

The Reef

Nov/Dec 2018

Super opportunity

What the Federal Government incentive means for retirees

Burgers & bowls

You're invited to our next big resort event

Medical Centre soon to open

Palm Lake Care Bargara medical centre to benefit resort residents



Welcome

We are delighted to have welcomed record numbers of new residents into our resort over the past months, with many more due to move in by Christmas. As well as all the new faces in our resident community, we also recently welcomed new caretakers. Christine and John are with us now, after working in our sister Palm Lake Resort at Fern Bay. Please make sure to say hi to them when you see them around the resort grounds.

Our community is quite the charitable one. We've done loads of fundraising recently. Residents held a sausage sizzle and cake stall fundraiser in support of our drought-stricken farmers and collected almost \$1400. Palm Lake Group chipped in an extra \$400. The Relay for Life event was another big fundraiser (see Page 9 for more). We've also enjoyed some great resort events including our recent Market Open Day (again, see Page 9). If you are keen to come along and enjoy some Palm Lake Resort hospitality, make sure to contact our Sales Centre to RSVP for our upcoming function, Burgers & Bowls (see right).

A quick update on construction. Most homes in Stages 8 and 9 are under construction or due to start soon. Construction of all homes is due to be complete by mid-2019. There are only a few homes left available for purchase, so make sure to jump in quick if you are contemplating a seachange. Remember, we have a complimentary accommodation offer for those travelling from out of town to visit us. Freecall the Sales Centre to find out more and book your personalised tour. The number is 1800 501 119.

Brittany Baldwin
Regional Sales Manager

What's coming up

**Samson Et Delilah/The Met Opera:
November 11, 2pm**

Blessed with immense physical strength, Hebrew leader Samson is sworn to defend his people and his faith from the Philistines. Though his body is strong, his heart is tender. When the Philistine Dalila sets out to seduce him, he is powerless to resist. The beautiful aria "Mon coeur s'ouvre à ta voix" marks the climax of his seduction—and his betrayal. Imprisoned, blinded, and humiliated, how can Samson atone for his folly? Catch this opera at Moncrieff Entertainment Centre, 177 Bourbong Street, Bundaberg.

**Christmas Pageant of Lights:
December 6, 6-9pm**

Discover the region's Christmas spirit by taking part in Bundaberg Regional Council's annual Pageant of Lights. The event includes a parade, market stalls and loads of festive entertainment. Catch the Pageant of Lights on Bourbong Street, Bundaberg.

Staying connected

Here are some of the regular activities we offer here at Palm Lake Resort Bargara:

- Yoga
- Tai chi
- Zumba
- Line dancing
- Bridge, Rummikub, 500
- Mah-jong
- Bingo
- Knit and Knatter
- Craft
- Pottery
- Art group
- Scrapbooking
- Walking group
- Golf simulator
- Tennis
- Table tennis
- Golf
- Mixed lawn bowls
- Ladies-only lawn bowls
- Aqua aerobics
- Darts
- Billiards/Pool

NOVEMBER / DECEMBER

What's happening

Burgers & Bowls



Thursday, November 15, 11am - 2pm

Love a bit of lawn bowls? Join us at Palm Lake Resort Bargara for a leisurely day out at our championship undercover bowls rink. If you're new to bowls or simply want to hone your skills, we'll have a professional bowls instructor here on the day for tips and pointers. Let us treat you to complimentary coffee, refreshments and delicious burgers plus take a tour of our gorgeous display homes.

Limited numbers. RSVP essential by November 10.
Freecall 1800 501 119 or email salesbargara@pallmlake.com.au

Get your holiday bonus here!

Flight Centre at Hinkler Central in Bundaberg has an exclusive 'kickback' deal in support of our Palm Lake Resort Bargara residents' Travel Club. Flight Centre holds 5 per cent of profits from all travel booked each year by our residents (or those referred friends and family) and then at the end of the year returns this amount to our Travel Club. This year, the 'kickback' comes in the form of a \$1000 gift card (anyone who booked with Hinkler Flight Centre from Palm Lake Resort Bargara is eligible to win) and a \$600 lucky door prize at their recent presentation. All the more reason to holiday, we say!

Remembrance Day

On November 11, we commemorate the 100th anniversary of the Armistice that ended World War I. In particular, we honour the near 62,000 Australians who died fighting for our country and for the lives of people that they had never – and would never – even meet. Don your poppy, donate to the various organisations that support war veterans and their families, and honour a minute's silence in remembrance of the many Australians who gave their lives to protect our own.

Caretakers' notes

Hello all -

Now that we have been here a few months and some of the original challenges have been met, we are all feeling a little more settled and looking forward to the coming summer holiday season.

We have welcomed quite a few new residents already in our time here at Palm Lake Resort Bargara, and sadly said goodbye to others.

Summer is on its way, which is great. With a climate here at Bargara akin to Hawaii, it's appealing to soak up the sunshine, salt air and get into the sea. But remember to stay cool, keep out of the sun during the hottest part of the day and wear sunscreen at all times.

We look forward to hearing plenty of laughter around the resort pools!

John & Christine
Resort caretakers



What the Downsizer Incentive means for you

The Federal Treasury recently announced a new incentive for over 65s who are looking to downsize. Find out exactly what the new Downsizer Incentive entails, and what it means for you.

Did you know, from July 1 this year, any couple or individual over 65 years of age can sell their home and put up to \$300,000 straight into their superannuation without penalty – much more than the current cap on super contributions. By reducing the barriers for older Australians who are looking to move from homes that no longer meet their needs, the Federal Government hopes to make more homes available for younger Australian families. It's a win-win for everyone.

People aged 65 and older can make a non-concessional (post-tax) superannuation contribution of up to \$300,000 from the proceeds of selling their home, and existing contribution caps and restrictions will not apply to the downsizer contribution. While under 65s can already make non-concessional contributions of \$100,000 per year (or \$300,000 in a year using the three-year 'bring forward'), this new incentive provides an exception to existing contribution rules for over 65s, who were previously restricted in how much they could contribute to their super in a single year.

You don't actually have to 'downsize', either. Once you've sold an eligible home, you will be able to make a contribution – whether you've made any subsequent home purchase or not. You can move



into any living situation suitable for you, and have 90 days after the settlement of your home sale to make the contribution. Talk to your superannuation fund about how to make a downsizer contribution. Also, seek financial advice to consider whether the Downsizer Incentive will affect your Age Pension, as downsizer contributions are not exempt from the Age Pension means test. And, while downsizer contributions are exempt from contribution rules, they still count toward the \$1.6 million transfer balance cap, so seek financial advice if you have any concerns or queries.

Is this just the incentive you've been looking for to make your move into a Palm Lake Resort Bargara home? Freecall our Sales Centre for more information on 1800 501 119.



Stay a night for free

Many of our Palm Lake Resort Bargara enquiries come from people in distant locations right around Australia. If you are coming to visit us from out of town, freecall the Sales Centre on 1800 501 119 to arrange a resort tour and a complimentary night's accommodation on us.

This offer is subject to availability and conditions apply, but there's never been a better excuse to indulge in a stopover to properly inspect our world-class facilities and welcoming homes. And you'll find Bargara itself an unexpected treasure.



Grande RV

197.00m² | 21.20 squares | \$459,000

BEDS 2	BATHS 2	LIVING 1
OUTDOOR LIVING	BATHS 2	ACTIVITY

The perfect fit

Grande RV is designed for adventure seekers – those residents who value their free time and spend it exploring the great outdoors.

Palm Lake Resort Bargara home designs are inspired by the sea, the saltwater and the sand – but our Grande RV design is sprinkled with a little extra adventure. The over-sized garage is Grande RV's point of difference and is perfect for storing your caravan, motorhome, trailer boat and more. And while you're away on your next adventure, we'll maintain your front grass and keep your most-prized asset 'safe as houses' here in our secure lifestyle community. Perfect.



Floorplan and façade images are indicative only, conceptual in nature and subject to change.

\$10,000 discount? Here's how!

If you purchase a home under construction and settle 60 days prior to completion, you will score an impressive \$10,000 off the price! Find out more about our Early Payment Incentive at our Sales Centre.

Meet the team

The Palm Lake Resort Bargara Sales Centre is brimming with vibrant and helpful staff, offering loads of local knowledge. Let us introduce you to some of them...



Isobel O'Brien

What makes Bargara your favourite Palm Lake Resort location? It is absolutely beautiful here. Bargara has everything. It is picturesque and coastal. It has an amazing golf course, great local food, regular events and fantastic people. It is a very active lifestyle.

What are your favourite local café/restaurants? The Windmill Bargara, Breeze café and Bakery Innes Park, and Oodies Café Bundaberg

What is the best thing about your job? The ladies I work with are kind and really care about the clients. I find this inspiring.

What are your hobbies/interests? I really enjoy baking! Cupcakes are my favourite but brownies, cakes and biscuits are all tasty.

Favourite Sunday night meals? Pork Belly with Asian greens, or steak with mushrooms.

What is something you experienced for the first time in the Bargara area? Parkrun Bargara – a not-for-profit 5km timed run along the waterfront.

Where would you want your next holiday? Camping at Lake Ainsworth at Lennox Head.

Best advice you've ever heard? Nothing is more important than friends and family.



Dot Booth

What makes Bargara your favourite Palm Lake Resort location? As one of our new residents said, "Best bang for our buck!". We have the best facilities. Also, the weather is perfect and we have the same facilities as the big coastal towns but without the hustle and bustle.

What are your favourite local café/restaurants? Bargara Asian Restaurant or The Mixing Bowl.

What is the best thing about your job? Meeting people and getting paid to talk!

What are your hobbies/interests? Caravanning and embroidery.

Favourite Sunday night meals? Stir fry followed by sticky date pudding.

What is something you experienced for the first time in the Bargara area? Snorkelling at The Basin. The fish there have to be seen to be believed!

Where would you want your next holiday? I'd love to travel to Europe on holidays.

Best advice you've ever heard? You should plan for tomorrow but live for today.

What they say...

"My wife and I love living here because of the community feel. I work away quite a bit and my wife is at home. The security here makes us feel safe. We will be retiring in the next couple of years and are excited to get more involved in the community and start using the facilities."

– Keith and Sue Lait

"My husband and I moved into Palm Lake Resort Bargara at the end of May and it was the best thing we've ever done! The villas are so comfortable, the facilities unbelievable (especially if you're a bowler!) and the resort is kept in pristine condition. It is hard to choose what activity to do each day – there aren't enough days in the week. Our friends who have visited us have been most impressed with our new environment and the presentation of the whole area. Well done Palm Lake Resort!"

– Pam van Huizen



Palm Lake Group to open Bargara medical centre

Palm Lake Care has enjoyed a warm welcome and great support from the Bargara and greater Bundaberg communities since opening in 2016. Now, in a show of gratitude and reciprocal local support, Palm Lake Care will soon open the doors on a brand new community medical centre that will benefit our resort too.

Palm Lake Care General Manager Kevin Landles says Palm Lake Group identified a need for more local GPs to support population growth in the Bargara area.

"In a first for the Palm Lake Care group of aged caring communities here in Queensland, we've built a medical centre into an extension of our Bargara building," Kevin explains. "Jacaranda Coastal Healthcare will offer two fully equipped GP consulting rooms and we have convenient dedicated car parking on site."

While residents of Palm Lake Care, Palm Lake Resort Bargara and all local Palm Lake Group staff members will benefit from bulk-billed consultations, the general public is also more than welcome to utilise the community medical centre. Local patients on any type of financial or government benefit will also receive bulk-billed visits.

"This is certainly a new concept in the Bundaberg area," Kevin says. "Our residents will benefit from an unprecedented level of medical support and it is a fantastic opportunity to service the local community. We are tremendously excited by this development and look forward to its opening."



Introducing Dr Lloyd

A Bundaberg local all her life, Veronica Sussens has been appointed practice manager of Jacaranda Coastal Healthcare. Her husband, Dr Lloyd Sussens (pictured left with their sons, Min and Seon), will be one of two GPs on staff at the new medical centre, sharing his time between this centre and the Sussens' other practice that has been operating in Bundaberg since 2002.

"It's very exciting for us to be located within Palm Lake Care to assist the residents and also the residents of the neighbouring Palm Lake Resort, but we want to let everyone know that the centre is open to all the general public with easy parking," Veronica says. "The lifestyle at Bargara is so relaxed – we are very much looking forward to opening there."

Snap happy

Capturing his version of life from behind the lens is all in a day's work for this creative and clever Palm Lake Resort Barga resident.

Bill Kajtar has quite the interesting life story but, through his work and art, he's providing another interesting and unique perspective. Born in Budapest, Hungary, Bill was 10 years old when his family moved to Australia. An interest in photography emerged for Bill at the age of 16 when his father gave him his first camera. Bill developed a keen eye for composition, lighting, angles, exposure and the technical aspects of 35mm film photography by reading numerous books on the subjects written by the professionals. He went on to become a member of the International Society of Photographers, winning international photography awards in 2004 and 2006. His photographs are even featured in two volumes of the International Library of Photography, held in the Library of Congress, Washington. Fast forward to 2006 when Bill purchased his first digital camera and he became obsessed with the flexibility of the 'new' technology. It's an art form that has seen him start a photography group here at Palm Lake Resort Barga.

The Barga Shutterbugs

In 2016, when Bill moved from the Gold Coast to Palm Lake Resort Barga with wife Eva, he wanted to start a photography group. A simple letterbox drop later and he had his first eager members. Spending time together snapping images of Barga's wildlife, historic buildings and other landscapes, the Barga Shutterbugs held an exhibition at the Seabreeze Country Club for three days during August. Member for Division 5 Tourism and Regional growth portfolio, Greg Barnes, was on hand to officiate the exhibition opening.

"Through the exhibition, I wanted to encourage our people to have the confidence to display their photography," Bill says. "We have some excellent photographers here."



Moncrieff Entertainment Centre

Working at Griffith University as a graphic designer, Bill became familiar with graphics software which led him into digital art. Bill continues to experiment with the layering of photographs by combining patterns found in nature and manmade materials and is always keen to observe unusual discolouring of everyday objects. He uses his original photographs combined with digital art or layers other photos creating something he calls "artphotography".

While he was busy preparing for the Barga Shutterbugs' exhibition, Bill also had 18 art pieces in an exhibition on display in the foyer of the Moncrieff Entertainment Centre. The pieces represented some 10-15 years of his life behind the lens. Bill says his library of photos (more than 60,000 at last count!) continues to grow with all the travel adventures he and Eva enjoy, and all the trips around Barga he does with the Shutterbugs. While he isn't behind the lens, he's also collecting them. The oldest camera in his collection is a 152-year-old Kodak. We look forward to seeing what comes out of all those lenses in the future, Bill!



Above, Bill Kajtar (pictured front row, centre) and the Barga Shutterbugs at their recent exhibition. It was officially opened by Cr Greg Barnes, below.

Around the grounds

MARKET SUCCESS

Right and below, check out the fun of our recent Market Open Day. We had many various market stalls offering some great local handiwork, delicious snacks and treats, as well as tours of our resort grounds and gorgeous display homes.



RELAY FOR LIFE Left, Palm Lake Resort residents participated in the recent Relay for Life walk in all their medieval glamour! Our "Young at Heart" team raised \$15,000 in the 12 months leading up to the walk. The Bundaberg Relay for Life event raised a grand total of \$118,000 this year. Amazing!

ADVENTURE ABOUNDS Below, Flight Centre staff and residents compared travel notes at a recent presentation. See Page 3 of this newsletter to learn about Flight Centre's great offer for Palm Lake Resort residents.



The caravanners' bucket list

If there is one thing Palm Lake Resort residents love to do, it's roam. Whether it's by car or caravan, near or far, alone or in a group, the common theme is adventure. Here are some ideas for your next one!

QUEENSLAND

Carnarvon Gorge

In Central Queensland, there is a gorge so long and deep that Indigenous peoples believe a Rainbow Serpent must have carved it out. The most visited destination in Carnarvon National Park, Carnarvon Gorge includes a number of must-see sites, from the Ampitheatre to the Moss Garden, as well as many caves – which feature Indigenous rock art – and basins. Takarakka Bush Resort is the best place to be to explore all that Carnarvon Gorge has to offer.

Bowen

It wouldn't be a Queensland travel bucket list without mentioning a town that sits right on the Great Barrier Reef, and beautiful Bowen is one of the best. Famous for fresh mangoes and crystal-clear water, this dry tropical town is perfect in summer or winter, seeing less rain than others in the Whitsundays. With the reef itself just a short distance away (Bowen is one of the only places where the coral is mere metres from the shore) and with plenty of historic landmarks and natural attractions nearby, the Harbour Lights Tourist Park is the best place to set up camp.

NEW SOUTH WALES

Oxley Wild Rivers National Park

With cascading waterfalls, stunning mountain-scapes and an abundance of river pools, it's little surprise that Oxley Wild Rivers National Park is world heritage-listed – it looks like something on a postcard. Peppered with historic sites and panoramic lookouts, the national park is perfect for hiking, camping and even fishing, in the rivers that give the park its name. Set up camp at Aspley Falls campground, which offers scenic waterfall views and plenty of native wildlife.

Wollemi National Park

Another world heritage-listed national park, Wollemi is part of the Greater Blue Mountains region just a few hours north-west of Sydney. Soaring cliffs, lush forests and caves filled with glow worms are just some of the natural wonders you can expect at Wollemi, which lays claim to the title of New South Wales' largest



wilderness area. But, never fear – it's a 'wilderness' but there are still powered sites for you to park your caravan and enjoy a night in these tranquil surrounds. Ganguddy, otherwise known as Dunns Swamp, is one such place. Perched on the banks of the Cudgegong River, it's an ideal spot to watch the native wildlife at play – you might even spot a platypus.

VICTORIA

Great Ocean Road

People travel from far and wide to drive the famous Great Ocean Road. Stretching 244km between Torquay and Allansford, the road takes you past waterfalls, iconic surf breaks, wildlife reserves and the natural wonder that is the Twelve Apostles. Naturally, the Great Ocean Road Tourist Park is the ideal stop-off – not only is it a beautiful caravan park, but just 20 minutes from the Twelve Apostles and close to the ancient crater, volcanic landforms and abundant wildlife of Tower Hill, it's perfectly positioned for those hoping to take their time travelling the Great Ocean Road.

Echuca

A visit to the riverside town of Echuca truly feels like a trip back in time. Hop aboard a paddle steamer at the Port of Echuca Discovery Centre and ride down the Mighty Murray River, or explore the historic buildings of the town's High Street. Car connoisseurs will love the National Holden Motor Museum, whilst avid golfers will relish a day on the greens of the nearby Rich River.

Build update



Palm Lake Resort Bargara site supervisor Jual Ciccone says her construction team is on track to see the completion of Stage 9 in the imminent future. "We are about 95 per cent complete on Stage 9 as this newsletter goes to print," Jual says.

Once Stage 9 is done, the team's attention moves to the final stage of development here at Bargara - Stage 8 - which is already underway. There's an undercover barbecue area in the planning within Stage 8, that will be conveniently located among the homes. When Stage 8 is finalised, this will bring an end to all construction and sees the exciting completion of the whole resort.



It's turtle time!

November marks a very special time in the Bargara region with the Mon Repos turtles starting to hit our beaches to nest. Did you know, the area has the most significant loggerhead turtle nesting population in the South Pacific region? It is an amazing sight to see these huge creatures heaving their way up the beach to find a safe spot to dig a nest and lay their eggs. Then, 6-8 weeks later, you'll see the tiny hatchlings emerging from their nests to scurry down the beach towards the sea. Visitors can witness nesting and hatching turtles over the summer months on Mon Repos beach, on a ranger-guided turtle encounter during the night.

5 ways to dress your fence

Does your outdoor space need a lift? Maybe it's time to turn some attention to that fence of yours? Here are five ways to 'dress' your fence for spring, courtesy of Palm Lake Resort landscapers, Boyds Bay Landscaping.

- 1. Hedges** are the obvious choice, but that's because they're timeless. Whether you go short or tall, bushy or boxy, a hedge is a classic way to create some interest along your fence line. Experiment with different varieties and shapes. Lilly pillies, Little Gem magnolias, climbing roses, murraya, camellia sasanqua and Japanese box are among the best hedge varieties.
- 2. Decorative screens** are a fast and effective way to dress up a fence and, with so many options on the market, there are a number of directions you can take. "We often use bamboo screens because they're so natural and versatile," says Boyds Bay Landscaping regional manager Darren Bennett. "Laser-cut screens are another great alternative, and they can usually be found at your local hardware store. The rust-coloured metal ones in particular look great against any colour of fence."
- 3. Vines** are another great way to give your outdoor space a lush look, while also creating an interesting focal point on an otherwise plain fence. You can use fishing wire or screens to give them something to grow along. "Place trough-style pots on the ground beneath your screens, and the vines will grow through the screen to create an eye-catching feature," says Darren.
- 4. Vertical gardens** are all the rage right now, and they're not hard to recreate in your own backyard – green thumb or not! "A vertical garden is an ideal way to grow herbs and some veggies, but what you plant in your vertical garden will be dictated by how much sunlight the garden will get," Darren says. "Just make sure the fence is sturdy enough before creating one."
- 5. Paint** is an easy, inexpensive and long-lasting way to create big change in your backyard. Paint the fence itself, or even paint your lattice or laser-cut decorative screen (if doing this, Darren recommends choosing a colour that contrasts with the fence itself) to make a stylish visual statement in your slice of the great outdoors!





3 DISPLAY
HOMES
NOW OPEN

\$30,000* of luxury inclusions as standard

At Palm Lake Resort Bargara, our homes and resort features are designed to enhance a luxurious over 50's designer lifestyle. That's why \$30,000* worth of luxury inclusions come as standard with every home. From European appliances, stone benchtops, ducted air conditioning and fully landscaped gardens, our homes come fully finished, simply ready to move in and furnish to begin creating your new resort lifestyle.



- ✓ Caesarstone benchtops
- ✓ European appliances
- ✓ 2 pac cabinetry
- ✓ Bathrooms tiled to ceiling
- ✓ Quality window furnishings
- ✓ Ducted air conditioning
- ✓ Dulux Wash & Wear paint
- ✓ Solar power panels
- ✓ Anticon blanket
- ✓ Flyscreens and front door barrier screen
- ✓ Luxury selection of carpet and tiles
- ✓ Fencing, landscaping, pathways and driveways



Sales Centre Open 7 Days
39 Wearing Road, Bargara Qld
Freecall 1800 501 119 | pallmlakeresort.com.au

*Subject to change without notice.