

The Tide



A happy and healthy 2026?

If you're chasing health and wellness, you have the power right in your own hands

Singalong, for the benefits

Beyond the beautiful sound, there are wonderful personal benefits of joining a choir

Over the back fence

Keep up to date with all the good things your fellow Palm Lake Resort family is up to

Welcome.

Welcome to the first edition of The Tide for 2026. We hope you all had a wonderful holiday season and that you're sticking to those New Year's resolutions. If you're yet to start, it's not too late. Why not try some of your resort's free exercise classes with our fitness guru, Hayley? There is a great range, from stretch classes to floor and water aerobics. There are seven separate sessions per week, and we would love to see more people attending them. We estimate that less than twenty percent of residents use this great amenity. It would be great to see that number grow. Aside from these classes with Hayley, there is tai chi on Wednesday mornings, lots of dancing classes, our well-equipped gymnasium and a Pilates class each Friday morning. All sessions are free except Pilates, which is \$20 per person or \$30 for a couple. Stop thinking about it and get started – it's never too late.

Conditions here at Palm Lake Resort Fern Bay remain much drier than average. After receiving well above average rain last year until August, things have dried up. Fingers crossed we return to more normal conditions soon, as some late summer/early autumn rain would be nice. It would be good to have the tanks filled and the ponds overflowing. At least it's nowhere near as dire as when we commenced here in February, 2019. It was the height of that horrible drought, and both ponds had about 100mm of lime green, stagnant water in them. Hardly conducive for birdlife – or any life for that matter! The washdown bay has helped that situation as it has reduced the amount of nutrients being washed into the storm water. So, with that in mind, we ask that homeowners continue to wash their vans and vehicles in the wash down bay and not in the street as used to occur.

Moving forward we're preparing to include much more 'local' Fern Bay content in this newsletter. It's a challenge coming up with content, so we're asking for your help with ideas. We plan to feature one or two households each edition, along with social club updates, maybe bowls and tennis group updates and anything else we deem appropriate. The deadline for March-April newsletter content is Monday February 16. Please do not hesitate to contact us with our ideas for a story – it will be much appreciated.

Please stay safe and well,

Jo and Ron Payne
Palm Lake Resort Fern Bay Caretakers



Contact us.

Looking for more information about Palm Lake Resort Fern Bay?
Here's how you can reach us:

Phone: 1800 648 868

Street address:
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Monday to Friday (by appointment)

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Find us online at:
pallmlakeresort.com.au

Get social:
Follow us on Facebook
(@pallmlakeresort) and on
Instagram (@pallml.lake.resort)

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News in brief.

Go slow

Sometimes when we are in a hurry, we forget the limits and our speed creeps up but, for the safety of all including our wildlife, please stick to the 10km/h speed limit. Also, to those owners of bikes, buggies and motorised scooters, you also need to respect the road rules whilst moving around our resort grounds.

Four-legged friends

Palm Lake Resort understands how important pets can be in people's lives and we actively market our resorts as pet friendly. However, for the benefit and comfort of all homeowners, certain rules concerning pet ownership are in place. Initially, all pets in the resort need to be registered with the Resort Office. Your site agreement contains all the finer details in relation to this requirement and no reasonable requests have been denied.

Weekly activities list

MONDAY

8.30am Ladies Tennis
8.45am Moving on Monday
9am Shopping Bus Run (check local guides)
9.15am Bowls
9.30am Monday Craft
1pm Line Dancing (Beginners)
1.30pm River Waters Country Practice (Oasis)
2pm Line Dancing (Intermediate)
Mahjong (Library)
4.30pm Table Tennis

TUESDAY

8am Mixed Tennis
8.30am Dancefit
9.20am Stretch Class
10.30am Beginners Rock 'n' Roll
11am Intermediate Rock 'n' Roll
1.30pm Crochet, Knit and Natter
5pm for 5.30pm Residents' Dinner and Raffle
6.45pm Carpet Bowls, Cinema Movie

WEDNESDAY

7am Fishing Competition
8.30am Tai Chi
10am Sea of Sound (Ukulele) (Craft Room)
12pm for 12.30pm Residents' Lunch and Raffle
1pm Art and Painting Group (Craft Room)
1.30pm All Craft (Clubhouse)
2pm Turn the Page Practice
4.30pm Table Tennis, Fishing

Weigh-In

4.45pm Twilight Bowls

THURSDAY

8am Tennis
8.45am Aqua Fitness
9am Shopping Bus Run (check local guides)
9.40am Stretch Class
11.15am Troy the Fruito at Sports Club
12.45pm Bowls
2pm River Waters Country Practice (Oasis)
2.30pm Mixed Tennis
5pm for 5.30pm Residents' Dinner and Raffle
6.45pm Carpet Bowls, Cinema Movie

FRIDAY

8am Tennis - Hard Hitters
8.30am & 9.20am Aqua Fitness
9.30am Patchwork and Quilting (Craft Room), Bible Study Group (Library)
12pm for 12.30pm Bistro Lunch
2.30pm Canasta and Cards - 500 (Clubhouse)
5pm Happy Hour

SATURDAY

8.30am Social Tennis
12.45pm Bowls
2pm Cinema Movie
7pm B-Boomers

SUNDAY

1pm River Waters Country

This is Your Time



The Summer 2025 edition of *This is Your Time* magazine harnesses the wonderful festive energy of the holiday season. It's such a great time of the year! While you'll get the most up-to-date information on all of the construction progress across our newest Palm Lake Resort addresses (including Yamba Cove, Paynesville, Pelican Waters and Forster Lakes), you'll also read about how charitable the homeowners are at our established resorts. It was definitely a big year for philanthropic pursuits, proving just how selfless and wonderful our homeowners are. Among the magazine's lifestyle features, readers can enjoy a kaleidoscope of colourful summer ideas across gift giving, recipes, travel and more. You can read the Summer 2025-26 edition online at pallmlakeresort.com.au



We want to hear from you!

Whether it's photos from a recent event, a report from your sport or social group, or a new activity you'd like to announce, this newsletter is the perfect place to share the latest and greatest resort happenings. Ask your caretaker about deadlines for upcoming editions and how to submit content.



As 2025 drew to a close, our Social Committee kept homeowners entertained. We had a meat and seafood raffle in September – then, in November, our annual Melbourne Cup Day function took place in the clubhouse, with entertainment provided by Tony. Both of these events were well attended by our residents.

November also featured local duo Snape & Son who rocked the night, along and a market day on November 22 which allowed homeowners to sell their wares.

In early December, a mega meat and seafood raffle was held with a host of great prizes. There were thirty \$50 seafood vouchers, thirty half ham chumps, forty ham legs, fifteen pork chumps and fifteen vouchers to be spent at the butchers. There were 100 prizes all up with a total spend of \$4300.

At this time, planning was also well underway for our big New Year's Eve night and the Australia Day function.

New Year's Eve was 'rainbow night', where homeowners could wear plenty of colour, and a great night was had by all. We had a full house of residents who danced the night away to the '60's Chart Toppers' band.

Australia Day was also well-attended. Our clubhouse had one of its biggest ever turnouts by homeowners, all coming together to celebrate. Chicken and lamb gravy rolls were enjoyed, games were played, and Fitzzy's well-attended 'Being Australian' show took place in the cinema.

The Social Committee – Jan Ward, Chris Haines, Marilyn Hughes, Jen Walker, Ann Zambrowski, Kerri Baillie and Carol Zukowski – wish to thank all homeowners who supported the functions we held in 2025.



A happy, healthy New Year.

A HAPPY, HEALTHY NEW YEAR DOESN'T HAVE TO MEAN BIG CHANGES – IN FACT, SMALL, EVERYDAY HABITS CAN MAKE THE BIGGEST DIFFERENCE. FROM WEARABLE HEALTH TRACKERS TO MINDFULNESS AND LEARNING APPS, THESE SMART, TECHY TOOLS CAN HELP SUPPORT YOU'RE YOUR MENTAL AND PHYSICAL WELLBEING IN THE YEAR AHEAD.

DUOLINGO APP

Learning a new language is a powerful way to keep the mind active, and Duolingo makes it both accessible and enjoyable. With short, engaging lessons and a game-like approach, it encourages consistency without pressure. Even just a few minutes a day can boost memory, concentration and confidence, and open the door to new cultures and experiences. How long will your streak last?



FITBIT

Fitbit is a simple, motivating way to stay active and mindful of your health throughout the year. From tracking daily steps and heart health to monitoring sleep and offering gentle reminders to move, this small but mighty gadget helps turn good intentions into achievable habits. Progress is easy to follow, goals are personal, and every small win is captured – making it ideal for building consistency, rather than chasing perfection.



KINDLE

A Kindle makes reading easier, more comfortable and wonderfully convenient. With adjustable text size, soft lighting and thousands of books in one lightweight device, it removes the barriers to reading more often. Whether you're revisiting old favourites, discovering new authors or setting a simple daily reading goal, a Kindle supports quiet moments of focus, relaxation and lifelong learning.



HEADSPACE APP

Headspace helps create calm and clarity, with guided practices designed to reduce stress and improve wellbeing. Choose from meditation courses, single-session exercises, breathing techniques, mindful movement and sleep soundscapes to support better rest. There are themed collections for anxiety, focus, relationships and work, plus quick "SOS" meditations for moments of overwhelm. Whether you have five minutes or twenty, Headspace makes prioritising your mental health easy.



ELEVATE APP

Elevate focuses on strengthening everyday cognitive skills such as memory, focus, reading comprehension and problem-solving. Through short, targeted brain-training games, it turns mental fitness into a simple daily habit. Progress is tracked over time, helping you stay motivated while keeping sessions manageable. It's an easy way to challenge your mind, stay sharp and support long-term cognitive health.



OURA RING

Small, discreet and powerful, the Oura Ring offers deep insight into your overall wellbeing. By tracking sleep quality, recovery, activity and readiness, it helps you understand how your body responds to daily routines. Rather than pushing harder, Oura encourages balance – reminding you when to rest, recharge and move mindfully, so your health goals feel sustainable all year long.



TRIED ONE OF THESE TOOLS? LET US KNOW! TO SHARE YOUR EXPERIENCE WITH US, EMAIL BELINDA@BELLEPR.COM.



SINGING
TOGETHER
IS BETTER!

Preaching to the choir.

WHETHER YOU LIKE TO HUM IN THE SUPERMARKET, SING IN THE SHOWER OR FOUND YOURSELF ENJOYING CAROLLING WITH FRIENDS AND FAMILY OVER THE FESTIVE SEASON, THERE ARE PLENTY OF REASONS TO JOIN THE CHORUS THIS NEW YEAR – ESPECIALLY IF YOU HAVEN'T TRIED SINGING IN PUBLIC BEFORE.

Ask any of the dozens of choristers who call our Palm Lake Resort communities home, and they'll tell you that being part of a choir just feels good. But better yet, science says it's actually good for you. Research shows that singing together offers extraordinary physical, social, emotional and mental benefits – especially for over-50s.

At first glance, choir practice may not look like physical exercise. But singing is a whole-body activity: it engages the diaphragm, intercostal muscles and core, encourages upright posture, and requires controlled breathing. Multiple studies have found that singing on a regular basis can increase lung capacity, improve respiratory function and even enhance heart-rate variability – a key marker of cardiovascular health.

Deep, steady breathing also stimulates the parasympathetic nervous system, helping the body shift out of 'fight-or-flight' mode. The result? Reduced blood pressure, steadier oxygen flow and that lovely sense of calm that lingers long after practice ends. For older adults, especially those looking for gentle, low-impact ways to support physical wellbeing, choir rehearsals provide a surprising dose of functional fitness. And as Palm Lake Resort Waterford homeowner and Choir Director Les Elborne puts it, "Singing is something we can all do – if you can talk, you can sing."

Many people say they feel better after singing, but the science behind that emotional lift is compelling. Group singing releases endorphins (the "feel-good" hormones) as well as oxytocin, the hormone associated with trust, bonding and reduced anxiety. It's no coincidence that participants in community choirs often report improved mood, greater confidence and a sense of joy that carries through the rest of the week. And for over-50s – especially those undergoing life transitions such as retirement, downsizing or bereavement – the emotional outlet of singing can be profoundly grounding.

Australia is not immune to what experts are calling the "epidemic of loneliness", but choir singing could offer a powerful antidote. For many over-50s, especially those living independently, chronic loneliness can creep in unexpectedly, and the health impacts can be devastating – comparable to smoking 15 cigarettes a day, some reports suggest. A 2015 study out of Oxford University found that group singing not only helps forge social bonds but does so particularly quickly – and among large groups.

But that's not all. Singing is also a powerful cognitive workout, exercising memory pathways and stimulating neural activity in both hemispheres of the brain. The act of synchronising with others – matching pitch, pace and breath – is another

mental challenge that engages attention networks and enhances neuroplasticity. Research from the Monash University found that older adults who regularly engage with music had significantly lower risk of both dementia and cognitive decline.

Across our many Palm Lake Resorts, choirs have become much more than groups who sing – they are pillars of community life. At Palm Lake Resort Waterford, homeowners gather not just to rehearse, but to connect. And they do so outside of their resort gates as well. Palm Lake Care Mt Warren Park residents are among this choir's biggest fans given the regular visits the chorists make to their local aged caring community.

As Choir Director Les will tell you, he has seen countless people, many of whom were told as children they "couldn't sing", discover the joy of blending their voices with others as they've aged.

"It turns out that, if we are invited to sing and can let go of the natural shyness, we can express what is in our heart," Les explains. "When we do that together, it is incredibly powerful."

Then there is the spirited singing group at Palm Lake Resort Bargara. Formed about 10 years ago, the choir now has around 50 members, with 35 attending regularly each week. Entirely funded by members, they proudly add heart and harmony to the resort's Australia Day, ANZAC Day and Christmas celebrations. They also perform at Palm Lake Care Bargara and other local aged-care providers, bringing comfort and connection to residents who delight in their repertoire of Christmas carols.

Also at Bargara, the breakaway men's singing group known as the 'Bargara Barnacles' deserves special mention. Their heartfelt performances have become a cherished part of life at Palm Lake Care Bargara, reminding everyone that music is for all – and that enthusiasm often matters far more than technical skill.

As one of the Palm Lake Resort Bargara choir's favourite songs declares, "The music in my life will set my spirit free." For our Palm Lake Resort choristers, this is more than a lyric – it's a lived experience.

On the back of the festive season, with carols echoing through shopping centres and across community gatherings, consider that your motivation and invitation to sing along with your resort friends in 2026. It might just be the most uplifting, rewarding New Year's resolution you'll ever make.

Start your own choir in 2026!

If you're interested in making a New Year's resolution to try something new, why not start a choir of your own? Palm Lake Resort Fern Bay is home to many bands and musical groups, but no choir... yet! It doesn't need to be a formal affair – a few voices, some lyric sheets and a backing track (live or pre-recorded) is all you need.

Strength in numbers.

WHEN A NEW YEAR BEGINS, OUR ATTENTION NATURALLY TURNS TO HOW WE'D LIKE TO SPEND THE DAYS AHEAD. HAVE YOU CONSIDERED A NEW HOBBY LATELY? WHILE STARTING SOMETHING NEW CAN BE REWARDING, DOING IT IN A GROUP OFFERS EVEN GREATER BENEFITS.

Just look at our 'Weekly Activities' list. A trademark of Palm Lake Resort community lifestyle, shared activities offer an easy way to stay active, engaged and socially connected. So before you pick up a fresh set of knitting needles or crack open a new book, ask your neighbours if they'd like to join you - especially if your special interest group doesn't yet exist. As Hellen Keller once said, *"Alone we can do so little; together we can do so much."*

Walking group

Walking groups remain one of the most popular ways to combine movement with social interaction. Regular walks support mobility and general fitness, while the group setting provides motivation and routine. Conversations tend to flow naturally, and the walk can become as much about connection as exercise. Ask your immediate neighbours to join you for starters.

Swimming squad

Swimming in a group setting allows us to enjoy the physical benefits of water-based movement while sharing the experience with others. The pool provides low-impact exercise that supports strength and flexibility, and scheduled swim times are often extended by social catch-ups before and/or after a session.

Book club

Book clubs offer mental stimulation alongside meaningful discussion. Sharing thoughts on a book encourages new perspectives and thoughtful conversation, while the regular meeting schedule helps maintain routine. For many, it's a chance to engage with ideas and connect with others through a shared interest. Get a group of neighbours together, choose a book to read at the same time, and you're away!

Art and craft club

Group creative sessions provide space for focus, creativity and relaxed conversation. Activities such as painting, knitting or card-making allow homeowners to work at their own pace while enjoying the company of others. These sessions often balance quiet concentration with easy social interaction. If you have specific art or craft expertise that isn't already covered in our Weekly Activities list, let us know and we might be able to find some likeminded neighbours to join in!

Homes for sale.

Home 192 - \$810,000


Beds
2


Bath
2


Living
1


Garage
2

UNDER
OFFER

Comfort and style.

Nestled near the tranquil northern wetlands, this north-facing Twilight design combines comfort, functionality and effortless style. Inside, you'll find two generous bedrooms, including a spacious master suite with ensuite and walk-in robe, plus a versatile multi-purpose room ideal as a third bedroom or home office. The contemporary kitchen features sleek stone benchtops and modern finishes, flowing seamlessly into open-plan living spaces designed for easy everyday living. A large internal laundry offers direct outdoor access to the low-maintenance backyard.



Home 81 - \$969,000


Beds
3


Bath
2


Living
1


Garage
2

SOLD

Highly sought-after.

Inside you will find a stylish home filled with natural light creating an inviting and serene atmosphere. This well-maintained home boasts open plan living, kitchen and dining area with ample space and contemporary elegance. The carefully considered layout has a welcoming foyer, two bathrooms, two generous size bedrooms with the master having ensuite and walk-in robe. A third multi-purpose room can easily be used as a third bedroom, study or craft space. The modern kitchen has ample cupboards, stone benchtops and Smeg appliances.



WANT TO BOOK A PRIVATE TOUR AND FIND OUT MORE ABOUT OUR RESORT?
PHONE 1800 648 868 OR EMAIL FERNBAY@PALMLAKE.COM.AU.
YOU CAN ALSO VISIT US ONLINE AT PALMLAKERESORT.COM.AU



Helping friends become neighbours.

We know your friends love coming to visit your Palm Lake Resort home and enjoy sharing our resort facilities with you, right? Refer a friend to join you and become part of our exclusive community, and if they purchase one of our established Palm Lake Resort homes, you'll receive \$250 cash. Easy!

\$250

cash incentive when you refer a friend to buy an **established** home at Palm Lake Resort

For more information and to refer your friend, simply contact our Sales Information Centre on 1800 648 868. *T&Cs apply



THE BEST IN OVER-50s LIVING. THIS IS YOUR TIME.
palmlakeresort.com.au

Over the back fence.

THE PALM LAKE GROUP SPANS 27 RESORT ADDRESSES ACROSS THREE STATES AND SOME 12,000 PEOPLE CALL PALM LAKE GROUP HOME, SO THERE IS ALWAYS PLENTY OF GOOD NEWS AROUND OUR GROUNDS.



The Toy Boys make prime time TV

WE'VE COVERED THE WONDERFUL WORK OF "THE TOY BOYS" AT PALM LAKE RESORT WATERFORD IN THESE PAGES BEFORE, BUT DID YOU KNOW THAT THE BOYS MADE TV HEADLINES OVER CHRISTMAS?

This group of merry toymakers spend all year in their **Palm Lake Resort Waterford** workshop constructing wooden toys for underprivileged local children. At Christmastime annually, they gather a year's worth of handmade goodies and make a large heartfelt donation to Beenleigh Special School as well as The Mitre 10 Beenleigh Christmas tree appeal. And they've been doing this for 15 years!

7News Brisbane heard about The Toy Boys' pending 2025 donation and sent out a camera crew to capture their story. So taken with the Boys' dedication to their cause were producers of the 'Sunrise' television show that they then live-crossed to Palm Lake Resort Waterford to interview the Boys live on air. Workshop President Ray Johnstone says the group was grateful for the recognition and praise, and they look forward to many more years spent in their resort workshop, building wooden treasures for local kids.

HANDMADE
TOYS SPREAD
CHEER TO
NEEDY KIDS

Step inside Santa's Workshop

PALM LAKE RESORT CALOUNDRA CAY HOMEOWNERS PUT THEIR MANY TALENTS TO GOOD USE, COLLECTING (AND MAKING) DONATIONS FOR THE ANNUAL SALVOS CHRISTMAS APPEAL.

In the lead-up to Christmas, **Palm Lake Resort Caloundra Cay** homeowners worked together to assemble 81 Christmas hampers for families in need across the Sunshine Coast. Retired Salvation Army Major and homeowner Maree Strong helped coordinate the effort, which evolved from a simple neighbourly suggestion into a well-organised collection and distribution process.

"What began as one small idea quickly grew into something incredibly meaningful," Maree told Tony Durkin for the Caloundra Cay newsletter, recalling the steady flow of donated food items that filled collection boxes in the library and required regular sorting and storage ahead of final packing.

Adding a new element to this year's appeal, members of the Caloundra Cay Workshop also contributed 40 handmade wooden toys for children from recipient families. Suggested by workshop member Bruce Angus, the project involved hours of sanding, painting and finishing, with each toy requiring several hours of careful work. The toys were distributed alongside the hampers, complementing the food donations and no doubt promising a joyful surprise for recipients with children.



Doing good in The Long Run

Homeowners at **Palm Lake Resort Barga** recently came together for a meaningful fundraising event. As part of Prostate Cancer Awareness Month, homeowners formed a team for 'The Long Run', inviting neighbours to join a ride around the resort grounds to raise funds and spark conversation around prostate cancer awareness.

The ride saw 37 participants cycle a combined distance of more than 300km along the resort's streets, cheered on by fellow homeowners who generously donated along the way. The morning concluded with a well-earned morning tea and a raffle, with the event raising \$1975 for Prostate Cancer Foundation Australia.

The ride also shone a spotlight on the Barga Prostate Cancer Support Group, which now supports men and families across the Coral Coast. Most importantly, it reinforced a vital message: early detection saves lives, and regular conversations with your GP are key.

Think pink, for a cause

Palm Lake Resorts across Queensland turned pink late last year, coming together to raise funds and awareness for the McGrath Foundation and breast cancer.

At **Palm Lake Resort Upper Coomera**, homeowners enjoyed a lively evening event that raised \$1515, thanks to generous donations from homeowners, the Toucan Club, and local service providers. **Palm Lake Resort Bethania** hosted a beautifully curated Pink Morning Tea, led by homeowner Lorraine Sommerville, raising more than \$2000 with the help of volunteers, prizes and home-baked treats. Meanwhile, at **Palm Lake Resort Cooroy-Noosa**, around 70 homeowners filled the Pavilion Country Club with pink, raising \$1152 and enjoying music, food, costumes and plenty of community spirit as well.

Congrats on these big birthday milestones

Best wishes to Palm Lake Resort's latest nonagenarians and even a centenarian, who all celebrated a birthday milestone recently..

Jan Cuskelly from **Palm Lake Resort Barga** marked her 90th birthday alongside 70 of her family, friends and neighbours. Everyone in attendance enjoyed finger food and refreshments in the Ocean Breeze Country Club.

Palm Lake Resort Caloundra Cay's 'Big' John Williams celebrated his 90th birthday with the help of his regular bowling mates, who put together an afternoon of activities in his honour. Cake was eaten, rounds of drinks were shouted (even by the birthday boy himself!) and many laughs were shared.

And finally, **Palm Lake Resort Phillip Island** birthday girl Joan Menzies just turned 100! She spent the day surrounded by family, many of whom she hadn't seen for years, with friends joining in the festivities later on. What a milestone!

A very special visitor

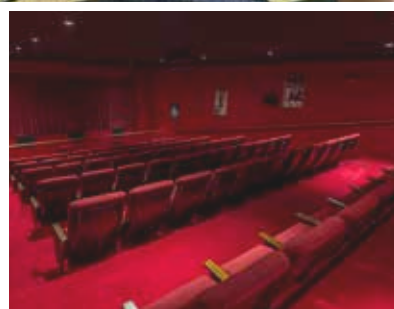
Residents at **Palm Lake Resort Ballina** recently enjoyed a rare wildlife surprise – a Great Bowerbird, well outside its usual Queensland range. The striking visitor built an intricate bower beside the walking track, decorating it with stones, pegs, marbles and even chilli peppers! While no female arrived to admire his efforts, the bowerbird's unexpected stay sparked curiosity, conversation and delight, offering a fascinating glimpse into Australia's extraordinary birdlife.



What's over your back fence?

Has your resort got a warm and fuzzy "Over the back fence" story to share with the whole Palm Lake Resort group? We'd love to include it in the next editions of our resort newsletters. **Simply contact your Caretakers or email the details to Belinda at belinda@bellepr.com**

Better, together.



1800 648 868 | fernbay@palllake.com.au
1117 Nelson Bay Rd, Fern Bay, 2295

THE BEST IN OVER-50s LIVING. THIS IS YOUR TIME.
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