

JULY - AUGUST 2025



The Tide



Meet your neighbours

From Munich to Lake Macquarie, Ron and Bev MacDonald share their story

Catch up on the social scene

We've had a lot of fun these past few months! Inside, the Social Committee tells all...

Over the back fence

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



Welcome.

A warm welcome to all. We hope you've been safe and well, and keeping cosy during this cold, windy winter. Just in case you're wondering, both the daily minimum and maximum temperatures for June were below the long-term averages, only just. The first ten days of July, however, have been considerably warmer but is has been the incessant wind that makes it feel much colder. Finger crossed that the winds start easing but that might be a big ask with August on the way. We get our data from the Williamtown RAAF as we believe it would be more relevant to our location than Nobbys. The meteorological station at RAAF Williamtown has been operating since 1942, just in case you were interested.

A few issues back we talked about the beautiful small birds that inhabit your resort. These finches, wrens and honeyeaters add colour and delightful calls to your garden while pollinating plants and controlling pest insects. The other locations within the resort which are bird havens, are the two sediment ponds, one at each end of the property. Regulars at the ponds are the much-maligned white ibis or 'bin chicken', royal spoonbills, purple waterhens, white-faced herons, black ducks and our favourites, the wood duck. The 'favourite' call is tongue in cheek as these guys are the main culprits in 'fowling' the resort pool. Occasional common visitors to ponds are little grebes, hardhead ducks and other various egrets and herons. Most residents would recall the occasional visit from black swans and pelicans also. We believe that in the past even the majestic jabiru or black stork has visited. All these water birds are a great indication that the water in the ponds is reasonably clean. This is a big change from when we commenced here six and a half years ago. We were in severe drought and the little water in the ponds was bright green, a definite sign of algal blooms. The good rain over the past five or so years and the introduction of the wash down bay have contributed to the improvement of water quality. Residents are to be congratulated for using the wash down bay instead of the roadways around the resort, which has reduced the amount contaminants that enter the ponds, well done.

That's all for this edition - though please see the opposite page for a friendly reminder. Until next time, we'd like to leave you with a quote to ponder.

"Kindness is the language which the deaf can hear and the blind can see."

– Mark Twain

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:

FREECALL: 1800 648 868

Street address:
1117 Nelson Bay Rd
Fern Bay, 2295

Office hours:
Monday to Friday (by appointment)

Email:
fernbay@palllake.com.au

Find us online at:
palllakeresort.com.au

Get social:
Follow us on Facebook
(@palllakeresort) and on
Instagram (@pall.lake.resort)

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News in brief.

A friendly reminder...

One of the great things about living at Palm Lake Resort Fern Bay is sharing the wonderful facilities with family and friends. The key word in the previous statement is the sharing part. Residents are reminded that visitors, be it family or friends, must be in the immediate company of a resident when using the resort facilities. Visitors cannot use the gymnasium, workshop or participate in resort exercise classes. We do allow adult visitors to walk around the resort unaccompanied, but they must wear an office issued 'Visitors' badge. Obviously, your friends and family are more than welcome to attend resort meals, but you must pay for them as your vouchers cannot be redeemed for visitors. The only other catch is that visitors cannot attend meals in lieu of a resident or the very popular Christmas meals.

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

We want to hear from you!

Whether it's photos from a recent event 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.



Refer a friend

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 a Palm Lake Resort home, you'll receive \$250 cash. Easy! Ask about our 'Refer a Friend' incentive at the Sales Information Centre.



From the Social Committee...

WE'VE HAD A BUSY FEW MONTHS! HERE, WE CATCH UP ON ALL THE FUN WE HAD - AND EVERYTHING WE STILL HAVE TO LOOK FORWARD TO.

Residents of Palm Lake Fern Bay love to dance to live music – as is exemplified by how many people turn up to events ready to dance the night away!

The Social Committee volunteers have enjoyed a successful year so far. We've had the 'B Boomers' back for another great night and, more recently, 'Jake & Roll' played in our clubhouse for the first time. What a great night they provided!

Other social activities we have had this year included our Anzac Day commemoration, which was once again a big success. Each year, our piper travels down from Cessnock to play his bagpipes as the veterans march, and the service is followed by a breakfast for all in attendance.

The Social Committee also have popular trivia nights – we had one in May and will have another in September. These are always fun evenings, where attendees compete fiercely for the Palm Lake Trivia trophy.

'Meat raffles' are another well attended event here at Palm Lake Resort Fern Bay, and are held every four months. Our next one is in September, which will be followed by our big ham and seafood raffle in December.

Looking ahead, in mid-July, a local duo called 'Macreid' – who by all reports provide a great selection of music – will play for our residents. Ticket sales for this group were very strong as soon as they went on sale, which shows just what residents want for their social activities.

Then, in August, we'll see the return of 'the Irish comedian'. This is a Sunday afternoon sit-down event, and we're sure he will have the audience in stitches. If you're looking for a fun afternoon, come along – there will be plenty of seating.

And later that month, our very own 'Turn the Page' will entertain us with another good night of music and dancing.



Ron and Bev: A life well lived.

OUR RESORT IS HOME TO MANY AN INTERESTING HOMEOWNER, EACH WITH A WEALTH OF STORIES TO SHARE. MEET TWO OF THEM: RON AND BEV MACDONALD.

For nearly 11 years, Ron and Bev MacDonald have called Palm Lake Resort Fern Bay home – moving in the day before Melbourne Cup Day and diving straight into the action.

"The Social Committee had done a fantastic job setting up," Bev recalls. "We got to know everybody straight away, which was wonderful as we moved here to be social."

Prior to moving here, the couple was living in Eleebana, one of Newcastle's Lake Macquarie suburbs. They stumbled across Palm Lake Resort Fern Bay by chance.

"We drove past one day saw a sign advertising an Open Day," says Bev. "Unfortunately, we'd missed all the good food by the time we arrived – but we did get to see a home."

After viewing it, Ron and Bev went straight to the Sales Office, made an appointment, and everything just fell into place. They selected a Seacoast design from the plans and have lived happily in the same home ever since, later adding a patio room to extend their living space.

For Bev and Ron, their time at Palm Lake Resort is only one chapter in a long, adventure-filled book. Their journey together began back in 1957, when Bev was in teachers' college and Ron was studying science at university. They had a lot in common – they were both 17 years old, originally from small towns in the Hunter Valley, and were passionate about education.

Their early careers took them far and wide: Bev taught in a two-teacher school in Millfield before the couple relocated to Sydney, where Ron completed his PhD and Bev taught primary school. They eventually settled in Canberra, where they raised their three daughters and where Ron spent

much of his academic career lecturing in physics at the Australian National University.

The couple also enjoyed stints abroad during Ron's sabbatical years – first in England in 1971, then in Germany in 1978. With three young children in tow, they travelled often in a family-sized tent and even learnt to ski on the slopes of Austria and Italy.

"By the time I got back to Australia, I was well and truly over camping," Bev laughs. "But it was a great thing to do when the girls were little."

These days, life at Palm Lake Resort Fern Bay is filled with activity – especially for Bev.

"I do water and floor aerobics, play tennis, and I'm struggling to learn line dancing," she says. "There's a lot to do here. We have an excellent social group and a Probus group that's been going for seven or eight years. I always look forward to those meetings and the trips out of the resort."

Their family, including four great-grandchildren, lives nearby in Newcastle and visits regularly. The MacDonalds have also used their retirement to explore Australia – travelling up to Port Douglas and Cairns, across to Western Australia, and on iconic train journeys like the Ghan and the Indian Pacific.

Now nearing her 84th birthday, Bev is looking forward to a family celebration at the Hinton Pub.

"It's a family favourite," she says. "Our four great-grandchildren especially love it because they can run around. It's the perfect place."

In their 62 years of marriage, Ron and Bev have packed in plenty of adventure. Nowadays, they're perfectly content spending time with their Palm Lake Resort Fern Bay community, enjoying visits from family and enjoying one another's company. What more could they need?

Do your home work.

WHETHER IT'S DUE TO THIS CURRENT PATCH OF COLD WEATHER OR SIMPLY A DESIRE TO SLOW DOWN, THERE'S SOMETHING SO REWARDING ABOUT SPENDING TIME AT HOME. IT'S THE PERFECT OPPORTUNITY TO GET CREATIVE, GET ORGANISED, OR EVEN LEARN SOMETHING NEW. HERE ARE 20 MEANINGFUL WAYS TO MAKE THE MOST OF YOUR TIME INDOORS THIS WINTER.

1. Create digital albums or physical photo books to organise your memories – you could make one for a recent holiday you've been on, or one for each grandchild. Websites like Snapfish, Memento and Chatbooks are all very helpful.
2. Fix, polish or clean up heirlooms you would like to hand down to your loved ones. There's no time like the present to gather up the pieces in your favourite china set, mend a childhood toy or polish a piece of jewellery so that it's ready to pass on to someone special.
3. Have you ever thought about writing your autobiography? Whether or not you think you have much to write about, an autobiography is a great way to connect the dots and reflect on big and small moments in your life. It also makes a great gift for your family.
4. In the same vein, why not make your own cookbook? You don't have to be a great cook – simply include the recipes that have meant a lot to you throughout the years and write little notes as to why. Food has an unparalleled power to connect people, and your friends and family will love reading which dishes are close to your heart and why.
5. Learn a new language. This activity might just inspire you to plan that trip abroad but, either way, learning a new language is also great for the kind of mental stimulation that helps to keep our brains active and healthy in the latter years.
6. Making a quilt is one craft project that offers a big reward – literally! You don't need to be an avid sewer or even own a sewing machine to embark on a quilt-making project. All you need is thread, needles, pins and fabric scraps. Your quilt doesn't have to be huge. It could even feature small pieces of fabric from unwanted items in your wardrobe. Pro tip: Small sampler quilts look great framed on the wall.
7. Learn a new card game. We've all got our family favourites but why not stretch your card-playing repertoire? There are countless free instructional videos available online, but you could also put a call out to your friends and neighbours to share their favourite cards games with you.

8. Do an online course – at an Ivy League school, no less! World-class education is at your fingertips thanks to schools like Harvard and Yale which offer free online courses in everything from computer science to business, art and much more. Hit the internet... You'll be surprised!
9. Virtually tour a gallery or museum you've always wanted to visit, whether it's Melbourne's NGV, Barcelona's MACBA or the Louvre. Some of the world's most notable museums offer online tours of their latest and greatest collections – they're all free, and all just a Google search away.
10. Do you know exactly where you came from? Quiet time at home provides the perfect opportunity to find out. You can map your family tree by diving into old archives – both physical and digital – or by enlisting the help of a website like Ancestry.com
11. If you are a life-long reader, there are likely some books that have stuck with you over time. What are they and why do you love them so? Write down a list of your all-time favourite books, and maybe even a little bit about why you like them or what your life looked like when you first read them – you could write the note inside the book for added sentimentality. You could then gift this list and these books (notes included) to your nearest and dearest.
12. Much like your favourite books, there are probably a number of songs that are close to your heart too. Maybe it's the song you danced to at your wedding, or one you loved as a teenager? Take this time to reflect on all the songs that have meant something to you over the years, and write them down – or, turn them into a CD or playlist to listen to on repeat and share with your family and friends.
13. Do you know where all your most treasured photos are right now? If not, now might be time to organise them – whether they are physical photos or digital copies. Websites and apps like Zoner Photo Studio, Canto and Google Photos can help.
14. If you haven't got one already, now is a great time to get



into the garden and create your own herb, veggie or flower patch. The weather is right for working outdoors (you're not going to be raising a sweat right now!) and the timing is also perfect for preparing your beds ahead of spring.

15. Flex your creative muscles and turn those magazines, old photos and craft supplies you have lying around into a fun collage. These look great when framed. All you need are some scissors, glue and perhaps a few pens to annotate your illustrations. You could make it sentimental – to celebrate a family member or holiday – or just for fun.

16. Bullet journals have been around since the early 1990s, but they really took off a few years ago. The idea is simple: every day, you jot down your thoughts, feelings and activities in bullet form, creating a valuable log for you to look back and reflect on. It's also great for stress relief.

17. From 'The Godfather' to 'Casablanca,' 'Pulp Fiction' to 'Star Wars,' some movies will go down in history. But how many have you actually seen? Ask your friends what they consider to be 'must-see' movies or Google the greatest movies of all time, then work your way through the list until you've seen them all. The perfect 'job' this winter!

18. If you're not quite sure what an app is or still think 'FaceTime' can only happen in person, consider using your downtime to learn more about the technology in your smartphone. A whole world awaits, quite literally at your fingertips, and you can use it to learn new information and skills, play games or better manage your life. Hit your device's app store or enlist the help of your grandchildren if need be – they'll be happy to get you up and running.

19. Everyone has one – the drawer that is always in disarray, that you can barely look at, let alone open or close. If you have spare time on your hands, use it to clean out 'that' drawer. Organise it well, and you'll never have to worry about that drawer again.

20. Did you know that you don't even need to leave the house to volunteer your time and services? There are a number of volunteer organisations like Vllie, the UN's onlinevolunteering.org and volunteer.com.au that offer online and remote options.

Whether you tick off one idea or try a handful, time at home can be both restorative and productive. You never know – a winter's day at home might just spark a new passion.

Homes for sale.

Home 50 - \$810,000


Beds
2

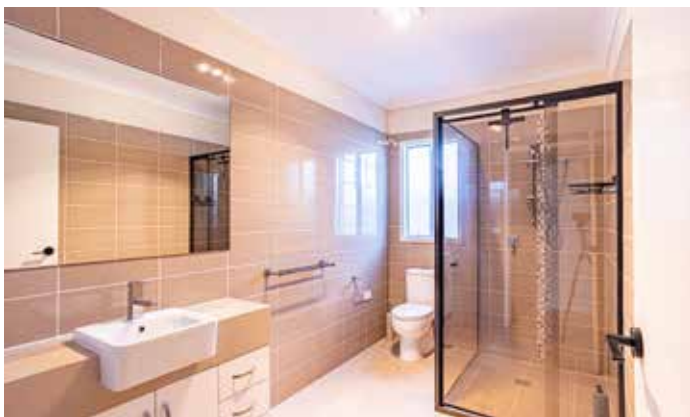

Bath
2


Living
1


Garage
2

Delightful.

This home has everything. Two spacious bedrooms, including a large master bedroom with an ensuite and generous walk-in robe. The versatile multi-purpose room adjacent to the living area can easily serve as a third bedroom, study, or craft space. The contemporary kitchen boasts stylish stone benchtops and quality Smeg appliances, complemented by an internal walk-through laundry with direct outdoor access. Additional highlights of this home include three air-conditioning units for year-round comfort, an advanced Odyssey climate system, and more.



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

Cash buyers await.

Listings wanted

Word has spread about our secure resort grounds, low-maintenance/ high-quality homes, world-class facilities, myriad weekly activities and welcoming coastal community - so much so, we have a number of buyers looking to purchase at Palm Lake Resort Fern Bay.

If you're a homeowner here and your situation has changed, call our Sales Team for a free market appraisal. We have qualified buyers waiting to hear about any new homes as they hit the market. To find out more, FREECALL 1800 648 868 or stop by the Sales and Information Centre between Monday to Friday, by appointment.

Commission-free transition

Did you know that if you are a resident of any Palm Lake Resort and relocate to a new home in a different Palm Lake Resort location, you won't pay any agent's commission on the sale of your original Palm Lake Resort home?



Marketing and advertising services include:

- Professional photography of your home
- Listing on realestate.com.au
- Listing on Palm Lake Resort website
- Presented in our sales newsletter
- Printed professional flyers included in our information packs
- Homes for sale emailed to potential buyers on our database

ONLY
\$550

Over the back fence.

THE PALM LAKE GROUP SPANS 27 RESORT ADDRESSES ACROSS THREE STATES AND SOME 10,000 PEOPLE CALL PALM LAKE GROUP HOME, SO THERE IS ALWAYS PLENTY OF GOOD NEWS AROUND OUR GROUNDS. IN THIS REGULAR SERIES, WE SHARE WITH YOU SOME STORIES OF WHAT YOUR FELLOW 'FAMILY MEMBERS' HAVE BEEN UP TO - WHETHER JOINING FORCES TO DO GOOD IN THE COMMUNITY OR JOINING FORCES FOR FUN!

Cheers to the success of caffeinated charity event

There's one charitable fundraising event that seems to pique the interest of our Palm Lake Resort homeowners more than others, and that's Australia's Biggest Morning Tea. This annual fundraiser is hosted by the Cancer Council to help support people affected by cancer. Held each May, the event invites individuals, workplaces, schools and communities (like ours) across the country to come together over a cuppa and a bite to eat while raising vital funds for cancer research, prevention and support services. Every dollar raised goes towards funding world-class research, running life-saving prevention programs and offering essential support for Australians impacted by cancer. One in two Aussies will be diagnosed with cancer by age 85, making the Cancer Council's work more important than ever.

Pictured right, from top down, our Carindale Caretaker, Wayne raised \$200 by 'raffling' his beard! Yamba resort hosted a vibrant Madhatters' Tea Party with some great costumes. Waterford's event saw a fashion parade combined with a lovely spread of delicious goodies. And down at Willow Lodge, The Lodge Country Club hosted a great event with many donated prizes raffled to add to the final tally. Here's a little snapshot of some of the results of Palm Lake Resort fundraisers across our group, totalling more than \$47,000 so far!

- Banora Point: \$3133
- Bargara: \$4215
- Beachmere Sands: \$3260
- Carindale: \$3500
- Cooroy-Noosa: \$2107
- Eagleby: \$5000
- Forster Lakes: \$10,250 (an incredible result for an event organised by homeowner, Lyn Wootten!)
- Mt Warren Park: \$2500
- Phillip Island: \$2303
- Truganina: \$1750
- Waterford: \$3000
- Willow Lodge: \$3745
- Yamba: \$2265



Caloundra: \$8K for The Salvos

Following two outstanding fundraisers in recent months, Caloundra Cay homeowners have seemingly, and resoundingly, adopted The Salvation Army as their charity of choice. Their most recent event, tagged the 'Give Back Dinner', raised \$8050 for the Salvos, with the funds to stay on the Sunshine Coast in support of a project named 'Family Pathways'. This epic result followed the donation of 81 Christmas hampers by Caloundra Cay residents back in December, which were distributed to needy Sunshine Coast families. Chief organiser of the Give Back Dinner, homeowner Bernie, described the event as "an outstanding success". "We had 63 attendees, and our goal was to raise \$5000," he said. "The end result was \$8050, an amount which was far beyond our expectations. And while the fundraiser, as such, was a huge success, the night of entertainment was also incredible."



THANK YOU
TO ALL OUR
VOLUNTEERS

We heart resort helpers

Palm Lake Resort Ballina recently celebrated three remarkable people whose dedication and community spirit have changed this resort for the better. Beryl Boness, Stan Peck and Keith Johnson have each contributed more than 10 years of volunteer service, as part of the resort's beloved Cinema Group. Beryl and Stan were among the founding members of the group, which has spread the joy of the silver screen through its regular 'Movie Wednesdays' and 'Saturday Night at the Movies' events. Their vision and commitment helped shape a much-loved tradition at the resort. Beyond their cinematic contributions, all three have supported fellow community members in creating and sustaining a variety of other special interest groups. Their efforts have helped create connection, creativity and countless memorable evenings for all who call this resort home. The resort wouldn't be the same without you three!

Carindale marks 25 years

Palm Lake Resort Carindale is hosting a lovely celebration in July - the 25th anniversary of its ownership under the Palm Lake Resort banner. Many nostalgic photos have been dug up out of the archives for the planned event, by a very engaged group of homeowner history buffs. Among them are the two photos pictured right featuring a young Palm Lake Group MD Scott Elliott from the early 2000s! We wish the homeowners and resort management team the best for a lovely event.



Yamba homeowner quilter named best in show

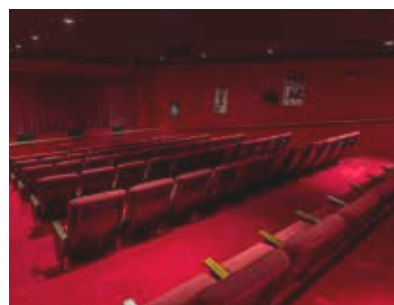
The recent Maclean Show saw the crowning of our very own Palm Lake Resort Yamba homeowner, Wendy Flitcroft, as Champion Overall. It's a prestigious title for Wendy who received the commendation based on her creative handicraft. Wendy's work is known for its intricacy and striking detail. Congratulations Wendy. Given the high number of creative crafters and fellow artisans across our Palm Lake Resort network, we are all very proud of you!

Tell us what's happening 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? Are you and/or your neighbours doing something special that you're proud of - and you know we'd be proud of too? We'd love to hear from you and include your story in these pages in the next editions of all our resort newsletters. **Simply contact your Caretakers or email the details to Belinda at belinda@bellepr.com**



This is your time
to embrace more.



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