

## FAVOURITE THINGS

### French champagne

The cork shoots off one of these every time there's something to celebrate with my girlfriends. It is something of a tradition. The last celebration was when I completed my 45th house.

### Family picture

These were taken at Balmoral beach with my husband Ricky six weeks after our son, Bailey, was born. Tremayne would have been about six at the time. The pictures remind me of the joy of having a baby and how important family is.



### Cups and saucers

I bought these when I was backpacking through the south of France. They remind me of the freedom of travel - the freedom I used to have before owning a business and having children. I love the rustic look of them.



### Earrings

I have a love of big earrings, and I use them as a way of expressing my feelings. If I see a pair I like it doesn't matter if I'm in Orotan or Big W. The only criteria are that they must have personality and stand out.



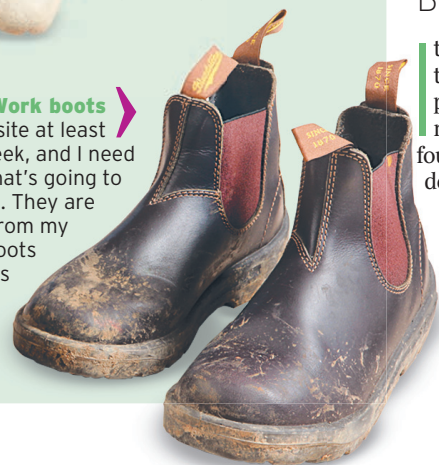
### Stones

These remind me of a beautiful pristine river in Queenstown. I love the idea that water has been flowing over them for centuries, moulding them into what they are today. The third one I picked up on a Fijian beach.



### Work boots

I'm on a building site at least once per week, and I need something that's going to protect my feet. They are a progression from my horse riding boots and these ones have got steel caps. They are a natural thing for me to wear.



### Flowers

I love having fresh flowers in the house, and they remind me of when I used to work in the fragrance industry. I usually have white flowers. Lilies are one of my favourites, because they are so beautiful and aromatic.



# Passion for property

Business is blooming for renovation expert Jo Chivers, writes **Ben Pike**

It was only after spending time as a stable hand and then in the corporate world that Jo Chivers discovered property development was her passion. The energetic mother-of-two was working in marketing when she found she could make a career through buying, developing and selling property.

More than anything she wanted to set up her family's future and have a more relaxed lifestyle, free from financial stress. Her friends wanted a slice of the pie and hence her business, Property Bloom, was born.

Now the northern beaches resident divides her time between family, friends and her ever-expanding collection of projects.

"Because I have a home office, I spend a lot of time

here and, being close to the beach, it's perfect in summer," she says. "Coming home from Bali recently I came to truly appreciate how beautiful it is in Sydney."

Having two boys means Jo is up early to send the kids off to school, before hitting the F3 up to the Hunter region.

There, she manages the redevelopment of residential properties her clients are buying as investments.

So does she have any advice for those looking to try their hand in the property market?

"You need to do your research and become an expert in the area you want to buy in," she says. "By investing in the right kind of property you can create equity rather than simply waiting for capital growth to arrive." ■

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