

MAY - JUNE 2025



The Tide



Meet your neighbours

You've likely seen the Youngers in their garden, but have you stopped to chat?

Adventures await behind the wheel

Autumn provides the perfect opportunity to lock up your home and drive!

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 latest edition of the 'The Tide' newsletter. As we write our introduction to this edition, the rain has started falling again. Our minds turn to the people of the mid north coast who have suffered so terribly during the May floods. Once again, the residents of Palm Lake Resort Fern Bay have answered the call, responding with donations of goods, clothing and cash. A big thank you to Ruth Hynd, a Taree girl through and through, for organising the campaign and a small team to head up and lend a hand 'on the ground'. Well done.

Residents here at Palm Lake Resort Fern Bay do a wonderful job recycling their household waste. As you are aware, general waste is collected weekly, while the recycling is collected every other week. Did you know that we have a battery recycling facility? There is a box on the cupboard under the noticeboard. Most household batteries can be left there, including rechargeable and single-use household batteries, button cell batteries and power tool batteries. As it says on the side, if it fits in the box, they accept it. This service has been organised by the Lions Club of Raymond Terrace. Lead acid batteries cannot be left but they can be placed out in our bi-annual metal collection. It is very important not to put any batteries in the general waste. They can cause fires in the garbage trucks and leach toxic chemicals into landfill.

Your Social Committee and Chef Wayne have a 'Christmas in July' week planned this year. It will be for meals for the week commencing Tuesday July 22. The Social Committee will be decorating the tables, carols will be playing, and we hear a visit from Santa is on the cards. Fingers crossed for a cold week to enhance that northern hemisphere Christmas feel. Keep your eye out in the meal booking portal, the WOW (What's On Weekly) and noticeboard for the menu - it promises to be hearty. Resident meals have been well attended this year but there are still a few of you we never see. We understand some say a 5.30pm dinner is too early. Maybe you could eat an earlier lunch to work up an appetite, or even try one of the lunch sittings? Regardless, we hope to see you sampling some of Chef Wayne's magnificent fare soon.

That's all we have time for today. Stay safe and healthy, we'll see you around the resort soon.

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.

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.

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.

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.



Refer your friends!

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 an established Palm Lake Resort Ballina home, you'll receive \$250 cash. Easy! Ask about our 'Refer a Friend' incentive at the office.

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

The eternal gardeners.

AT PALM LAKE RESORT FERN BAY, CAROL AND PETER YOUNGER ARE SOMETHING OF LOCAL LEGENDS. HAVING CALLED OUR COMMUNITY HOME FOR NEARLY 11 YEARS, THEY ARE BEST KNOWN FOR THEIR VIBRANT GARDEN AND THE COUNTLESS HOURS SPENT TENDING TO IT.



Neighbours would often find the Youngers among the blooms – Carol still very much hands-on, and Peter always nearby – in the front yard of their Palm Lake Resort Fern Bay home.

“We’ve always been busy, busy, busy people,” Carol says.

For decades, she and Peter lived life in motion. Before settling in Palm Lake Resort Fern Bay, they called Port Macquarie home – though their paths began far apart. Carol is a born and bred Sydney girl, while Peter hails from the mining town of Cessnock, but the pair actually met at the Charlestown Bowling Club, just outside Newcastle.

“He asked, ‘Would you like a dance?’,” Carol remembers, “then, he asked me for another one. In those days he was very much a motormouth – he’d already done a lot, so he had a lot to talk about. I was hoping he wouldn’t ask me for another dance, but instead, he asked if my daughter and I would like to go out another night.”

That seemingly small gesture meant a lot to Carol – even more than Peter’s accomplishments, which, as she mentions, are abundant. Peter’s working life was impressive: a senior public works official in Newcastle, responsible for everything from hospitals and schools to police stations and courthouses across the country.

“He made himself a tradesman,” Carol says proudly, and indeed, Peter’s hands-on nature shaped much of their lives.

Even in retirement, Peter didn’t slow down – in fact, the Youngers hit the ground running. They imported four buses from Japan and converted them into fully decked-out motorhomes. Showers, toilets, kitchens, fridges... Everything.

They didn’t just travel; the Youngers found community on the road. Longtime members of the Campervan and Motorhome Club of Australia (CMCA), they founded two chapters – one in Taree, the other in the Forster/Tuncurry area.

“We never went around the whole of Australia, but we’ve been to many places,” Carol says.

That nomadic spirit is something they’ve always had in common. Peter’s 29 years as a scout leader meant camping and self-sufficiency were second nature, while Carol spent her childhood weekends camping along the Hawkesbury River. Together, they were the kind of people who saw even a work truck as an opportunity to explore.

But eventually, as Peter approached 80, they felt called to settle down. Their Port Macquarie property sat on a quarter-acre block surrounded by council land.

“I started clearing it, mowing and maintaining it all,” Carol says. “The council ended up taking away 20 loads of rubbish.”

It was a monumental effort, but also a turning point. They found Palm Lake Resort Fern Bay and realised it would offer community, comfort and enough outdoor space to keep their green thumbs happy.

Today, their children live in various parts of Australia – some near the Wongee area, and a son in South Australia.

“We are so lucky to have three young granddaughters who nurture and care for us and all of our needs,” says Carol.

And while family visits may be less frequent, Carol and Peter remain rooted in their vibrant garden and the Fern Bay community. Peter may not be able to help with the heavy lifting anymore, but Carol continues to care for their beloved plants.

Carol was once a dragon boat paddler, competing at state and national levels (and brought home a medal, no less), and she shares her love of sport with Peter – who was once a state-level lawn bowls player. Fun fact: Peter’s father was a keen snooker player, and even taught Australian snooker greats Eddy and Jimmy Charlton how to play.

After 48 years of marriage, Carol and Peter have so many stories to share – as does every resident who calls Palm Lake Resort Fern Bay home. So take the time to chat with your neighbour over the fence, or a cup of tea... You never know what you might learn.

Winter immunity boosters.

PROTECTING OUR HANDS AND HOME FROM GERMS IS IMPORTANT, ESPECIALLY COME WINTER, BUT STRENGTHENING OUR IMMUNE SYSTEM IS ONE OF THE BEST WAYS TO SAFEGUARD OUR HEALTH. HERE ARE SOME OF THE BEST INGREDIENTS FOR A STRONG IMMUNE SYSTEM.



Vitamin C

It will come as no surprise that vitamin C tops the list of immune-supporting ingredients – it’s a superhero when it comes to protecting the body from harm. Vitamin C is necessary for the growth, development and repair of all body tissues. It acts as an antioxidant, protecting cells from damage caused by free radicals – unstable atoms produced either from normal cell metabolisms or external sources like pollution, cigarette smoke and radiation. Vitamin C is also involved in the formation of collagen, wound healing and the maintenance of bones and teeth, and encourages the production of white blood cells, which help protect the body against infection. As if all that wasn’t enough, vitamin C also plays a part in helping white blood cells function more effectively by protecting them from damage by free radicals – it may help to reduce the severity and length of infection, too.

Where you’ll find it: Blackberries, strawberries, lemons and capsicums are great sources of vitamin C.

Zinc

The second-most-abundant trace mineral in your body, zinc is present in every cell – but, your body doesn’t naturally produce it, so you must obtain it through food or supplements. When paired up, zinc and vitamin C are extremely effective at fighting off infection. Even mildly low levels of zinc may impair your immune function, so you want to make sure you keep your zinc levels high – especially in the coming colder months.

Where you’ll find it: Eat your beans! Beans, and especially chickpeas, are a great source of zinc, as are eggs, oats, quinoa, cashews, pumpkin seeds and meat or shellfish.

Turmeric

Turmeric has been the go-to spice in the wellness world for some time now – and, for good reason. The active ingredient in turmeric is curcumin, which may help lower anxiety levels

by reducing inflammation and oxidative stress in the body. Inflammation often increases in people experiencing depression or anxiety, and research has concluded that an increase of curcumin in the diet also increased DHA levels and reduced anxiety.

Where you’ll find it: Find turmeric powder in the spice section at your local supermarket and add it to your morning smoothie or to curry or soup, for example. You can also make delicious turmeric lattes with cinnamon and steamed milk, or sip on some turmeric tea.

Ginger

Ginger is a potent anti-inflammatory that may help ease a cold or the flu. It’s interesting to note that researchers reviewed the effects of fresh and dried ginger on one respiratory virus in human cells and results showed fresh ginger may help protect the respiratory system, while dried ginger did not have the same impact. Ginger may also help with nervous system function and digestive health – and it’s delicious!

Where you’ll find it: Use ginger in teas, to make immunity shots or throw it in your stir fry, for example. You can buy whole ginger root at the supermarket, or the minced variety in a jar – just ensure there are no additives.

Magnesium

Magnesium acts as a nervous system relaxant and is a great mineral to assist with anxiety, irritability and restlessness. It can also help alleviate tension by relaxing the muscles. Low magnesium intake has been linked to chronic inflammation, which speeds up the ageing process and can cause chronic disease. Studies have shown that magnesium supplements can reduce markers of inflammation in adults.

Where you’ll find it: Foods like leafy greens, avocados and bananas are a great source of magnesium – you can quite literally eat it for breakfast, lunch or dinner.

Drive time.

THERE'S NO DOUBT THE OVER-50s ERA BRINGS WITH IT THOSE HIGHLY COVETED LUXURIES OF RELAXATION AND TIME. A GREAT EXAMPLE OF THIS IS HOW MANY OF US GO FROM PLAYING THE FAMILY TAXI DRIVER FOR BUSY CHILDREN AND GRANDCHILDREN (AND ALL THOSE EXTRA-CURRICULAR ACTIVITIES) TO SIMPLY DRIVING FOR PLEASURE...

LOCK AND LEAVE YOUR PALM LAKE RESORT HOME, WITH TOTAL PEACE OF MIND

There are so many adventures to be had behind the wheel across our great state. And the freedom of time allows your adventure driving experience to be as 'adventurous' as you choose. You might happen upon a great roadside café and decide to linger a little longer to enjoy a meal. Or there might be an unexpectedly good photo opportunity on your route that deserves a little extra exploration and documentation. Whatever interest your chosen route brings, being behind the wheel allows you the luxury to go at your own speed and potentially also divert off the track where you want to.

Autumn/winter brings with it arguably the best season for a leisurely drive. The temperature is just right to be sitting in a car, and the roads are generally less busy than the summer holiday season. So, guess what? Adventure awaits you right now! Here are our Top 7 ideas for scenic drives around our glorious state. Each route offers unique landscapes and experiences, making them ideal for over-50s seeking leisurely adventures. Some of them will be more easily accessible for you than others but there's nothing stopping you from tacking on some short domestic flights, a hire car and overnight accommodation to turn these ideas from simple driving day trips into memory-making driving holidays.

1. Grand Pacific Drive (Sydney to Shoalhaven via Wollongong & Kiama)

Distance and time: Approximately 140km. Around 2.5 to 3

hours drive time.

Why it's special: This coastal journey begins in the Royal National Park and takes you over the iconic Sea Cliff Bridge. Along the way, you'll pass through charming towns like Wollongong, Shellharbour, and Kiama, offering stunning ocean views, rainforests, and seaside villages.

Visit: www.grandpacificdrive.com.au

2. Waterfall Way (Coffs Harbour to Armidale)

Distance and time: Approximately 185km. Allow a full day.

Why it's special: Traversing five national parks, this route offers lush rainforests, cascading waterfalls, and dramatic gorges. Highlights include Dorrigo National Park, Ebor Falls, and the historic town of Armidale. This route is particularly stunning in the cooler months, when mist clings to the mountain tops and the waterfalls flow at full strength.

Visit: www.visitnsw.com/things-to-do/drives-and-road-trips (and scroll down to 'Choose Your Roadtrip', click 'See More' and scroll further to 'Waterfall Way')

3. Greater Blue Mountains Drive (Sydney to Lithgow and beyond)

Distance and time: Approximately 1,200km network. Multiple days recommended.

Why it's special: This extensive drive network covers the Blue Mountains region, featuring ancient forests, rugged

cliffs, and historic townships. Key stops include Katoomba, the Three Sisters, and various national parks. Stop at Echo Point Lookout or take a ride on the Scenic Railway in Katoomba for unforgettable views of the valley below.

Visit: <https://weareexplorers.co/nsw-road-trips/#section-4>

4. Hunter Valley via Tourist Drive 33

Distance and time: Approximately 120km. Around 2 to 3 hours, depending on stops.

Why it's special: This scenic route takes you through the Central Coast hinterland to Australia's oldest wine region. Enjoy rolling vineyards, gourmet food, and charming villages like Wollombi and Broke. Don't miss a wine tasting at one of the region's cellar doors, or a stroll through the Hunter Valley Gardens, especially vibrant in the autumn months.

Visit: www.visitwollombi.com.au/tourist-drive-33

5. Central to Outback NSW (Dubbo to Broken Hill)

Distance and time: Approximately 1,100km. Allow 4 to 5 days.

Why it's special: Experience the vastness of NSW's outback, from the wildlife-rich Dubbo to the artistic hub of Broken Hill. The journey offers red earth landscapes, historic mining towns, and unique cultural experiences. Visit the Taronga Western Plains Zoo in Dubbo or explore the Living Desert Sculptures on the outskirts of Broken Hill for striking desert vistas.

Visit: www.visitnsw.com/things-to-do/drives-and-road-trips

6. Southern Highlands to South Coast Road Trip

Distance and time: Approximately 150km. Around 2 to 3 hours, with stops.

Why it's special: Starting in the Southern Highlands, this drive takes you through picturesque towns like Bowral and Berrima before descending to the coastal beauty of Kiama and the Shoalhaven region. Enjoy cool-climate wines, historic sites, and stunning beaches. Enjoy a high tea in one of Bowral's heritage homes before descending through Kangaroo Valley.

Visit: www.visitnsw.com/evroadtrips

7. Lightning Ridge and the Great Artesian Drive

Distance and time: Approximately 700km from Dubbo to Lightning Ridge. Allow 3 to 4 days.

Why it's special: Venture into the unique opal-mining town of Lightning Ridge, known for its quirky architecture and artesian bore baths. The drive offers a blend of outback landscapes, cultural heritage, and natural hot springs.

Visit: www.visitnsw.com/articles/escape-to-outback-with-these-nsw-road-trips

These drives offer a mix of coastal beauty, rural adventures and mountainous landscapes. They provide perfect opportunities for over-50s to explore New South Wales' diverse regions at a relaxed pace. So, grab your keys and let's drive!





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.
pallmlakeresort.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 30 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 PALM LAKE RESORT 'FAMILY MEMBERS' HAVE BEEN UP TO RECENTLY - WHETHER THEY'RE JOINING FORCES TO DO GOOD IN THE COMMUNITY OR JOINING FORCES FOR FUN.

Neighbours lend a hand as Alfred comes to town.

The strength of our Palm Lake Resort communities, and the Palm Lake Group as a whole - was put on show when Tropical Cyclone Alfred rolled into Queensland's south-east corner recently. In scenes reminiscent of the Covid pandemic, our Palm Lake Resort homeowners rallied to support one another and ensure their communities were not only prepared for the hit, but also quickly mopped up afterwards.

Palm Lake Resort Carindale Caretakers Wayne and Karen said that while 28 homeowners left the resort to be with their families, more than 200 stayed in the resort throughout the cyclone.

"For the first time ever, the flood waters came into our community from Wright Street (pictured above)," Karen says. "We constantly checked the levels there and in the creek. We had Stuart (Home 168) monitoring the creek and reporting in to us and trusty Ken (Home 113) reporting from the other end of the resort. What an incredible team.

"Those who stayed were in good hands, as we had many many homeowners checking on their older neighbours, boiling them water on gas stoves when they lost power. Our communal halls were left open so homeowners could gather together with other homeowners. Luckily we had arranged some extra food for sandwiches, as well as milk



and water so we could all meet at the Grand Hall and have toasties - mostly made by Bob (Home 98).

"Some homeowners were scared - mainly because of the fast flood waters - as they live on their own, but we made sure that someone kept dropping in on them regularly to keep them in the loop.

"We are actually so proud of our caring homeowner network," Karen smiles. "Our beautiful Palm Lake Resort Carindale community certainly comes together well in tough times."

The same types of stories were heard right across the Palm Lake Group - with our resort homeowners even supporting their local Palm Lake Care aged caring communities. For example, the sleepy seaside town of Beachmere does not have its own local police station, so officers were brought in to keep an eye on local residents during the storm. When the power in that neighbourhood went out, our Palm Lake Care staff returned the favour and offered the police officers hot meals and coffee, which they gratefully accepted. What's more, three volunteers (retired registered nurses) from Palm Lake Resort Beachmere Bay and Beachmere Sands - located just across the road - provided support and personal care to the elderly aged care residents. A lovely gesture of selfless care that embodies the PLR spirit!



Wedding bells ring loud and clear.

THERE HAVE BEEN NEW WEDDING BELLS RINGING ACROSS PALM LAKE RESORT AS WELL AS CELEBRATIONS FOR MARRIAGE LONGEVITY - ALL WE KNOW IS THAT WE LOVE, LOVE STORIES!

Palm Lake Resort Bethania

Pictured above left, check out the new "Mr and Mrs Remy" (also known to homeowners at Palm Lake Resort Bethania as Steve and Kate), who tied the knot on February 15. Their official ceremony was held at their resort - how wonderful! We wish the Remys the best for their future life together.

Palm Lake Resort Yamba

Shirley Foley married Denis Kelly on May 15, 1965, at Tumut, New South Wales. Little did they know, 136km away on that very same day, their future friends (and future neighbours) Carole Wilson and John Joyce were also tying the knot. In the late 1960s, the Joyces moved to Tumut and, sure enough, met the Kellys. The couples have been firm friends ever since. And they have more in common than just their wedding anniversary - nowadays, you'll find Denis and Shirley in Home 4 at Palm Lake Resort Yamba, and John and Carole in Home 63 (all four pictured above right, including a photo of the Kellys on their wedding day).

Palm Lake Resort Eagleby

It all began in Liverpool, England, in the early 1960s. The school dance was in full swing when John, who was working as a roadie for the band that night, spotted Joan across the dance floor. He winked at her and, as he fondly recalls, "that was it". The couple married on March 27, 1965, in Liverpool and in 1976, John and Joan made the bold decision to move to Australia, with their young family in tow. After more than two decades in Sydney, they moved to Queensland in 2000, making Palm Lake Resort Eagleby their home in 2009. Pictured above (middle), six decades on from their wedding day, family remains at the heart of their lives through six grandchildren and six great-grandchildren.

Palm Lake Resort Cooroy-Noosa

Long-time Sunshine Coast locals, David and Nola, just marked 60 years with their proud family, including nine grandies and 11 great-grandies (with more on the way!).

Fiona is 102 years young

One of our oldest homeowners at Palm Lake Resort Willow Lodge is Fiona Ryan. She turned 102 years young in April. The Lodge Country Club hosted a party for Fiona, with many of her family and Palm Lake Resort friends stopping by. What a milestone for this resort matriarch!

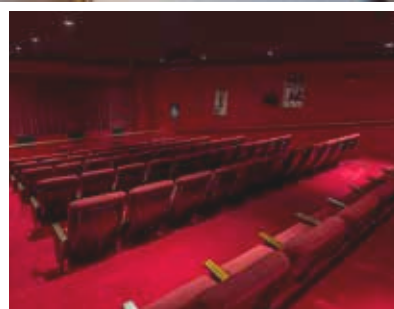


Tell us what's happening over your back fence.

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

You're always
warmly
welcomed.



FREECALL 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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