrepreneur

Leann Middlemass – Unravelling Relationships

Jacynth Bassett - Refusing To Be Invisible

Lannah Sawers-Diggins – The Outback

Martine Robins – What Does Having It All Really Mean?

Michela Fantinel - How To Embrace The Golden Age Of The Fifties!

Anne McKeown - Mind Over Matter Does Matter In Mid-Life



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Welcome To Having It All At Fifty Plus

Innovation Edition



As we go through the different phases of life our new perspective can bring about not only thought-provoking changes mentally but also physical ones too. To many of us this is frequently known of as a mid-life crisis. Often this crisis manifests itself as the fear of the unknown. An irrational yet almost tangible fear that holds us back from reaching those dizzy heights of our full potential.

Having It All At Fifty Plus Innovation Edition has been written by contributors from all over the world, and from many different backgrounds. This book will give you an insight into their individual journey's and some of the challenges they have had to overcome.

For some a change in mind-set is all that's needed as reaching fifty should be a time to celebrate. It's a time to remember that there are so many that have not made it this far. Some of us use this time as 'me time.' Now the family has grown it may be the perfect time to start the business we have always dreamt about. For others it's travelling and enriching our lives by experiencing other cultures. On the more physical side, how do you cope with the changes that the menopause forces upon us? How do we cope with the changes in our strength and physical agility? Having It All At Fifty Plus Innovation Edition answers many of these questions while, at the same time, providing valuable gems of inspiration that proves that the fifties is truly the 'I can' generation.

If you are looking for creative ideas on how to welcome being fifty plus then *Having It All At Fifty Plus Innovation Edition* is essential reading. By taking action and always being ready to learn more about ourselves the transition to this next phase in our life can be the best one yet.

Jacqueline

Jacqueline Rose, Lovely Silks Publishing



Missed the 'boom' in Baby Boomer?

You Can Start Your Own Business Or Follow Your Dream

Do most of us think we'll have it all in our fifties?

We have the mortgage paid off, have an investment home (preferably beachfront), the oldest kids have flown the nest (pew), grandkids have arrived (love them to bits, but we can always give them back), we travel abroad (everyone's doing it), we dine out (not at the surf club but at exclusive restaurants), we have plenty of money to follow our dreams. We are, after all, the 'Baby Boomers'!

Are we? What if we missed that boat? What if we boarded it but it sunk? The thing is; we all don't get the boom in 'baby boomer'?

Every time the media mention the Baby Boomers I find it a bit offensive. Not everyone over fifty is booming. Some of us struggle through without the financial successes of our peers. We can still have a great life, but we shouldn't be made to feel we're supposed to be the financially-wealthy generation. To me wealth is about love, health, fitness, fulfilment, family and happiness – perhaps even a dream or two achieved.

My Story

Our financial boat sunk about ten years ago. We'd owned a lovely but modest home, were working hard, building wealth and security for our family, then GFC hit. It's hard to explain what happened, but like a domino effect we eventually lost our home and started renting (something we hadn't had to do since our early twenties). It was devastating, embarrassing (though we told few people) and humbling.

We grieved our loss (I shed lots of tears) but still felt grateful for what we did have. We had steady jobs, a roof over our heads, our health was good, our kids were okay and we had love and laughter. We had more than lots of other people. We tried not to blame each other, but I'll confess that it was a difficult period. It could have torn us apart (and nearly did). After massive amounts of soul searching and communication we strengthened our commitment to our relationship and our family. We decided to move forward not backwards.

For the last ten years we've been building things back up. My husband was in the coffee industry, selling coffee and tea products and machinery like espresso machines (all those who enjoy a coffee put your hand up) to cafes, restaurants and clubs. You couldn't say he wasn't loyal to the company, with over 16 years (and an accumulation of 14 weeks' sick leave, which in Australia you can't cash in when you leave). He built up a loyal customer base and enjoyed the early days at the job and was (and still is) regarded highly in the industry.

I was a graphic artist and returned to the workforce after running a home business while my sons were young. I left the printing industry when two companies I worked for folded. I was disheartened and decided to find a job outside the industry. I worked in administration, sales, publishing, book marketing, waitressing and even had a stint as a fly-in-fly-out camp attendant in the gas mines (not that I endorse mining but we were struggling at the time). I did find out how resilient I was. I could

refuel a generator, learn new computer skills, clean like a professional (I had plenty of experience as a mum of three boys), live in the outback, socialise with all walks of life, hold my own against hardened people, understand new terminology and keep fit wherever I was.

I missed my family and my dog, Boss, while working away. Even good money can't keep you in a job if it doesn't balance the other things in your life. My youngest son needed me, my husband had lost weight (and perhaps he was worried I'd never come home) and Boss pined at the front door days before I arrived home.

One fortnight I was home and my middle son (now in the Air Force) had brought a puppy home. I was happy that Boss had a puppy to nurture (she was the perfect doggy mum). Each time I would leave again the puppy, Mahli, grew too much. When I flew out again I missed everybody I had missed before, plus one cute puppy. My heart ached to be home full time again.

I applied for lots of jobs in that period, mostly the ones I was skilled in; graphic arts and marketing. I barely got interviews. I applied even when the advertisement said, 'Young and hip', just hoping that meant young at heart. Surely my expertise would be enough. It wasn't and this was disheartening. I began to think I was too old and I wasn't even fifty yet. I'm fairly fit and healthy and most people think I don't look my age, so it was a jolt to suddenly find I was a target of age discrimination.

I finally (I was by now desperate to come home) got an interview with a company in the pet accessories industry. The lady who owned the business was a similar age to me and had been let down by younger workers. They made their own hours, didn't complete allocated tasks and were expecting to be running the company rather than just doing the job they were hired to do. It was serendipity. We were a perfect match and she employed me as the office administrator within days. She wanted me to work autonomously (as a writer I love my own company). It was an office job with the usual, organising staff, sales, invoicing, purchasing, plus the added creative bonus of marketing and branding. I never did fly-in-fly-out again.

I started the new job not knowing how to network or fix computer problems, but I taught myself on the job, because the computer guy we called in was hopeless and charged like a wounded bull. I'd never done overseas purchases dealing with a freight forwarding company but soon this was my role too. Because it's a small business it's very hands on. You just have to muck in and figure things out. I really like that. It's given me new confidence in achieving anything I set my mind to. I turned 50 over two years ago and it hasn't limited my ability to learn new things in the workplace. I hope I'm still doing the same past 70.

While my job was a blessing my husband began struggling at his. His company had taken on a new general manager who changed a lot of company structure. He seemed to think that young people should be at the front of the company selling, demonstrating machinery and doing staff training. My husband got pushed into a delivery role, which was demeaning but he was tired of it all and reluctantly agreed. It began eating away at him when they blatantly said, "You'd struggle to be employed by someone else at your age." Virtually put up or shut up. I was seething for him. He remained calm, though rather sad and he admits now that it was a turning point.

You can understand his reluctance to leave a well-paying job at 55 years of age. We were both a little terrified that we may go backwards instead of forwards. We would discuss our dreams just as

enthusiastically as we had in our twenties, but we were hesitant to act on them. He wanted to leave his job but didn't know what else to do. I wanted to be an author (at least part time). Our dreams seemed out of reach.

I'm a positive person. You'll always find a smile on my face and my husband is like that too (except when he's hungry then he acts like The Hulk). He's laid back and likeable and he can't be anything but himself. That's why he is good in sales.

My mum instilled a motto in me. "There's always someone worse off." We both believed that, so when things weren't great, we drew on that and found something that we did have to be grateful for. Perhaps it was our granddaughter's joyful giggle and arms outstretched at seeing us, or that our children are healthy and happy, or laughing at Mahli (Boss passed away) running schizo around the house because we all came through the door. (Yep, there's plenty of things to be grateful for).

Despite those wonderful things it doesn't hurt to have goals and yearn for more. You can improve your lot and still remain gracious and humble. We weighed up the pros and cons and decided that 50 wasn't a negative. We certainly don't see ourselves as old. Isn't 50 the new 40?

After sitting down and having a heartfelt discussion I urged him to seriously consider leaving the job. He had long-service leave and we could make do for a few months while he set up a business, if that's what he wanted to do. At that stage we didn't know what business. During that talk over a few beers (I don't drink wine) we discussed how much he had loved cleaning pools when we owned our homes. He actually missed the leisure of cleaning them and how proud he was when he got them looking perfect. Bingo! We had a job for him.

We researched pool cleaning companies and went about the process of setting one up. It's not as daunting as you'd think. Most of it can be found online or through the relevant government agencies. It all began to fall into place. We dined with a friend in the industry who mentored us through a lot of the specifics of the business. That encouragement (though guarded) gave us the courage to move on with our ideas.

We made a business plan, worked out finances, what we'd need and how we'd run things. My background helped us save money because I designed the logo, website and marketing. I also keep up the administration (usually after work) where my husband and youngest son go out and meet the clients and clean and maintain their pools. Mirror Pool Cleaning is only a small family business but if we grow slowly we're happy with that. As you can tell, he did quit the job he hated and began his own business – all in his early fifties.

He confessed he was terrified he'd fail. He didn't want to disappoint the family. He wanted the business to be a success but mostly he wanted to look forward to going to work each day. His mood changed from self-deprecating to motivated and enthused. Life was good again.

We aren't rolling in money quite yet. It is still a long way off from buying another home but we are on our way. I kept my full-time job while he drew on his long-service leave, which gave us the safety net we needed, and stopped us stressing the small stuff.

Our Best Advice On Starting A Small Business After 50:

- Do your research
- Have a business plan
- Choose a career you'll love
- Get advice from experts
- Don't expect your friends to be your customers
- Market the business well, especially mentioning it's a family business
- Have good cash flow and pay your bills before they are due
- Take time to design your logo and website (it represents you)
- Let other family members become involved
- Know what experience or skills you'll bring to the business
- Be proud of what you're doing

Though I was a big part of encouraging the business and helping the day-to-day running of it, it wasn't my dream. I was proud of how he was going (and our 22 year-old son who was helping too) and enthused to be a part of a start-up. Each milestone I applauded the loudest.

My dream of being an author was left to brew inside me. When would I ever get a book published? Was I running out of time? I always believed that I would have been an author by now. I'm not counting a small E-book I have on Smashwords, or the fact that I have been published in magazines, blogs and corporate publications. To me the pinnacle is a published novel.

I had worked for a publisher and therefore I knew the odds of being picked up by a traditional publisher. Statistics say that on average approximately one in every one-hundred books written are accepted by such publishers. I didn't like those odds and I had already submitted numerous times (all with rejections, some kind and others just a formula with-compliments slip).

If I did finally fluke an acceptance to my manuscript submission, it would take another two years before I held a book in my hands (that's the queue, structural edit, line edit, proofread, book cover design, printing etc.). No way was I going to wait that long. I decided that I wanted to be an author in 2017.

I told my husband, "I'm going to self-publish my novel 'The Zanzibar Moon' and launch it by my birthday."

He just smiled and said, "Whatever you want to do I'm sure you can do it."

My dream had taken off only a few short months after his own. I formed a publishing company (you have to do this to self-publish) called Warm Witty Publishing. This was named after my blog Warm Witty Words. I wanted to tie it in with the writing profile I had built over many years as a freelance writer (yes in between all those other jobs). It's difficult to get a foothold in writing but I keep climbing that mountain. Perhaps one day I'll reach the summit.

I've liked literature since primary school and I've been writing ever since. It started with short stories and poetry. I submitted to environmental and local magazines in my 20s and by the time I was a young mum I had my first paid article in Take Five. I'm lucky enough to have been published in most national Australian Magazines like; The Australia Women's Weekly, For Me, She and Woman's Day.

I don't just go about the business without training and neither does my husband. He's completed pool cleaning and equipment courses and attends expos, and I regularly do writing courses (I have a writing diploma). We always want to improve our skills. No matter what age I believe we need to keep learning. It keeps the mind sharp.

Over the years I've written four-book-length manuscripts. Often they were written with the family around me in long hand. They'd be yelling out, "Mum, where's my footy boots?"

I'd reply, "In the laundry."

"Did you see where I put my kicking tee?"

"In your footy bag."

"What's for dinner?"

"Don't know. I'll get something out of the freezer when I finish this chapter."

"Muuuummmmm!"

I had distractions but they never stopped me writing. The problem wasn't the writing it was the getting published. All those manuscripts were sent to publishers numerous times (probably not enough but I hated the rejections). They were rejected but I understand why. They were raw, edited badly and lacked fully-formed characters. That was my learning curve. A lot of people said that if you've written a whole book why wouldn't you push to get it published? Believe me, sometimes it's just not good enough. Maybe I'll go back and rewrite them (maybe they'll just keep gathering dust in my filing cabinet).

So why am I publishing my latest manuscript, other than the fact I can't wait any longer to be published? Firstly, I don't want to turn fifty-five without being a book author and I believe in this story. By self-publishing I will retain more of the profits than if I went with a subsidy publisher (not that profits are my motivation). Subsidy publishers are an option if you don't have the expertise to go it alone. I decided on self-publishing because I'd worked in the publishing industry and knew the process of publishing a book. All I would really have to pay for was printing and distribution. So instead of paying some company thousands, I would pay around \$600 for 100 books, keep the book at a low price point, make 100% profit on what I sold and reasonable profit through the print-on-demand model.

Another reason is the book itself. I've finally found my writer's voice and created a story with all the elements I wanted and needed. There's an exotic location, a strong (Tarzan like) male main character, a quirky loveable female main character, an assortment of other colourful people, adventure, romance, morals, tear-jerking moments and twists that the reader won't see coming. I'd also refined my craft to a point that I could see my writing was good. Someone other than me could enjoy this story. My readers so far have given me testimonials to that.

I was afraid to send the last draft to the readers and editors. I was overthinking (and eating jars of Peanut Butter) as I waited for emails or phone calls about what they thought. I need not have worried. It was all positive. The things I had to change were mainly grammar and spelling, some use of tense and other minor (though to me important) things.

There's the first part; I have a publishable manuscript. As a typesetter I can lay the book out to printing specifications once I get all the edit copies back. I can also design a book cover (I'm a graphic designer after all) – wrong. It took me nine attempts for me to realise that, though I can design some things, a book cover was eluding me. I got onto a fabulous website called Fiverr where you can source all kinds of jobs for small fees. I found a book cover designer (thank you VicCovers) who took my concept and created a professional book cover that I am now proud to call mine.

Some things in business you have to spend a little money on. As far as books go the cover is one of them. It's the first thing they see when they look at the book. If the front cover is appealing they may turn the book over and read the blurb on the back. If that is enticing they may open up and read the first page. If that piques their interest, they may actually purchase the book. Like the book you are reading now. Why did you purchase a copy of *Having it all at Fifty Plus Innovation Edition*? Was it because you reacted to the title (because you're over fifty), or perhaps you want it all, or you liked the look of the cover? See how important that first impression was?

That's not all the cover does. It is also the best marketing tool. You can create banners with a 3D book image, blog about it, post it to social media, send it out in a media kit, make posters, bookmarks, business cards and all sorts of marketing things. Since I've had the cover I've redesigned my blog to suit its colour and design. It's the same with the pool business. We designed a logo with Mirror Pool (reflecting) Cleaning and the colours were shades of blue floating on a pool. We used the tag line: 'Let your pool reflect you.' Marketing and branding is essential.

The Zanzibar Moon is due for release in June and I've found a printer to distribute worldwide print on demand and as I mentioned before I can buy a set amount of books in the first print run. We have very little cash flow in Warm Witty Publishing so this run will depend on the interest I receive prior to going into print. It's been exciting finding out who is interested. I'm happy to have a small group of readers, but if it goes further and to a bigger audience (than my family and friends) I'd be over the moon.

All that's holding me back now is getting my proof edits back, laying out the book, applying for a CIP (Cataloguing in Publication) with the Library of Australia, loading the inside and cover with the printer website (I already have an ISBN, the barcode for the back of the book cover) and having the funds to pay for the printing. I have a schedule for this so that nothing lags behind.

By April I want all proofs back and the CIP complete. I will send to the printer in May and should receive my books early June for a late June book launch. All the while I'll be working full-time and helping run the pool cleaning business. It's going to be a busy year but it's one filled with so much joy and enthusiasm. I can't wait to have the book in my hands. It will be a dream come true.

My Advice If You Want To Publish Your Own Manuscript:

- Do at least eight or more drafts
- Edit, edit and re-edit
- Get as many editors and readers as possible (everyone picks up something different)
- Pay for a professional editor if you have the funds

- Do your research on self-publishing (different procedures in each country). In Australia I had to apply for an ISBN barcode for both paperback and E-book (and I may do an audiobook too), plus the CIP.
- Pay for a professional cover (try Fiverr or similar sites)
- If you're not a graphic artist or typesetter get it laid out correctly (or the printer may not accept it)
- Start a blog or have a website (writers must market themselves)
- If you can't afford it yourself try collaborating with other writers (like this Lovely Silks Publishing book projects).
- Enjoy what you're writing about

They do say there's a book in everyone and the older we get the less time we have to get that book out there. So don't procrastinate like I did. Get moving on your writing project. For me it's been the most exciting, fulfilling, creative time of my life and that's before I'm even holding the book.

Who would have thought that two people who had to start again later in life, would have been able to achieve so much so quickly? We pinch ourselves that we are at this stage and taking on these exciting new ventures. We both finally adore what we do and plan to enjoy the rest of our lives doing what we love. Perhaps what happened years ago was what we needed to learn to get to where we are now. If you don't learn from what happens in your life, you'll never move forward. I hope we'll always be the couple who appreciate everything we have because of what we've been through, not despite it.

May I suggest a few things to help you achieve wonderful things:

- Grieve what you've lost
- Look forward not backward with regret
- Eat healthy whole foods (you'll have more energy if you fuel your body well)
- Keep fit (I have a lovely bunch of women I do Muay Thai training and boot camp with)
- Find your tribe (those who share the same interests)
- Enjoy some vices (like alcohol, desert) but in moderation (you only live once).
- Set realistic goals that will eventually be achievable (even if you have a little doubt to start with)
- Have a positive mindset
- Any setback along the way is a lesson – learn from it
- Be grateful for the good things you have
- Love, listen to and enjoy your family
- Dream big and follow your heart

I hope you've been inspired to follow your dream in either business or anything else. You may want to travel to Antarctica (I want to go to Africa) or learn to make a sponge cake (I cannot make one without it turning out like an omelette), go on a cruise or start a CrossFit class. Whatever it is, whether you got the boom in baby boomer or not, you can enjoy a fulfilling, creative, healthy and happy life. Enjoy!

Donna Munro

About The Author



Donna Munro is soon-to-be author of chick lit/romance *The Zanzibar Moon* (to be released in June 2017). She is a freelance writer, blogger, graphic artist, book marketer and office administrator for a pet accessories company (she loves animals), plus part-time helper in the family business Mirror Pool Cleaning. If she assists in clean pools she's not all that helpful (dropped a full bag of salt on coping once) but can take great photos for social media. Selfies are not her strong point because her arms are too short.

Also known as Little Donna, she founded Umoja Writing Competition in 2014 to raise funds for Umoja Orphanage Kenya. She also adopted Tundani the baby elephant with The David Sheldrick Wildlife Trust because elephants are the most majestic, thoughtful, adorable animals (other than dogs). She encourages others to do the same (and never buy ivory).

Though she is heading to the hump-side of fifty she keeps fit with Muay Thai fitness training which incorporates kick fit, boxing, boot-camp and weight training. She believes eating well and training at least three days a week, not only preserves your health, but keeps you moving (yes even with arthritis) and makes you clever.

Donna lives on the beautiful Queensland coast in Australia with her husband of 28 years, youngest son and the neurotic and adorable dog Mahli. She's a mum to three sons, and nana to two adorable grandchildren. She's been a regular volunteer (mainly touch football and Rugby League). She's a Tarzan and elephant tragic, cares about health, fitness, happiness, motivation, writing, reading, family and the environment. One day she will get to Africa. You'll often find her on a beach with her toes in the sand and a book in her hand.

If you'd like to find out more about Donna visit her website below:

www.warmwittywords.com.au