

THE ESSENCE

Nov/Dec 2018



INTRODUCING EVERGLADE

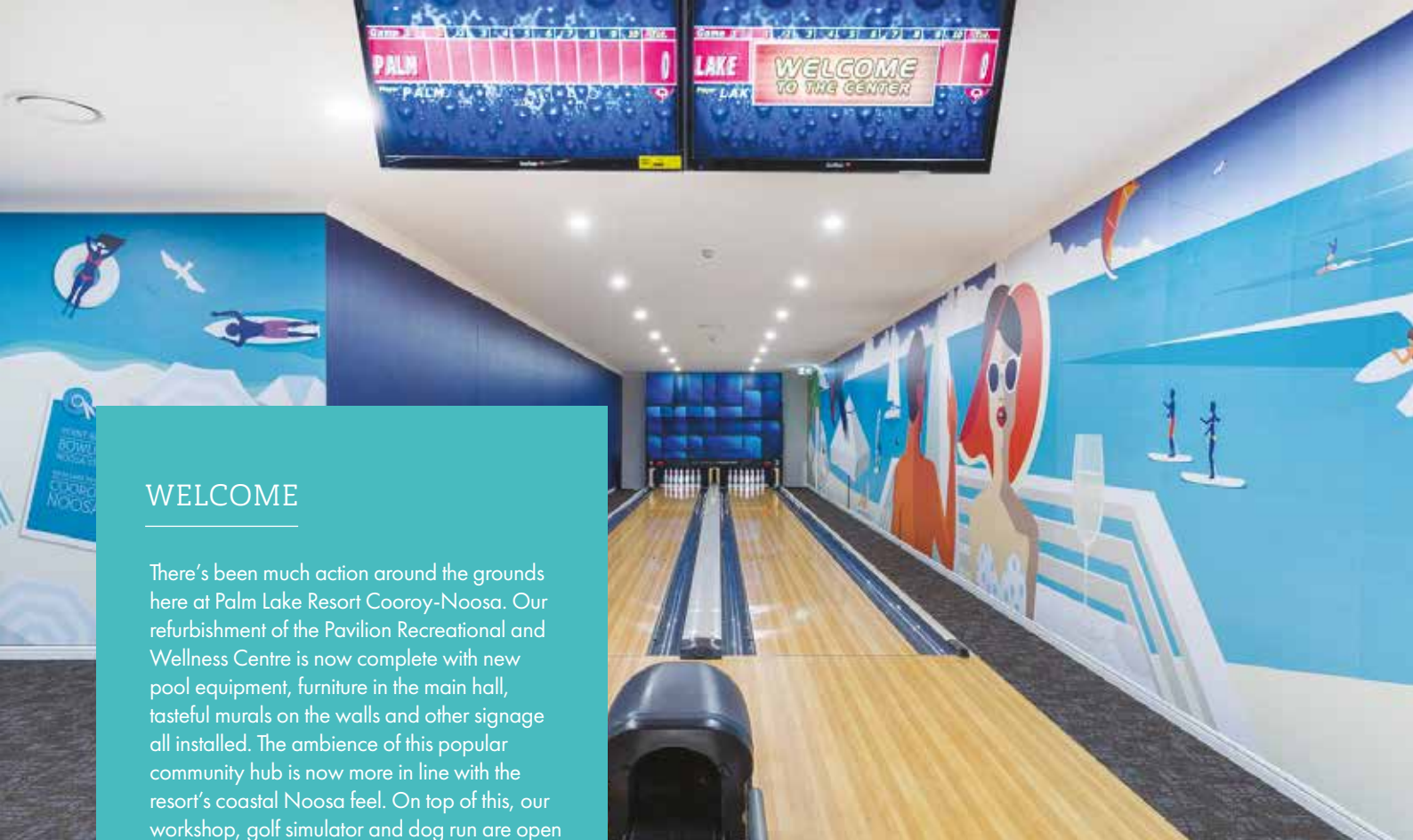
Our newest design, available
in Stage 4, is full of clever features

SUPER OPPORTUNITY

What the Downsizer Incentive
means for retirees

CARAVANNERS' BUCKET LIST

Hitting the road on search of adventure this
summer? Your bucket list is inside



WELCOME

There's been much action around the grounds here at Palm Lake Resort Cooroy-Noosa. Our refurbishment of the Pavilion Recreational and Wellness Centre is now complete with new pool equipment, furniture in the main hall, tasteful murals on the walls and other signage all installed. The ambience of this popular community hub is now more in line with the resort's coastal Noosa feel. On top of this, our workshop, golf simulator and dog run are open and proving popular with the residents, which is great to see. Construction of the undercover wash bay has commenced and will, no doubt, be well received by all our travelling resident and their RVs. It'll also be a great place to wash your car – a handy facility for all.

We welcomed record numbers of new residents over the past months, with many more on the pathway to move in by Christmas. More than half of the homes in Stage 4 are now complete or under construction and we are extra-excited about our four new display homes that are also under construction in that stage. We can't wait to open the doors on our Everglade, Alexandra A, Alexandra B and Surfside displays in the coming months – they always offer so much inspiration and really prove the luxury, style and comfort on offer here.

If you need an excuse to drop by and check out our resort and meet your future neighbours, we will be opening our doors at a fun Barefoot Bowls function on November 21 (see event details, right, and while you're at it check out the fun of our previous events including our Mexican Fiesta Open Day and Afternoon of Opera on Page 6 of this newsletter). Remember, we also have a complimentary accommodation offer for those travelling from out of town to visit us. Freecall the Sales Centre on 1800 885 851 to find out more and book your personalised tour.

Brittany Baldwin
Regional Sales Manager

DROUGHT RELIEF

Palm Lake Resort Cooroy-Noosa residents are known to care for one another as well as others in need, which is why our resort has rallied around those drought-stricken Aussie farmers. Through fundraising, and a \$400 donation from Palm Lake Resort, we were able to provide Rotary with a cheque for more than \$1000 recently which will go to farmers in need.



CHRISTMAS IS NIGH

Christmas in Cooroy is a free community event hosted by the Cooroy Chamber of Commerce and Rotary with support by many sponsors, including Palm Lake Resort. Held on Nov 30 and Dec 1, celebrations will kick off on the Friday night with carols and the lighting of the Christmas tree outside Cooroy RSL at 7pm. The main events start on Saturday afternoon around Apex Park. Visit www.christmasincooroy.com.au for the full program.

PROUDLY PLASTIC-FREE

Plastic Free Noosa is a community project to reduce Noosa's plastic footprint. The Boomerang Alliance is engaging directly with food outlets, events, markets, businesses and schools to switch from single-use plastics to better alternatives. They also encourage individuals to take up a plastic-free lifestyle. You can find accredited members (or 'Plastic Free Champions') on their website. Visit www.plasticfreenoosa.org

Cooroy Fusion Festival Committee will 'Target Zero' in 2019 to be a waste- and plastic-free event. The approach is in line with Noosa Council's Waste Reduction and Recycling Plan.

NOVEMBER / DECEMBER

WHAT'S HAPPENING



WEDNESDAY, NOVEMBER 21 | 11AM TO 2PM

Love a bit of lawn bowls? Then Palm Lake Resort Cooroy-Noosa has a treat for you.

Join us for a relaxed round of barefoot bowls at our championship 8 rink undercover bowling green, topped off with a complimentary BBQ lunch and a selection of fresh salads and refreshing beverages. Get tips and pointers from professional bowls instructor on the day. Mingle with members of our resident bowls committee plus take a tour of our gorgeous display homes.

LIMITED NUMBERS - RSVP BY NOVEMBER 14

Please email salescooroy@palllake.com.au or freecall 1800 885 851.

WHAT'S ON IN OUR BACKYARD

Christmas Arts and Crafts Fair, November 10, 11: Caloundra Arts Centre

Association's popular fair is on again offering a wonderful array of quality handcrafted goods made by CACA including pottery, woodwork, original art and pastels, handmade lace, quilting, embroidery and jewellery (to name but a few!). Christmas is not far away so this is an ideal opportunity to purchase some early gifts. It's on at Caloundra Arts Centre, 5 North Street, Caloundra, from 9am both days. Admission is free.

Craft Beer & Cider Festival, December 1: This event offers a taste of some of Australia and New Zealand's most unobtainable craft beers paired with locally sourced produce in the heart of the Sunshine Coast. With brewers and cideries handpicked after long yarns and vigorous tasting sessions, this annual event also features live music and entertainment at Sunshine Coast Stadium, 320 Nicklin Way, Bokarina from 1-9pm. For tickets, visit www.craftbeersunshinecoast.com.au

WHAT THEY ARE SAYING

"After lots of research, visiting lots of other resorts, we thought Palm Lake Resort had the best facilities for us. We liked the indoor heated pool and the gym best. Our view overlooking the lake is one of our favourite features of our new villa. We already have recommended Palm Lake Resort to a friend who has just purchased and we have other friends who are very keen. We are very happy to be here and to be part of the resort lifestyle."

- Beatrice and Frank

STAYING CONNECTED

Here are some of the regular on-site activities we offer here at Palm Lake Resort Cooroy-Noosa:

- Walking groups
- Aqua aerobics
- Lawn & Carpet bowls
- Social tenpin bowling
- Billiards
- Line dancing
- Knitting & Crochet
- Chair yoga, stretching
- Meditation
- Mah-jong & Card nights
- Movie nights
- Residents' dinners
- Bistro lunches
- Bus shopping trips
- Happy Hour
- Milon gym, with PT

INTRODUCING EVERGLADE

THERE'S AN EXCITING NEW DESIGN BEING UNVEILED IN PALM LAKE RESORT COOROY-NOOSA'S STAGE 4 WITH AN IMPRESSIVE NEW FLOORPLAN.

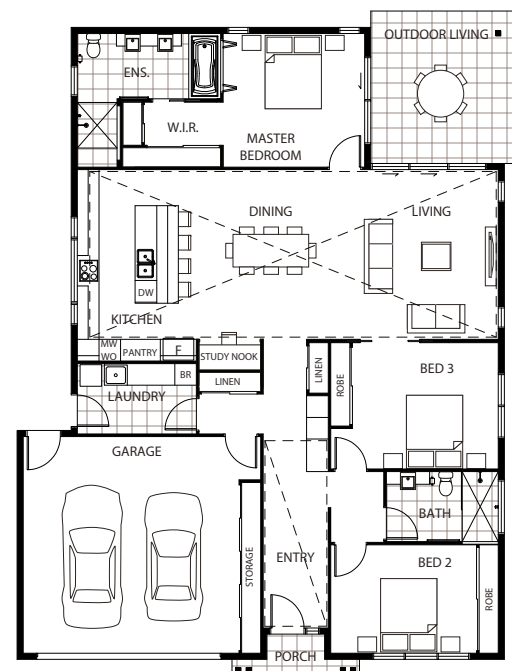


\$10,000 DISCOUNT? HERE'S HOW!

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 the Early Payment Incentive at our Sales Centre.

You asked for a spacious home with three bedrooms, storage aplenty and all the clever bells and whistles. And we answered, with Everglade.

The Everglade master bedroom is a standout with its massive walk-through robe leading to an equally as impressive ensuite complete with double vanity and full-sized bath. The kitchen, dining and living rooms exist in a delightfully large open-plan space. A neat alfresco entertaining area is cleverly accessible from the living room and the master. And the handy features go on. A dedicated study nook off the kitchen will keep you organised, built-in robes and two additional linen cupboards have your storage sorted, as will a large storage cupboard in the double garage. We love Everglade. And you will too.



DOWNSIZER INCENTIVE: WHAT IT 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 Cooroy-Noosa home? Freecall our Sales Centre for more information on 1800 501 119.



STAY A NIGHT ON US

Many of our Palm Lake Resort Cooroy-Noosa enquiries come from people in distant locations right around Australia. If you are coming to visit us from out of town, freecall 1800 885 851 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 Sunshine Coast stopover to properly inspect our world-class facilities and welcoming homes.

MEXICANS MEET MUSIC

HOLA AMIGOS!

Right and below, more than 200 guests enjoyed a very bright and colourful Mexican Fiesta recently with complimentary coffee, authentic mariachi music, soft serve ice cream, lolly buffet, photo booth and a 50-metre conga line! Guests were treated to an amazing buffet of Mexican cuisine options made by our very own chef, Belinda, and her team. The event drew such attention, it landed us on the front page of the Noosa News!



IN TUNE Below, magical melodies filled the hall during the recent Afternoon of Opera. Guests enjoyed a champagne upon arrival, grazing table of goodies and decadent desserts. Delish!



CONSTRUCTION PROGRESS UPDATE

Palm Lake Resort Cooroy-Noosa site administrator Tracy Batley says her construction team is currently working through Stage 4 of the resort build. They are about one-third of the way through this stage and Tracy says it's exciting to watch the brand new luxury home designs come up out of the ground.

"In this stage we've got the new Everglade, Alexandra and Alexandra B designs to add to the mix," she says.

Stage 5 is next on the team's to-do list and is scheduled to get underway early in 2019. This stage will include caretakers' accommodation adjacent to the caravan storage area.

Tracy says a washbay is still going through the required council approval process, and her team is also finalising a plan for a community vegetable garden, in conjunction with resident feedback.



CARETAKERS' REPORT



"We human beings are social beings. We come into this world as a result of others' actions. We survive here in dependence of others. Whether we like it or not, there is hardly a moment of our lives when we do not benefit from others' activities. For this reason, it is not surprising that most of our happiness arises in the context of our relationship with others." - Dalai Lama XIV

Residents often comment that the social aspect of life at Palm Lake Resort Cooroy-Noosa is a big plus for our community. From the gatherings at our weekly dinners to neighbours watering the garden while you are away, you are never too far from friends and support.

We pride ourselves on being a happy, friendly and all-inclusive place to live. Not only is it a great place to live but also a great place to work with our happy and friendly staff always keen to assist where possible.

Before moving in, several new residents had voiced their concern about fitting in to the social aspect of the resort. They would comment a couple of weeks later that they could not be happier with the welcome they had received on arrival at Palm Lake Resort Cooroy-Noosa!

Our Social Committee has been running a buddy system for new arrivals, where 'newbies' are matched up with existing residents who help out with any questions the new residents may have while also introducing them to some new friends. Moving into a new area or even interstate can be a little stressful so help from others goes a long way to making the transition as smooth as possible.

Once you have moved in, there are boundless amounts of fun to be had and, trust us, laughter is something you will hear frequently around these parts! Our resort is all about fun and friendship. With the support of friends and neighbours, you can be assured that someone will be there to watch out for you and help if needed. The support of others is a big part of a happy and healthy life for anyone of any age. Remember that strangers are only friends you have not yet met.

Mick and Deb
Resort Caretakers

CARAVANNERS' BUCKET LIST

WHETHER BY CAR OR CARAVAN, NEAR OR FAR, ALONE OR IN A GROUP, A COMMON THEME AMONG OUR RESIDENTS 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 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 to really appreciate the legacies left behind by Echuca's early residents. Car connoisseurs will love the National Holden Motor Museum, whilst avid golfers will relish a day on the greens of the nearby Rich River. At just 2.5 hours from Melbourne, the Echuca Holiday Park makes a great first port of call for your road trip.



DAILY HOLIDAY

Originally from Matraville in Sydney's eastern suburbs, Rob and Rhonda Kavanagh met at just 10 years of age and married when Rob was 22 and Rhonda was 18. After working in a number of different careers – Rob in the ready-mix concrete business, while Rhonda tried everything from hospitality to orthodontics – the pair moved to Maroochydore seeking the revitalising Queensland sun. Hoping to find a house that wouldn't require much upkeep (the couple love to travel, particularly in their RV) Rob and Rhonda stumbled upon Palm Lake Resort Cooroy-Noosa. After just one visit and a look around, they were convinced they'd found their dream home. It came in the shape of a Sunshine RV design, complete with a massive 10.8m x 6.3m garage to house their pride and joy on wheels.

"It's so ideal," says Rob. "We can just lock the door, hit the road and feel confident that all will be taken care of when we're gone. The caretakers are fantastic, they just tell us, 'Come back whenever you like, we'll look after everything'."

While the pair has plans for a road trip in November, Rob admits he's not ready to hit the road just yet – he's enjoying resort life far too much!

"We don't want to leave yet!" Rob laughs. "There are so many activities to do, and we can invite our friends and relatives into the resort for a meal whenever we like – we've got everything we need right here."

Among the many activities on offer at Palm Lake Resort Cooroy-Noosa, Rhonda has taken to line dancing and water aerobics in the indoor heated pool, while Rob has tried his hand at snooker. Both avid lawn bowlers, the couple are keen to have a 'roll up' on the green and have enjoyed the state-of-the-art Milon gym. Rob and Rhonda have even found time to watch a few movies in the cinema and describe the food on offer at the Pavilion Country Club as "to die for". Their favourite thing about being part of Palm Lake Resort? The community, they say.

"It's so open and friendly, and everyone's got a 'G'day!' for you," says Rob. "The people are beautiful – the caretakers can't do enough for you and even the construction guys will stop and have a chat and make sure everything's well. I used to be nervous to retire, but it's the best thing we ever did."

5 WAYS TO DRESS YOUR FENCE

DOES YOUR OUTDOOR SPACE NEED A LIFT? HERE ARE FIVE WAYS TO 'DRESS' YOUR FENCE FOR SUMMER, 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!



AROUND THE GROUNDS



LET'S GO CRUISING Above, Jann from Proud Mary hosted a presentation in our cinema to showcase luxury five-star cruising. This all-inclusive style of cruising is specifically designed for over 50's and takes all the stress out of holidays! The session was complimented by South Australian wine and cheese tasting for our residents in the Billiards Room afterwards.



BOWLS GURU Above, resort bowls enthusiasts are delighted to have retired Bows Queensland coach Rick Dickson visit and provide expert tips. This will be part of an ongoing program and we thank Rick for volunteering his time and expertise to help our residents improve their skills and enjoy the game even more!



SECRET MEN'S BUSINESS

Above, members of the resort's Men's Group took the resort bus out recently on a 'Men's Day Mystery Tour'. All that driving must have made for thirsty work! Special thanks must go to Ken for organising the outing and to Tony for driving the boys with great care and responsibility.

LONG-DISTANCE LUGGAGE!

Left, residents Nick and Lynda Bryant were recently travelling through Ireland and snapped a couple of pics of their travelling Palm Lake Resort bag! It was a bit like those travelling garden gnomes!



PALM LAKE RESORT RESIDENTS EMBRACE SMART GYM

THE HEALTH BENEFITS OF OUR STATE-OF-THE-ART MILON GYM SYSTEM ARE AMAZING.

Palm Lake Resort residents here at Cooroy-Noosa have been among the first in the Southern Hemisphere to experience the Milon system, which originates in Germany and is exclusive to Palm Lake Resort in this country. Milon offers a user-friendly fully automated electronic resistance training circuit that records the training activities of each user to track results and help tailor fitness programs for them. The Milon circuit is designed to improve residents' health and wellbeing via short bursts of strength training and cardio. Just 17.5 minutes is all the time you need to complete one circuit with users encouraged to complete at least three circuits per week.

Residents Jim and Carol Walsh have been frequent users of the Milon gym. In the first three months, Jim's 'health age' (as defined by data collected through the milon system, comparing users' fitness levels to their actual age) had dropped by 16 years. Carol says the Milon machines are easy to use. As soon as the husband-and-wife pair finishes their workout, Carols says they want to check their data to see how they performed.

"My husband, who is not a gym person, absolutely loves it!" she says. "He's up at 6am three times a week to train."

One of the benefits of Milon for Carol is its ease of use. Each electronic machine automatically sets itself up to accommodate Carol's size, strength and training goals when she inserts her personalised card at each station. She says her fellow

neighbours also love the gym, as it's so different to a normal gym. She says the Milon gym is a welcoming place and can even host a bit of a social gathering!

"You walk into a normal gym and the equipment all looks like torture," Carol says. "This equipment looks elegant and isn't painful to look at. It makes you want to use it."

Palm Lake Resort Cooroy-Noosa PT Jay Pattison says the Milon system is the cornerstone of local residents' health and fitness.

"Residents who have a balanced lifestyle are the ones getting results," Jay says. "I've found that the real impact comes from those who are eating correctly, using the gym and participating in some of the other activities offered at the resort."

Milon's Marcin Lazinski says besides restoring confidence and joy in exercising, the Milon electronic resistance circuit is great for seniors suffering back and joint pain, weight problems or cardiovascular disease.

"Unfortunately, as we get older we tend to forget we must exercise our muscles," Marcin says. "As a general rule of thumb, we lose one per cent of muscle mass per year from the age of 35. Exercise can also be used as a form of prevention against diseases like obesity, diabetes and osteoporosis – a far more cost effective and attractive proposition than treatment."



\$30,000* OF LUXURY INCLUSIONS AS STANDARD

At Palm Lake Resort Cooroy-Noosa, 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
- Anticon blanket
- Flyscreens and front door barrier screen
- Fencing, landscaping, pathways and driveways
- Luxury selection of carpet and tiles
- Quality window furnishings
- Ducted air conditioning
- Dulux Wash & Wear paint
- Solar power panels



SALES CENTRE OPEN 7 DAYS

Freecall 1800 885 851 | 19 Trading Post Road, Cooroy | pallmlakeresort.com.au

THE BEST IN OVER 50's LIFESTYLE RESORTS. IT'S TIME FOR YOU.

*Subject to change without notice.