

this is your time.

PALM LAKE RESORT WINTER EDITION 2026



Pelican Waters' winning way

Pelican Waters' homeowners know they live an award-winning lifestyle at an iconic address. Now, construction industry awards judges are agreeing

'Meet my relatives'

How one new Yamba Cove homeowner's off-the-cuff comment sums up the Palm Lake Resort philosophy so perfectly

Around the grounds

Find out what's making the news across our 27 resort addresses and our various greenfield sites - there's no slowing us down!



WELCOME

WINTER MIGHT HAVE officially arrived but there's no talk of hibernation around our Southport head office right now. With six active construction sites to manage (on top of our two-dozen other established over-50s communities and six aged caring communities) every day presents a different challenge but equally, every day also presents reward for our dedicated team members.

Around the construction grounds, our Forster precinct would be our most active right now. Not only are civils near completion allowing for the final stage of home construction (Stage 12, which will offer our last 58 homes), we're also this month delivering our resort homeowners a delightful nine-hole mini golf course. If our other mini golf courses are anything to go by, we know this will be a popular community facility not just for Forster Lakes homeowners but also their visiting friends and family members as well. Add to that, the resort workshop is currently under construction and there's also an off-leash dog park and community garden on the way. A proposal for a resort tennis court is currently at council, awaiting final approval, and that will round out the plethora of community facilities available to our grateful homeowners at this resort.

Right next door to Palm Lake Resort Forster Lakes, Palm Lake Care Forster is also underway. Civils works have officially started on site for this 90-bed aged caring community which will be our first Palm Lake Care community outside Queensland – an historic project for our family. You can read more about Palm Lake Care Forster and get your first look at the artist impression of this stellar community on Pages 30-31.

Still in New South Wales, home construction continues strongly in Stage 2 at our Palm Lake Resort Yamba Cove address with construction of just seven more homes left to commence. This has been such a popular address, given the resort's boutique size. Stories like the one you'll read on Page 11 make Yamba Cove the coveted choice – and it's that kind of story that sings the Palm Lake Resort philosophy loudest. If you've been interested in our Yamba Cove offering, there's a very limited window of opportunity left to make that address your next chapter – I implore you to act quickly.

Down in Victoria, at Palm Lake Resort Paynesville, house construction is underway in Stage 3C which means we will soon reach the halfway point of this project. A very convenient doctor's clinic is also opening in July at the resort's front entry. This is an exciting service we are providing for Paynesville homeowners and the broader community there.

Back up in Queensland, at Palm Lake Resort Bargara, civil works for Stages 16 to 22 are well underway. Roads are now being poured and home construction in this extension project are due to commence by August. We are very excited to see this next chapter at our successful Palm Lake Resort Bargara location come to life, making it the largest over-50s lifestyle community in our portfolio.

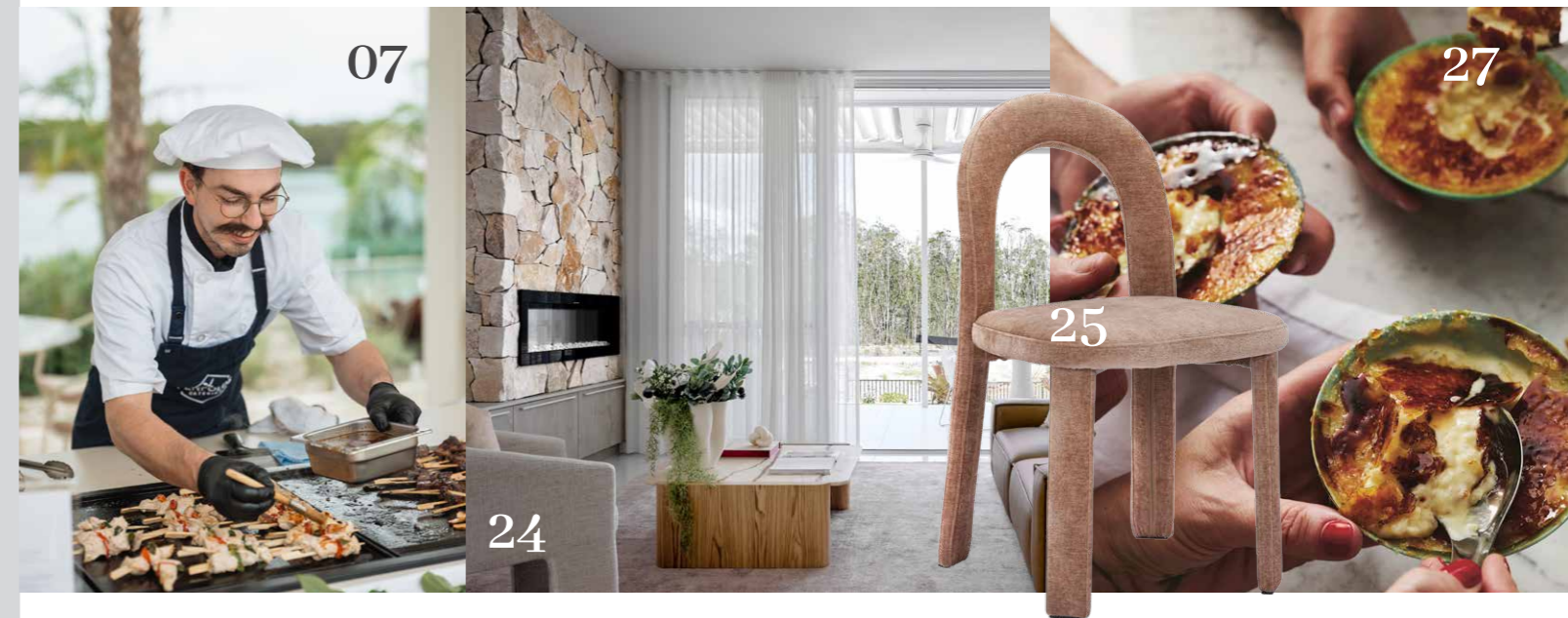
And finally, at our flagship over-50s address – Palm Lake Resort Pelican Waters – civils works on Stage 5C have now commenced. This exclusive enclave offers 18 oversized homesites at the southern end of the resort, offering several new single-storey designs. While construction of grand residences in Stages 5A and 5B continues, our homeowners are relishing their new resort workshop and tennis court (which are now both complete and operational) as well as The Springs Country Club in all its iconic lifestyle glory.

To learn more about the new designs coming to Palm Lake Resort Pelican Waters, phone our Sales Information Centre on 1800 490 626 seven days a week and speak to our team members there. And if you want my hot tip, it would be to carve out some extra time to enjoy a meal and a cold one at our restaurant, Cardón, located inside Pelican Waters Golf Club, which is right next door to the resort. Cardón truly is the perfect accompaniment to a visit to Palm Lake Resort Pelican Waters – and yet another bonus for the homeowners who call this incredible resort their home.

Enjoy the read!

Scott Elliott,
Palm Lake Group Managing Director

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Pelican Waters

WINNING WAY

Homeowners will tell you that living at Palm Lake Resort Pelican Waters is definitely rewarding. Now, the resort itself is being rewarded in some prestigious national awards circles, too...



Pictured: Palm Lake Resort Pelican Waters' Eldorado Sports Bar.

Palm Lake Resort Pelican Waters has earned national recognition as a finalist across three prestigious industry awards, reinforcing its position as one of Australia's most impressive over-50s lifestyle destinations.

PALM LAKE RESORT Pelican Waters has been named a finalist in the Property Council of Australia – National Retirement Living Awards. This acknowledgment highlights excellence in design, innovation and community living, placing The Springs Country Club among the country's leading developments in its class.

We've always believed that The Springs Country Club demonstrated design excellence through its ability to resolve an unusually broad and complex offering into one cohesive experience. Despite the scale and diversity of facilities, the Country Club remains intuitive, connected and comfortable, supporting individual retreat and collective social interaction. Spatial transitions are clear yet understated, with materiality, light and form guiding movement and defining use without heavy reliance on signage or overt gesture. Each zone is carefully considered, from intimate lounges and private dining to larger social and entertainment spaces, to ensure comfort, acoustic performance and appropriate functional atmosphere.

Integrating high-end hospitality, resort-level sophistication and wellness design specifically for over-50s, The Springs Country Club project contributes meaningfully to contemporary interior design practice. This iconic

Country Club demonstrates how over-50s environments can be aspirational, socially rich and deeply engaging, while remaining grounded in longevity and usability. It undoubtedly establishes a new benchmark for this demographic in Australia.

Further recognition for Palm Lake Resort Pelican Waters comes from the The Urban Developer Excellence Awards, short-listing The Springs Country Club. Known for celebrating best-in-class projects across the property sector, these awards recognise developments that push boundaries in architecture, planning and lifestyle integration.

Adding to this impressive list, the resort is also a finalist in the Dulux Commercial Interior Awards (Public and Hospitality category). This nomination acknowledges the refined interior design, thoughtful material selection and elevated guest experience that define The Springs Country Club – and beyond.

Collectively, these accolades reflect the vision behind Palm Lake Resort Pelican Waters – a sophisticated, resort-style community designed to bring people together. From the resort's commanding architectural presence to the carefully curated interiors and welcoming atmosphere, every detail has been crafted to deliver both functionality and a sense of understated luxury. Palm Lake Resort Pelican Waters stands as a benchmark for what modern lifestyle living can achieve, blending design excellence with meaningful social connection in one of the Sunshine Coast's most sought-after locations.

To see for your yourself just how award-winning our resort and the lifestyle here is, The Springs Country Club and our display residences are open for your private inspection seven days a week. To book your visit, phone 1800 490 626.



Pelican Waters *DAYS LIKE THESE*

OUR MOST RECENT Palm Lake Resort Pelican Waters event saw homeowners join VIP guests to enjoy all the sparkle that is this iconic address. Some guests and homeowners played golf together, others took advantage of our Mirador Wellness Centre, and they all enjoyed a fine feast from the poolside Teppanyaki bar. Pelican Waters perfection.

Pelican Waters

APP HAPPY HOMIOWNERS

Palm Lake Resort homeowners at Pelican Waters, Yamba Cove, Paynesville and Forster Lakes have power in the palms of their hands.

HOMEOWNERS AT OUR newest resort locations – including Pelican Waters, Yamba Cove, Paynesville and Forster Lakes – enjoy even greater connectivity through a valuable piece of modern tech: the Palm Lake Resort smartphone app.

The app brings useful information to the palm of users' hands including everything from important Caretaker notices and emergency messages, to a directory of useful local contacts. Homeowners can book attendance at weekly activities and special events and then, when synced to a digital calendar, they'll receive reminders so they'll never miss a class again. But the benefits don't stop there. The app contains helpful resources such as how-to videos, and there is a 'Documents' section where homeowners can easily access important forms, appliance manuals and community documents whenever needed. Homeowners can also submit maintenance requests directly through the app if they notice anything around the resort grounds that requires attention. The app can even remotely unlock a user's front door (currently featured at our Pelican Waters resort only)!

According to Palm Lake Resort Pelican Waters Caretaker Enza Penttila, the app has been "an incredibly valuable tool" that helps streamline communication, improve convenience and enhance everyday life within their community.

"One of the biggest benefits of the app is how effectively it keeps homeowners informed and connected," Enza says. "Staff can send notices to homeowners directly through the app, but homeowners can also message us directly within the app, making communication quick and simple."

Pelican Waters' Events & Lifestyle Coordinator Ashlea Van Luenen particularly loves the app's 'Events' section.

"It's one of the most popular features and my personal favourite as it allows homeowners to view upcoming activities, classes and social events and RSVP directly through the app to secure their place," Ashlea explains. "Homeowners can also use the app to book amenities in and around The Springs Country Club, including tenpin bowling, poolside cabanas and our barbecue areas."

The app also provides homeowners with practical day-to-day convenience and access around their resort.

"Here exclusively at our Pelican Waters resort, homeowners can even use the app to open their front door and access the resort facilities, so they don't have to carry around their fob," Enza explains. "They can even grant temporary access to visiting friends and family, making it easy for guests to enter the facilities and their home."

"Overall, the app has become a very worthwhile and important part of daily life within our resort."

Palm Lake Resort Paynesville Caretaker Jo van Rees is also a big fan of the app tech.

"We absolutely love the app! It is seriously such a great tool," Jo says. "The best part is the quick, immediate communication with homeowners if we need it. Once we post a notice, a notification goes to their phone straight away, so it's very handy if they need to know something immediate like reminders about planned power outages, or that the pool is closing for maintenance."

Jo says she has quizzed her homeowners about their preferences and the feedback has been clear.

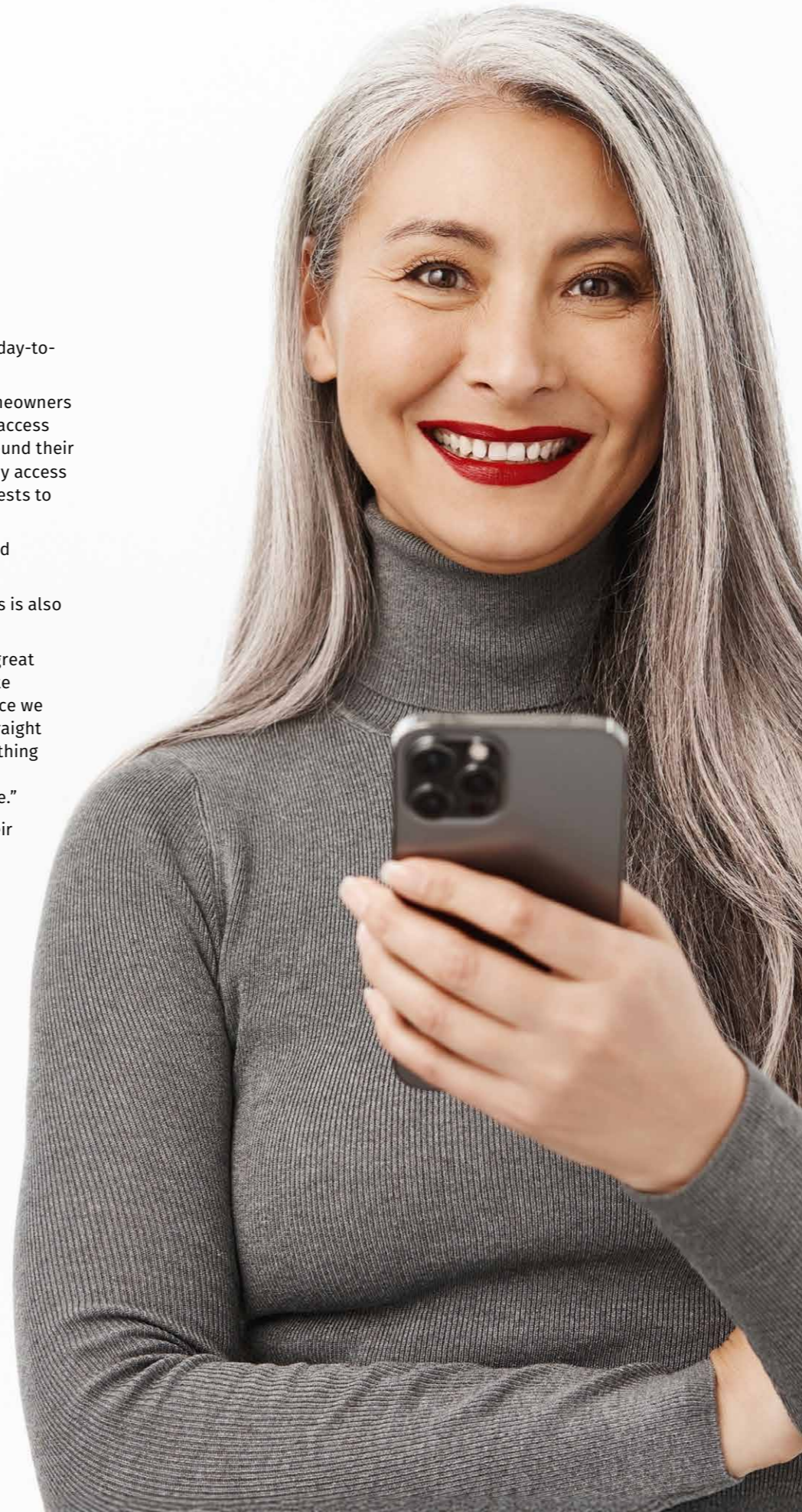
"They say the more communication the better!" she smiles.

"While booking an activity or event on the app, another great feature is that homeowners can then add it to their phone's calendar and set a reminder in their calendar so an alarm can go off beforehand to remind them."

Yamba Cove Caretaker Kym Igglesden says she uses the app daily – it's her main communication tool with homeowners at her location.

"Prior to homeowners moving into the resort, I invite them to download the app so they can start to explore its features before they even arrive. They receive an activation email 24 hours before settlement, allowing them to unlock a world of personalised service and connection."

Turn to Page 28 to read about Palm Lake Resort Pelican Waters' homeowner podcast club - a first for the Palm Lake Group.



NEWS IN BRIEF

Pelican precinct's five-year anniversary marked

We've just unveiled a commemorative plaque to mark the five-year anniversary of the start of civils works at the Palm Lake Resort Pelican Waters/ Pelican Waters Golf Course precinct. The excavator attachment that played a crucial role in shaping some 260,000 cubic metres of earth for this project has been mounted alongside the plaque.

Not only did these earthworks create a new lake, reconfigure the golf course and allow for the creation of Australia's most luxurious over-50s playground, Palm Lake Works has been able to preserve wildlife habitats, restore bushland and even build a community walking trail as part of the project. You can find this commemorative display at the start of the waterway behind the first row of Palm Lake Resort Pelican Waters residences.

Want to come along to 'Fire and Ice' event?

As the sun sets on July 29, guests of Palm Lake Resort Pelican Waters' Sales Team will step into an elegant evening of drinks and canapés before exploring immersive experiences across The Springs Country Club. From drinks in the whiskey lounge and games of snooker, to twilight lawn bowls and poker, the night will unfold with ease. Outdoors, enjoy the warm embrace of the fire pits, live entertainment and even some sweet treats. Register your interest now for this unforgettable evening...

Expressions of interest: By July 22
Phone: 1800 490 626

Tennis court and workshop all yours

Our Pelican Waters homeowners continue to thrive with the recent completion of even more exceptional facilities. The handover of the tennis court and workshop marks the delivery of all major amenities. With more than 40 luxury homes under construction at any one time, our Palm Lake Works construction team is doing an outstanding job as the site prepares for further civils works.



Yamba Cove *THIS IS LIVING*

VANTAGE COUNTRY CLUB was the perfect backdrop for Palm Lake Resort Yamba Cove's recent 'Blues, Brews and BBQ' event. And Yamba turned on its usual coastal magic for a day of relaxed alfresco entertaining.



Yamba Cove *"MEET MY RELATIVES"*

Palm Lake Resort Yamba Cove's boutique size is its biggest asset. Just ask homeowner Les Filipek and his "relatives".

AT THE RECENT 'Blues, Brews and BBQ' event (pictured left), Yamba Cove homeowner Les Filipek was overheard introducing some of his fellow homeowners to a stranger.

"Meet my relatives," Les declared, with a smile.

Those "relatives" he was referring to were, in fact, strangers to Les only a few months ago when he and his wife, Chris, first joined Palm Lake Resort Yamba Cove. Those relatives are actually likeminded neighbours who, since March this year, Les and Chris have so quickly warmed to – and have been so welcomed and warmly embraced by.

"I call them 'relatives' because that's the feeling you get living here," Les smiles.

"It's something you never get living in a 'normal' house in the suburbs and it's been interesting to experience how that feeling has so quickly developed for us here. And I like it like that!"

The Filipeks lived in Port Macquarie for 45 years before making the move, four hours up the highway, to Palm Lake Resort Yamba Cove (from living on the Hastings River to living on the Clarence River, as Les will tell you). He was determined to call this boutique community their new home based on some pretty reputable "insider" information. You see, Les is a plumber by trade and worked as a technician for Billi water systems before retiring. Modern Palm Lake Resort homeowners will know Billi as the brand responsible for bringing instant filtered boiling, chilled and sparkling water direct to their stylish kitchen benchtops. It was among Les's tasks to support Billi customers including those at our Forster Lakes address. In his time with Billi, Les says he worked inside a number of Palm Lake Resort Forster Lakes homes and quickly saw trends that appealed to him.

"The first thing I noticed about the resort itself was how neat and tidy everything was," Les explains. "It was very well planned with plenty of space between homes so that you didn't feel like you were living on top of other people."

"I met people who had moved from all over Australia for a home at Forster Lakes. Inside, their homes were beautifully finished – they all looked magnificent, from the fittings to their furnishings. It occurred to me how lucky these people were to live in such beauty in this chapter of their lives."

Yamba was a place that Les, Chris and their family visited many times as a holiday destination over the years. Plus, they had friends who lived here. So, when Les found out that Palm Lake Resort Yamba Cove offered the same quality construction, world-class facilities and enviable lifestyle as that of Forster Lakes – and it was a boutique-sized resort – he wanted in.

"The smaller community was a real attraction for us," Les says. "The state-of-the-art Milon gymnasium and the reformer Pilates studio were also selling points. It's so important for us to keep up with our exercise at this age."

Les says he and Chris complete two Milon circuits together most days (a 30-minute total workout) and they attend other resort fitness and wellness classes together. They also enjoy the resort's swimming pool and spa. And, of course, they snap up social opportunities when their diaries allow.

"We do as many of the social events as possible," Les says.

"We love Friday night Happy Hours and have attended some fantastic events and dinners organised by Palm Lake Resort. And the area itself is something special – we are on such an adventure right now!"

Paynesville

IT'S ALL IN THE DETAIL

Palm Lake Resort Paynesville homes are architecturally designed, low maintenance and sustainable. They tick all the boxes.

OVER YOUR HEAD

Your Colorbond roof is fitted over an Anticon blanket which provides high insulation properties

GREEN TICK

Palm Lake Resort Paynesville homes are energy efficient and built with many sustainable materials. A 3.0kW solar power system is the cherry on top

THE HIGH LIFE

High ceilings make our open-plan designs feel even more spacious. They help create bright, airy spaces filled with revitalising natural light

SMALL DETAILS

Cemintel feature cladding adds another dimension to our homes' exterior story

SCREENING PROCESS

There are insect screens on all opening windows and sliding doors

HEBEL, OUR HERO

Hebel cladding keeps your home cool in summer and cozy in winter and it also insulates against noise. Hebel is made of natural materials and it's fully recyclable

GREAT GARAGE

Your double-car garage offers an automatic garage door and seamless epoxy flooring, with integrated storage cabinetry in select designs

WELCOME IN

Glass entrance door, with powder-coated trim, makes a memorable first impression

PATH TO GREATNESS

Hard-finish driveway, front pathway and laundry service area

Pictured: The Thomson home design is available now. Turn to Page 14 for more details. To inspect our modern Paynesville display homes, phone 1800 960 943. Our Sales Information Centre is open seven days.

Paynesville MAKING A STATEMENT

From the street, our Thomson design offers one of Palm Lake Resort Paynesville's more statement facades.

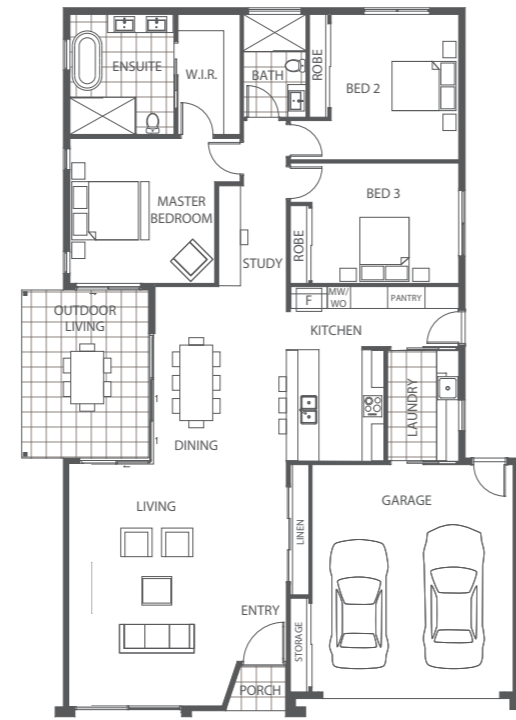
AS YOU WILL have seen on Pages 12-13, the high peaked roof line directly above the front porch gives the entry undeniable grandeur. The impressive glass front door and fixed glass panel extending from the top of the door up into the roof's peak combine to present both a functional way to let revitalising light stream in, while also exaggerating the welcoming feel of this statement entry.

Walking into and through this home, you'll find it offers its open-plan living spaces immediately upon entry starting with a spacious living area that merges into the ample kitchen with adjacent dedicated dining space. There's a centrally located tiled alfresco area here also, with internal access from three sides via large glass sliding doors. When the sliding doors are all open, this alfresco space really feels like a seamless extension of the internal living and aids in that welcoming, light and bright feel in this home. All bedrooms - as well as a handy built-in study nook for home administration tasks - can be found in the peace and quiet and privacy of the home's rear.

In the kitchen, SMEG appliances (including an integrated dishwasher and built-in microwave) feature alongside upgraded Caesarstone benchtops and high quality matching black handles, tapware and an instant hot/cold Billi Tap. Rectified floor tiles have been specifically chosen for their premium feel underfoot all throughout the home. Sensor LED lights in the bathroom and pantry, as well as heated towel rails, are further, unexpected, quality inclusions.

The smart-home aspects of the Thomson design also help elevate its quality. Zimi Smart Switches allow homeowners to control their lighting while they're away from the premises, via an app on their phones. Google Home also provides a host of additional smart home conveniences.

On the whole, this is plenty of momentum at our Palm Lake Resort Paynesville address, with strong sales and construction activity. More than 40 homes are now occupied and local feedback highlights Palm Lake Resort as the highest-quality development ever delivered in the East Gippsland region. A Doctor's Clinic will soon be delivered onsite, providing added convenience for homeowners. To book your private inspection, phone 1800 960 943.



DEVELOPMENT UPDATE

WITH THE REGULAR author of this column, Palm Lake Works' General Manager Development Suzanne Jensen, on a well-earned holiday, our office continues to progress plans for several exciting new Palm Lake Resort projects, including our greenfield site at Dundowran. Located just a few minutes' drive west of Hervey Bay, on Queensland's Fraser Coast, Palm Lake Resort Dundowran is planned for up to 536 new homes plus our usual industry-leading community facilities. The development will rival Palm Lake Resort Bargara for the title of our biggest resort in the Palm Lake Group portfolio but it is just a fraction of the total number of new dwellings proposed or approved for Dundowran Beach, north of Pialba Burrum Heads Road.

Palm Lake Resort Dundowran is still at development application stage with Fraser Coast Regional Council but we have recently fulfilled the statutory public notification obligations for this project. The public notification stage for any development application under the Planning Act 2016 (Qld) affords members of the public an opportunity to make a submission to the assessment manager (Council, in this instance) about the proposed development.

Given Dundowran Beach and the wider Hervey Bay locality will experience unprecedented population growth over the next decade, and that the region is already home to a large retiree population, some of the area's existing residents have questions about certain aspects of that forecast growth - which is understandable and not uncommon in the property development context. One public submission that stood out to me during the Palm Lake Resort Dundowran public notifications stage was from a resident of another over-50s resort in the area (submissions were redacted by Council to remove personal identifiers but the context of this submission was clear). The submitter implored Palm Lake Resort to ensure that our communal facilities (eg. the Country Club) are adequately sized to accommodate all - or at least most - of the resort's future homeowners at one time. The submitter was lamenting that the clubhouse at his home resort was only big enough to host half of that resort's population at one time, meaning the community had to have two separate Christmas parties and tickets for social events were exhausted well ahead of demand abating.

Whilst we are yet to design the Palm Lake Resort Dundowran Country Club in detail, we have set aside a very large tract of land for that very facility. Palm Lake Resort's community facilities are just one thing that distinguishes us from the rest and this will also be the case at Dundowran. We look forward to moving ahead with our plans for this idyllic coastal location and breaking ground there in the not-too-distant future.

Andrew Magoffin
Palm Lake Works Planning Manager



PALM LAKE PEOPLE

INTERNATIONAL WOMEN'S DAY 2026 allowed Palm Lake Group to give visibility, recognition and appreciation to those female team members whose contributions make a real difference to our business - often quietly, consistently and without fanfare.

We called on all staff to help us specifically shine a spotlight on our quiet female achievers - those people who fly under the radar, but whose impact is deeply felt. It was about identifying those who:

- Lighten the load and make working days easier
- Don't just fix a problem, they fix the process
- Always bring solutions to the table instead of problems
- Truly live our Palm Lake Group values and carry out their work with heart
- Have a "no job too big, no task too small" and an "always happy to help" attitude
- Are the calm in the (sometimes) chaos
- Quietly tackle problems or workloads that would scare others, or who
- May not be the loudest voice in the room, but whose absence is always felt.

We also sought to recognise male team members who champion and support their female colleagues, actively advocate for women and help ensure they feel safe at work, and who create platforms and opportunities where female voices are heard. The initiative culminated in a week-long recognition activity across all Palm Lake Group entities during the month of March.

While our call out highlighted a vast array of quiet-achiever team members and roles across the Group (including chefs, registered nurses, PCAs, sales administrators, customer experience officers and housekeeping team members), the Top 3 Palm Lake Group women highlighted through our International Women's Day call-out included:

- Helen Bongay (HR administrator)
- Tracie McGovern (WH&S Advisor)
- Thea Reading (Marketing Assistant).

I'd like to thank all those team members who took part in this thought-provoking initiative with a big thanks especially to Helen, Tracie and Thea for being such wonderful assets to our company.

Amanda Clements
Executive Manager, People & Operations

Forster Lakes

THE GIFT THAT KEEPS ON GIVING

Palm Lake Resort Forster Lakes homeowners are feeling the 'Christmas in July' energy with a host of new resort facilities unveiled in recent weeks...

Mini golf, maxi fun

As this magazine goes to print, Palm Lake Resort Forster Lakes homeowners will be able to grab some friends, enjoy some winter sunshine and embrace a little light-hearted competition, with the unveiling of their brand-new nine-hole mini golf course (pictured right, top).

While mini golf has long been loved as a fun pastime, it actually also offers a surprising range of health and wellbeing benefits, particularly for over-50s homeowners looking to stay active, social and engaged. Mini golf encourages movement, balance and coordination keeping us mobile and active, while the putting action itself promotes flexibility, concentration and hand-eye coordination. And of course, the fresh air and sunshine. Just as importantly though, mini golf creates meaningful social opportunities – something Palm Lake Resort Forster Lakes homeowners know is essential to healthy and happy living in the modern age.

Green thumbs, furry friends

Palm Lake Resort Forster Lakes Sales Manager Suzanne Hadley is excited to announce even more resort facilities for Stage 6B including an off-leash dog park and a community garden.

"The dog park will provide a fantastic place for homeowners and their furry companions to meet and enjoy the outdoors together," Suz says. "At the same time, the community garden is also set to become a special gathering place where green-thumb homeowners can share their love of gardening and spend time together outdoors."

Workshop progresses

While we're unveiling a mini golf course and plans for more community facilities, work continues in earnest on the resort's workshop. This building will create a wonderful new space for likeminded homeowners to connect and, as has been the case in other Palm Lake Resort locations, the resort workshop will no doubt become an extension of every homeowners' own garage.

Your last chance

Those interested in enjoying this vibrant community resort lifestyle with likeminded neighbours will have to act quickly to secure the very last of our new homes. Construction has officially begun on Stage 12, and it is the final stage for this popular resort address.

"Our community lifestyle resort is about so much more than just beautiful homes – it's about creating opportunities for connection, wellbeing and everyday enjoyment," Suz says. "These additional new facilities – in conjunction with our award-winning Belleair Country Club, Rhodes Sports Club and more – perfectly capture our resort's philosophy, offering homeowners a simple yet rewarding way to stay active, social and young at heart."

July 10 Winter Olympics: You're invited!

There's never been a better time to stop by and experience the vibrant and active lifestyle on offer at Palm Lake Resort Forster Lakes with an immersive event planned to deliver a fun-filled day of activity, connection and entertainment on July 10 - the Palm Lake Resort Winter Olympics!

Ticker holders will enjoy a packed schedule featuring everything from pickleball, lawn bowls and golf simulator practise sessions, to mini golf, yoga, billiards, bingo and table tennis. Guests can also take part in Milon gymnasium demonstrations, enjoy pontoon boat cruises and even try their hand at tenpin bowling. But, the action doesn't stop there, with a delicious selection of lunch, snacks, an ice-cream cart, charcuterie cart and coffee van all adding to the festival atmosphere. Following the morning's scheduled activities, the afternoon will open into free time at Rhodes Sports Club, where guests can continue enjoying activities at their leisure while socialising with visitors and our homeowners – the perfect opportunity to experience the community spirit that makes Forster Lakes so special.

Tickets are \$20pp and numbers are strictly limited. Visit www.palmlakeresort.com.au/forster-lakes/events to secure your Winter Olympics tickets - we'll see you there!



Forster Lakes

MEET SUZ



Suzanne may be a new face at Forster Lakes but she comes with a long and successful history in sales.

FORSTER LAKES' NEW Sales Manager Suzanne Hadley brings 10 years of experience in real estate and sales. Her wealth of industry knowledge, fresh energy and a genuine passion for helping people find the perfect place to call home has seen Suz easily slot into the local team.

"Walking into Palm Lake Resort Forster Lakes for the first time was like being on holiday," Suz smiles. "Belleair Country Club really impressed me - the pools, gym, cinema and bowling green truly give it a luxury resort feel."

"I love the strong sense of community I've come to realise exists here – and, of course, the variety of activities available. I could easily see myself joining in on bowls, fitness classes or attending social events and movie nights. It's a welcoming environment to be part of."

Originally from Minnesota in the United States, Suz has called Australia home for more than 30 years, spending most of that time in Sydney. She has two daughters – one in south-west Sydney and the other in Los Angeles – and is a proud grandmother of two.

Suz moved to Forster three years ago for her partner, who has lived there for 15 years. She'll admit to "completely falling in love with the area", especially the beautiful beaches. In fact, she's recently taken up surfing! When she's not at work, you'll find Suz at the gym bright and early at 5.30am, bringing as much dedication to her fitness as she does to her clients.

"The move has been a wonderful change of pace," Suz says. "Swapping city life for the relaxed coastal lifestyle has given me a real appreciation for the community and natural beauty of the area."

Getting out and about and exploring the area has also given Suz a real understanding of the unique benefits that the greater Forster area brings to those considering Palm Lake Resort Forster Lakes as their next move.

"What really stands out to me is the lifestyle on offer - Forster Lakes provides over-50s with the opportunity to downsize while upgrading their quality of life," she says. "The combination of a beautiful coastal location, modern low-maintenance homes, and resort-style facilities creates an environment where homeowners can stay active, social and independent. What more could you ask for?"

Palm Lake Resort

UNDERSTANDING THE DIFFERENCE

Two models, one exceptional lifestyle. Before you choose your next home, it pays to understand the difference between a Manufactured Home Estate and a Retirement Village – and what that means for you financially.

IF YOU'VE BEEN considering over-50s living, you've likely come across two terms that are often used interchangeably – “Manufactured Home Estate” and “Retirement Village”. They both describe residential communities designed for active, independent over-50s and, on the surface, they can look remarkably similar – same beautifully designed homes, same resort-style facilities, same warm, welcoming community feel. But the financial and legal structures that govern each model are quite different and understanding those differences is one of the most important steps you can take before deciding your next move.

The majority of Palm Lake Resort's 27 communities across Australia operate as Manufactured Home Estates (MHE), while a smaller number operate as Retirement Villages (RV). Both are designed to deliver the very best in resort-style living. But your rights, your costs and, crucially, your ownership arrangements will vary depending on which model applies to the community you're considering.

It starts with ownership

The most fundamental difference between MHE and RV comes down to one question: who owns what?

In a Manufactured Home Estate, you own your home outright and Palm Lake Resort owns the land on which it sits. As a homeowner, you enter into a Site Agreement with Palm Lake Resort, which gives you the legal right to occupy that land and access all the resort's facilities and services. Palm Lake Resort does not receive any of the capital gains you may make on the sale of your property. There is also no exit fee when you leave. What you've built is yours to take with you, both literally and figuratively.

In a Retirement Village, the arrangement works differently. Rather than owning your home, you hold a long-term registered lease – typically 99 years – which gives you the right to reside in your home for as long as you choose to stay. While this lease provides strong legal protection and is, in every practical sense, your home to live in and enjoy, you do not hold title to it in the traditional sense. And when you leave, an exit fee applies.

For many buyers, this distinction matters. The MHE model offers something closer to a conventional property ownership experience, with the added lifestyle benefits of resort living. The Retirement Village model offers security of tenure and a strong regulatory framework, but with a different financial profile at the point of exit.

What you pay, and when

Both models share some appealing financial features. Across Palm Lake Resort communities, regardless of whether they operate as a MHE or RV, you will not pay stamp duty on your purchase – a significant saving, compared with buying a conventional home on the open market. Council rates are also not payable, which reduces your ongoing cost of living.

Where the models diverge is in how ongoing fees are structured and adjusted over time.

At Palm Lake Resort's MHE communities, homeowners pay a weekly site fee. This covers your right to occupy the land and access the shared amenities and services that make resort living so enjoyable. That fee is adjusted annually by a flat rate of 3.5 per cent for new homeowners, which means you can plan ahead with confidence, knowing exactly how your costs will move from year to year. You'll also pay the usage costs for electricity, gas, water and telecommunications – the infrastructure is provided, but the consumption cost is your own.

In RV communities within the Palm Lake Resort portfolio, residents pay a fortnightly recurrent charge rather than a weekly site fee. This charge is usually adjusted annually in line with the Consumer Price Index (CPI). One notable inclusion within this charge is building insurance – an added layer of coverage that is built into your ongoing costs rather than being an additional expense to manage separately. Residents are responsible for electricity, internet and phone usage costs, as well as contents insurance.

Pictured: Palm Lake Resort Yamba Cove's 'Ulmarra' home design.



Your legal protections

Both MHE homeowners and RV residents enjoy meaningful legal protections, though the legislation that governs each model differs by state. MHE communities are governed by residential tenancies legislation – in Victoria, for example, this is the Residential Tenancies Act 1997, while in New South Wales it is the Residential (Land Lease) Communities Act 2013. In Queensland, we have the Manufactured Homes (Residential Parks) Act 2003 as amended. RVs are governed by their state's respective Retirement Villages Act.

Across all Palm Lake Resorts, homeowners and residents also benefit from an elected representative committee – a group of homeowners/residents who act as a bridge between the resort community and its management, meeting regularly to ensure that the rights and interests of all are promoted and protected. It's one of the ways Palm Lake Group keeps the lines of communication open and our communities' voices heard.

So which model is right for you?

There's no universally correct answer – it depends on your personal financial situation, your priorities and what you're looking for from this next phase of life. If retaining asset ownership and maximising your financial flexibility at exit are top priorities, the MHE model offers a compelling proposition. If you're drawn to a particular community and the long-term lease model suits your circumstances, a RV may be equally well suited to your needs.

What both models have in common is far greater than what sets them apart. At Palm Lake Resort, every community is built around the same commitment to exceptional amenities, a vibrant and active social calendar and a close-knit community feel. What's most important is that you move forward informed. Speak with your financial advisor and your solicitor, ask your local Palm Lake Resort Sales Team the questions that matter most to you, and take the time to visit the communities you're considering.

NEWS IN BRIEF

Friday nights at Cardón - and we're making lunch even easier!

If you're in the vicinity of Pelican Waters on a Friday, make sure you book a table at our restaurant, Cardón, for dinner. Friday nights have never looked better with an excellent menu available alongside an equally as good wine list, all set on a backdrop of twilight views over Pelican Waters Golf Course.

Weekday lunchtimes at Cardón have also gotten easier with a brand new set menu option just added to the mix. With ciabatta for starters, guests can then choose an entree, a main and a dessert from our set menu, all for just \$39 per person. Cardón is open for breakfast and lunch seven days a week, with dinner on Friday nights only. To discover our menu, wine list and our opening hours, or to book a table, simply visit www.cardon.com.au

Bargara resort extension gains traction

Civil works at our Palm Lake Resort Bargara extension project are tracking very well. This extension will bring an additional 138 homes to our existing community. Construction of the first stage is expected to begin by August, with the Palm Lake Works team doing an excellent job managing extensive pre-construction requirements in a challenging economic environment.

Stay a night

If you live out of town but are keen to take a private tour and find out more about the Palm Lake Resort offering at Yamba Cove, Paynesville, Pelican Waters or Forster Lakes, simply phone the Sales Information Centre at your preferred location and ask about our 'Stay a night' promotion. Just as the name suggests, if you're travelling from afar and taking a resort tour, we'd be glad to offer you a complimentary night's accommodation at one of our local partner providers. No deposit required. No pressure. No strings attached.

Where other retirement villages and over-50s communities require you to place a deposit on a home to be eligible for a local night's accommodation, we don't expect that. We simply want you to take the time to properly explore our award-winning approach. Tour the resort grounds, our inspiring display homes and that resort's Country Club, and then fully immerse yourself in the beauty and richness of the local area to help you make up your mind about joining Palm Lake Resort. We hope to see you soon!

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Lifestyle

SOME LIKE IT HOT

WINTER EDITION 2026

When winter sets in, we look for warmth. Saunas, heated spas, hearty meals, quality time with the people we love – near and far, there are so many ways to seek out the heat in the cool months ahead.

IF YOU THOUGHT you needed to stick to Australia's coastline to find breathtaking swimming spots, think again. Our hot springs and thermal pools are among the best in the world – and winter is the perfect time to visit them.

Thanks to the Great Artesian Basin – the largest, deepest artesian basin in the world, which spans almost one quarter of the country – Australia has no shortage of hot springs and natural thermal pools to brag about. From the Great Artesian Basin, and other underground water stores like it, we can extract naturally heated, mineral rich water, creating hot springs and thermal pools.

Of course, some hot springs occur naturally, making them all the more breathtaking. But whether the water has been bored from the ground or pools on its own, thermal water offers the same impressive health benefits to those willing to take the plunge.

So notable are the benefits of bathing in thermal waters, 'balneotherapy' has become a popular therapeutic practice. Australia's thermal waters are particularly ideal, being rich in natural minerals like sulphur, calcium, magnesium and potassium. Proponents of balneotherapy count reduced inflammation, improved mobility, lower stress, better pain management and improved skin conditions among its benefits.

Some of Australia's most awe-inspiring hot springs and thermal pools are found off the beaten track, especially those that are naturally occurring. Tempted to add some to your next caravan or cross-country holiday? These are the hot springs worth stopping for.

MATARANKA THERMAL POOL, NORTHERN TERRITORY
One of two natural thermal pools in Esey National Park, Mataranka is well worth adding to the itinerary if you're travelling the Northern Territory. It's less than an hour north of historic Larrimah, providing a refreshing pitstop on the way to Darwin (another four-and-a-half hours north). Though perhaps 'refreshing' isn't the right word – this series of geothermal hot springs stays a balmy 34°C all year round, promising relaxation and recovery during a long day of driving.

Continued on Pages 22 and 23 >>

<< Continued from Page 21

BITTER SPRINGS, NORTHERN TERRITORY

Though remote, a trip to Bitter Springs is worth it for those who love a warm dip. It's just a 10-minute drive from the Mataranka Thermal Pool, promising a two-for-one special to those willing to make the trek. Fringed by palm trees and paperbark, the spring-fed, turquoise waters offer a true oasis – especially compared to the dry, grassy plains that are characteristic of this part of the Territory.

TALAROO HOT SPRINGS, QUEENSLAND

Located on the Savannah Way – a 3700km stretch linking Cairns to Broome, that's known as one of Australia's best road trips – the Talaroo Hot Springs are part of a 31,500ha station of the same name. Although surface water temperature can be as high as 68°C, unique aquatic ecosystems thrive here, making Talaroo one of only a handful of geothermal systems like it in the world. To protect this ancient ecosystem, the Ewamian Traditional Owners monitor access to the springs. Make sure you book an official tour to experience them.

YARRANGOBILLY CAVES THERMAL POOL, NSW

When you picture swimming in Australia, you probably don't imagine being surrounded by snow, with steam rising from the water. But that's exactly what you'll get if you visit the thermal pool at the Yarrangobilly Caves in winter. Naturally heated to 27°C by an underground spring, the pool is surrounded by the mountains of the Kosciuszko National Park and adjacent to 440-million-year-old limestone caves, making it one of the most unique thermal pools in Australia.

LIGHTNING RIDGE BORE BATHS, NEW SOUTH WALES

Almost 10 hours north of Yarrangobilly, close to the Queensland border, are the Lightning Ridge Bore Baths – which provide a distinctly different bathing experience to their southern counterpart. Much like the arid landscape that surrounds them, these bore baths are significantly warmer (as hot as 50°C). They draw from the Great Artesian Basin, which is an estimated two million years old. Whether you're relaxing after a day of fossicking or meeting the locals, Lightning Ridge is the perfect place to catch the sunset.

PENINSULA HOT SPRINGS, VICTORIA

Not all of Australia's hot springs are in remote or far-flung places – in fact, Peninsula Hot Springs is just a two-hour drive from Palm Lake Resorts Truganina and Phillip Island. Located near Rye on the Mornington Peninsula, the springs are sourced from 637 metres below the earth's surface and naturally rich in boron, magnesium, potassium, sodium and other minerals. You'll need to book to access the privately-owned hot springs, but it's hard to put a price on the pleasure of relaxing in 40°C baths during a Victorian winter.

ALBA THERMAL SPRINGS, VICTORIA

Visited Peninsula Hot Springs, but still want more? Just four minutes up the road, Alba Thermal Springs sources 100 per cent geothermal water from 550 metres below the ground to fill their pools daily. It reaches the surface at 43.6°C and is sanitised and cooled, or used as is depending on the pool it's diverted into. Beyond the thermal pools, Alba offers an array of bathing options – including a rain pool and a seasonal pool – for ultimate relaxation. Their

on-site dining and accommodations allow you to extend your experience even further.

DEEP BLUE HOT SPRINGS, VICTORIA

Situated at the western terminus of the Great Ocean Road, Warrnambool is something of a grand finale. This town is beloved for its stunning scenery and rich Aboriginal and fishing history, but we say the Deep Blue Hot Springs Sanctuary is equally worth the drive. The sanctuary and adjoining hotel have been built around the natural thermal pools, giving visitors and hotel guests multiple places to relax and recharge (especially in winter).

HASTINGS THERMAL SPRINGS, TASMANIA

There aren't many places you can rely on temperate, calm waters year-round in Tasmania – in fact, the thermal springs at Hastings Caves might be the only one. The man-made pool draws on natural thermal spring water, which is rich in minerals an approximately 28°C year-round. About 90 minutes from Hobart in the Huon Valley, the pool – and especially the dolomite caves, which are the largest open to visitors in Australia – is worth a stop if you're exploring southern Tasmania.

WITJIRA-DALHOUSIE SPRINGS, SOUTH AUSTRALIA

If you're looking for a truly spectacular springs experience and willing to make the trek, the Dalhousie Springs cluster – located in Witjira National Park – will certainly deliver. The impressive cluster contains around 60 flowing springs, with swimming permitted in the 37°C main pool. Located on the fringe of the Simpson Desert, it's an essential pitstop for anyone travelling through the Red Centre. Four-wheel-drive camping (tents and camper trailers) is available beside the springs, making a misty morning dip even more achievable.

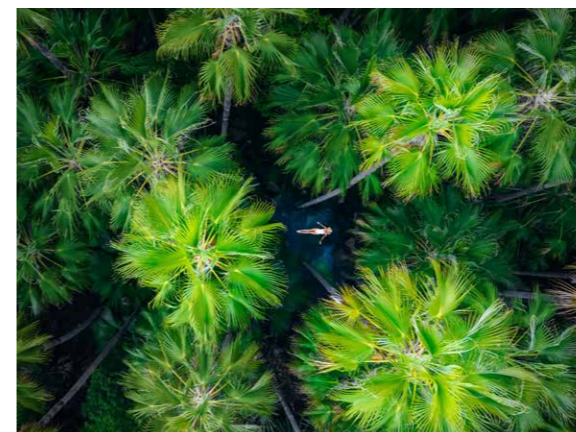
ZEBEDEE SPRINGS, WESTERN AUSTRALIA

Venture through pre-historic forests and pandanus palms to Zebedee Springs, a series of thermal pools and waterfalls in the wilderness of one-million-acre El Questro station. Accessible via four-wheel drive along Gibb River Road during dry season (May to September), the springs are open to the public from 7am to 12pm, and exclusively to homestead guests for the rest of the day. The limpid water is consistently around 30°C, drawn from the ancient landscape of the Kimberley region.

A LITTLE FURTHER AFIELD...

Australia's hot springs scene is world-class, but there are even more to explore around the world. Below, we share the five destination hot springs worth building your next overseas trip around.

- **Pamukkale Thermal Pools, Turkey:** These cascading white travertine terraces filled with turquoise water are UNESCO World Heritage listed, and drawn bathers for thousands of years.
- **Blue Lagoon, Iceland:** This milky-blue geothermal spa set against a dramatic lava field is famous the world over for its skin-nourishing, silica-rich waters.
- **Rotorua, New Zealand:** Picture bubbling mud pools, luxury thermal spas and rich Māori culture, all atop one of the world's most active geothermal fields.
- **Beppu, Japan:** A steaming city on Japan's southernmost island, Beppu is home to 2000+ hot springs and eight vivid, otherworldly boiling pools known as 'the hells'.
- **Saturnia Hot Springs, Italy:** Free-flowing natural pools cascading down limestone terraces in the Tuscan countryside, beloved since Roman times.



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Lifestyle

TURN UP THE HEAT

Step inside your local sauna or steam room – your heart, joints, skin and mind will all thank you for it.

WHETHER YOU PREFER the dry heat of a sauna or the steamy warmth of a steam room, there's never been a better reason to make regular use of the facilities at your local Palm Lake Resort. Far from a simple indulgence, spending time in the heat is increasingly recognised as one of the most effective – and enjoyable – ways to support your health as you age. Best of all, it requires nothing more than a towel and a little time to spare.

The heat causes your heart rate to rise and your blood vessels to dilate, mimicking the effects of moderate exercise. Regular sauna use has been linked to improved cardiovascular health and may reduce the risk of heart disease and high blood pressure – both significant concerns for those over 50. For those living with arthritis or general age-related aches, the warmth increases circulation to muscles and joints, improving flexibility and reducing discomfort. Many people find that even a short session provides meaningful relief after an active day on the golf course or bowls green.

Steam rooms offer an added bonus for the skin. The humid heat opens pores, encourages circulation and promotes a healthy glow – a welcome result at any age. Meanwhile, the release of endorphins during any heat session contributes to improved sleep, reduced stress and a greater sense of overall calm. In a busy resort community, carving out that quiet time for yourself can make a real difference to how you feel day to day.

There's a social dimension, too. In Scandinavian cultures, the sauna is a deeply social space – a place to slow down, connect and converse. At Palm Lake Resort, it's much the same, making a shared session a wonderful way to catch up with neighbours in a relaxed, unhurried setting. Some of the best conversations happen in the heat.

As with any new health practice, it's worth checking with your doctor before making saunas or steam rooms a regular habit, particularly if you have existing heart or blood pressure conditions. For most, though, the message is simple: step inside, heat up and reap the rewards.

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Pictured: Palm Lake Resort Pelican Waters.

Lifestyle **WARMER HOME, LOWER BILLS**

Keeping your home cosy this winter doesn't have to mean a hefty power bill. A few simple changes around the house can make a surprising difference to both your comfort and your costs.

WINTER ENERGY BILLS have a habit of creeping up when we're not paying attention – but with a few smart adjustments, it's easier than you might think to stay warm without the financial sting. Here's how to make your home work harder for you this season.

LAYER UP BEFORE YOU TURN UP THE THERMOSTAT
One of the simplest ways to reduce heating costs is to reach for an extra layer before reaching for the dial. A good quality throw blanket on the sofa, a heated electric blanket on the bed and warm, cushioned textiles throughout the home all trap body heat and reduce your reliance on the heater. Electric blankets in particular are significantly cheaper to run than a reverse-cycle air conditioner, making them one of winter's best investments.

UPGRADE YOUR WINDOW DRESSINGS
Those large windows you love so much during summer? They're also one of the biggest culprits when it comes to heat loss in winter. Heavy lined curtains or thermal blinds can make a remarkable difference, keeping warmth in during the night and insulating against the cold during the day. If you have existing curtains, simply ensuring they're drawn from late afternoon will help retain the warmth built up during daylight hours.

BE STRATEGIC WITH YOUR HEATER
Rather than running your heater constantly throughout the day, heat your living spaces in focused bursts during the times you're actually using them. Close the doors to rooms that don't need heating, and aim to warm the house before the coldest part of the day rather than playing catch-up. Most modern reverse-cycle systems are most efficient when set to a steady, moderate temperature – typically around 18 to 20 degrees – rather than being cranked high and switched off repeatedly.

TIME YOUR VENTILATION WISELY
Fresh air is important year-round, but in winter, timing matters. Open windows during the warmest part of the day – usually late morning to early afternoon – and close them well before the temperature drops in the late afternoon. This lets you air the house without sacrificing the warmth you've worked to build up.

DON'T OVERLOOK THE LITTLE THINGS
Draft stoppers along door bases, rugs on tiled or timber floors, and even rearranging furniture so your favourite seat is away from cold exterior walls can all contribute to a noticeably warmer home. Small changes, made consistently, add up to real comfort – and real savings.

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Lifestyle **WRAPPED IN WARMTH**

If you're looking to bring the warmth to your Palm Lake Resort home this winter, consider colour. Terracotta, rust, ochre – these desert-inspired hues are the perfect way to turn up the heat.



1. **Country Road** Pryn marble vase, \$249, www.countryroad.com.au 2. **The Conran Shop** scallop bowl, \$219, www.davidjones.com.au 3. **Alfresco Emporium** velvet cushion cover, \$69.95, www.alfrescoemporium.com.au
4. **MCM House** Rudi dining chair, \$850 for two, www.mcmhouse.com 5. **Loopsie** terracotta rug, from \$199, www.myer.com.au
6. **H&M** palm tree candlestick, \$24.99, www2.hm.com 7. **Bed Threads** pillowcases, \$140 for two, www.davidjones.com.au
8. **Kave Home** Mesquida side table, \$249, www.lifeinteriors.com.au 9. **Life Interiors** Collection Studio Wire lounge chair, \$449, www.lifeinteriors.com.au 10. **Fleur Studios** Desert Rose medium plinth, \$759, www.fleurstudios.com.au

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Lifestyle

LIKE A WARM HUG

Winter dishes should be two things: warm, and comforting. 'Tender', the new recipe book by Lucy Tweed, is here to help us dish up exactly that.



Coq au vin blanc pie

Ingredients

Olive oil, for cooking
1.2kg boneless, skinless chicken thighs, cut into large chunks
Salt and freshly ground black pepper
150g bacon, cut into lardons
2 brown onions, cut into 1.5cm chunks
300g Swiss brown mushrooms, halved, or quartered if large
4 garlic cloves, smashed
3 tablespoons plain (all-purpose) flour
500ml (2 cups) dry white wine
250ml (1 cup) chicken stock
2 bay leaves
2 tablespoons finely chopped tarragon leaves
4 thyme sprigs
3 tablespoons crème fraîche
1 sheet all-butter puff pastry, thawed but kept cold
1 egg, lightly beaten, for brushing

Method

Heat a large heavy-based casserole over medium heat and drizzle with olive oil. Season the chicken pieces well with salt and pepper. Brown the chicken in batches in the pan until golden – about 5 minutes on one side for really golden edges, then just a quick 1–2 minute sear on the other. Set aside.

Add the bacon to the pan and cook until golden and rendered, 8–10 minutes. Add the onion and mushrooms and cook gently until soft and starting to caramelize, 8–10 minutes. Stir in the garlic and cook for another minute. Sprinkle the flour over the onion and stir well to coat, cooking it out for a minute. Pour in the wine, stirring to deglaze the pot, then let it bubble for a minute before adding the chicken stock.

Return the chicken and any resting juices to the pot along with the bay leaves, tarragon and thyme. Bring to a simmer and cook, uncovered, for 20 minutes to reduce slightly. Stir the crème fraîche through, remove the pan from the heat and allow to cool.

Preheat the oven to 220°C (425°F) fan-forced.

Lay the pastry sheet over the pot, tucking it in at the edges if needed. Slash the pastry top with air vents – I like to create actual ribs for extra crisp and sauce release (see the photograph). Brush with beaten egg. Bake, uncovered, for 20–25 minutes or until the pastry is puffed and deeply golden.



Green curry stew

Ingredients

2 tablespoons good-quality green curry paste
500g basic braise
400ml coconut milk
1 litre chicken or vegetable stock
200g rice noodles
4 baby bok choy, halved
2 tablespoons freshly squeezed lime juice
1 tablespoon brown sugar
1–2 tablespoons fish sauce
To serve: Fresh herbs (mint, Thai basil, coriander); 1 small red onion, thinly sliced; lime wedges; fresh chilli, sliced.

Method

In a large saucepan over medium heat, heat the green curry paste through for about 5 minutes or until it smells fragrant and delicious. Add the meat to the pan and cook until heated through, 15–20 minutes if chunky, 10 minutes if the meat is shredded.

Pour in the coconut milk and stock and bring to a simmer. Meanwhile, prepare the rice noodles according to the packet directions and set aside.

Blanch the baby bok choy in boiling water until tender. Drain the bok choy over the noodles to bring the noodles back up to temperature, then place into serving bowls.

Season the curry with the lime juice, brown sugar and fish sauce, adjusting to taste.

Ladle the curry over the noodles and bok choy in each bowl. Garnish with fresh mint, Thai basil, coriander, red onion slices, a squeeze of lime and fresh chilli. Serve with steamed snow peas if desired.

Refrigerate in an airtight container for up to 3 days, or freeze for up to 3 months.

Pandan coconut brûlée rice pudding

Ingredients

400ml coconut milk
250ml (1 cup) thickened (whipping) cream
500ml (2 cups) full-cream (whole) milk
4 pandan leaves, knotted (or 1 teaspoon pandan extract)
Pinch of salt



150g short-grain rice, such as arborio or sushi rice, rinsed well and drained
4 egg yolks
100g (3 ½ oz) caster (superfine) sugar
For the caramel: 2–4 tablespoons caster (superfine) sugar and a blowtorch

Method

In a heavy-based saucepan over low heat, combine the coconut milk, cream, milk, pandan leaves and salt. Bring to a gentle simmer. Immediately stir in the rice and cook gently, stirring often, for 25–30 minutes or until the rice is tender and the mixture is thickened and creamy. Remove the pandan leaves and discard.

In a separate bowl, whisk the egg yolks with the sugar until pale. Ladle a small amount of the hot rice mixture into the yolk mixture, whisking constantly to temper, then pour this back into the saucepan with the rice. Stir continuously over very low heat for 5–8 minutes until thickened and custardy – do not boil.

Spoon the pudding into 8 x 125 ml (½ cup) mini bowls or dishes. Allow to cool slightly, then chill in the refrigerator until set for at least 2 hours.

Line a metal baking tray with foil and place a cooling rack on top. Sprinkle 1 tablespoon of caster sugar over each set coconut rice. Tap gently to spread the sugar evenly.

Set a blowtorch to high or medium-high, avoiding the yellow flame. Wave the flame evenly across the sugar until it bubbles and turns golden brown. If patches start to burn, stop and even out the sugar by dusting off any excess or tapping the surface, then continue torching. Allow the caramel to set into a brittle toffee top before serving.

Images and text
from 'Tender' by Lucy
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Pelican Waters

FOR POD'S SAKE

If you thought listening to podcasts was an activity you had to do alone, think again. A growing group of Palm Lake Resort Pelican Waters homeowners are meeting up monthly to discuss their latest listens, and it's providing more than just new podcast recommendations.

ABOUT 12 MONTHS ago, Palm Lake Resort Pelican Waters homeowner Deb Croft had an idea. An avid member of the resort's book club, she was looking for something more – something different.

"One day, I asked the other people in the book club if they would be interested in starting a podcast club," Deb says. "The interest was there, so we got started right away."

The podcast club – a first for the Palm Lake Group – started with six members, but has grown to an impressive 22 in its first year. They usually have around a dozen at their regular meetings, which take place on the second Tuesday of the month at 4pm.

"We gather in The Springs Country Club usually for about an hour – though sometimes we go longer. People are welcome to bring a plate of food or a drink, if they like. We try not to make it too formal."

Each meeting is led by the member who chose that month's podcast (sometimes a single episode, other times a

series). Deb has created a 'pro forma' for each meet-up, encouraging questions and discussions amongst the group members.

There's also a WhatsApp group which allows members to catch up on each meeting in their absence, and to find out the podcast for the month ahead.

"Our group is growing month on month, with a mixture of long-time podcast fans and those who have never listened to a podcast before," says Deb. "It's mostly women at the moment, but we're eager to rope in the men. We've got two male members – and counting!"

So far, the group has listened to a wide variety of podcasts – from sports and self-help to true crime series. And there is no shortage of inspiration.

"Each month, we put it out to members to decide what we'll listen to next. Someone always has an idea, whether it's something they've found on the podcast app or through word of mouth."

Some of the podcast club's previous listens include: an interview with physician Suzanne O'Sullivan on overdiagnosis; a deep dive on the Amanda Knox story; Mel Robbins' 'Let Them' theory; a series called 'Alva Beach: Death at the Door'; Mao's last dancer; and the history of reality TV.

"Our next podcast is on near death experiences, which came about from a conversation I had with a homeowner," Deb says. "I asked how she would feel about leading the discussion and sharing her own story with the group, which she has agreed to do. Because it's something she has experienced herself, it's so much more interesting."

Deb says her favourite thing about the podcast club is how it encourages conversations that may not have happened otherwise.

"Each meeting always generates a healthy discussion, and it's enlightening to hear other people's perspectives and have your viewpoints challenged," says Deb. "It's great socially, too – it's a lot of fun. And it encourages people who may never have listened to a podcast to come along and give it a go."

Keen to start your own?

"Podcasts are so easy to access, and easy to listen to," says Deb. So why not start a podcast club in your resort? Simply pick a time, a location and your first monthly listen. When your podcast club assembles, use these questions to get the discussion going...

1. Had you listened to any podcasts before this one?
2. When do you usually listen – on a walk, while you're driving, around the house, etc?
3. What was your first impression of the host? Did you warm to them straight away, or did they grow on you gradually?
4. What did you know about this topic before listening to this podcast?
5. Was there a moment that really grabbed you, or made you stop and rewind?
6. Did anything challenge you, or make you feel uncomfortable while listening?
7. Was there a statistic, story or detail that's stuck with you since?
8. Were all your questions answered? Or did it raise even more?
9. Did the structure flow well, or is there something that could have been improved?
10. Is there someone in your life who you would recommend this podcast to – and why did you choose them specifically?

LISTEN UP

Whether you're a podcast pro or a newbie to the genre, here are five must-listen episodes and series to add to your queue.

AGAINST THE ODDS: THAI CAVE RESCUE

In the first season of this immersive series by Wondery (one of the biggest names in podcast production) hosts Mike Corey and Cassie De Pecol cover a story that gripped the world: the daring rescue of a soccer team trapped in an underwater cave in Thailand. The six episode season breaks down each stage of the rescue, and even interviews one of the lead divers.

ABC'S CONVERSATIONS

If you've ever found yourself sitting in the car long after arriving home, listening to an interview on ABC Radio that you're unable to turn off, this is the podcast for you. In each episode, hosts Richard Fidler and Sarah Kanowski chat to a different guest about the moments that have shaped their lives. Sometimes it's a household name, other times it's someone you haven't heard of, but it's always someone with a story worth telling. No wonder Conversations has consistently been the most downloaded Aussie podcast since 2016.

THE REST IS HISTORY

The world's most popular history podcast needs no introduction. Hosted by British historians Tom Holland and Dominic Sandbrook, each episode dives deep into the most dramatic moments and fascinating figures of the past. Whether it's the fall of the Roman Empire or the Watergate scandal, the chemistry between the hosts makes each episode feel like you're listening into a conversation between friends, not a high school history lesson.

THE MEL ROBBINS PODCAST

There's a reason Mel Robbins has become one of the leading voices in the world of self-help. Her podcast has skyrocketed to the top of the charts, sharing her simple, research-backed advice, science-tested tools and deeply personal stories. Start with the episode on her famous 'Let Them' theory, then work your way through her back catalogue or stay up to date with her bi-weekly releases.

THE TEACHER'S PET

A masterclass in investigative storytelling, and one of the most significant Australian podcasts ever made. Journalist Hedley Thomas explores the 1982 disappearance of Lynette Dawson, a mother and wife from Sydney's Northern Beaches and, in doing so, he doesn't just report on history – he makes it. The popularity of this podcast played a significant role in the 2018 arrest of Lynette's husband Chris, proving the power of long-form audio storytelling.

CARE NEWS IN BRIEF

Residents' creativity awarded

Palm Lake Care Mt Warren Park residents' artwork featured at the recent Beenleigh Show, picking up a host of first and second prizes in their respective categories. We're told the residents were "beyond thrilled" with their awards haul. Not to be outdone, our Toowoomba residents' handicraft also featured at the Royal Toowoomba Show. They thoroughly enjoyed a day trip to the Show to see their work on display and take in the joy and wonder of this popular local annual event, now in its 161st year.

A close shave, at Bargara

Not only do we like to look after one another at Palm Lake Care, we like to help other people, too! Palm Lake Care Bargara recently hosted a World's Greatest Shave event, raising a wonderful \$2075 for charity. Residents had such a great time watching all the action and even getting involved with the cutting and colouring of their staff members' and each other's hair.

Doing it for the kids

Our Mt Warren Park residents enjoyed volunteering their time again this year at their local community centre for the "Kids 4 Kids" charitable organisation. Kids 4 Kids volunteers package up school supplies for donation to local families doing it tough financially. These packs ensure local kids have the educational tools they need for schooling success.

Couple's suites perfect for partners

Palm Lake Care's couple suites offer residents double-sized spaces to share with their loved ones. For example, Caloundra residents Bill and Flo Hitchen are enjoying their aged care chapter together as part of a love story that dates back seven decades this year - to a grass paddock airstrip in rural New South Wales! It was at that airstrip that Bill was driving the taxi that picked up Flo as she stepped off a plane and into her new career in nursing. Little did they know that that chance encounter would change the rest of their lives.

At Palm Lake Care Mt Warren Park, residents Shirley and Donald will celebrate 75 years of togetherness and wedded bliss in 2026, also sharing a luxury couple's suite. The pair met at a dinner dance after seeing one another on their daily train commute. Donald had wanted to speak to Shirley many times, but never got a chance - until the dance. He said it was love at first sight.



Forster CARE HISTORY TO BE MADE AT FORSTER

Construction of our highly anticipated Palm Lake Care Forster aged care community will soon be officially underway with a 'turning of the first sod' ceremony to be held on-site in the coming weeks. It will mark the exciting start of our very first aged care location across the Queensland border in New South Wales.

PALM LAKE CARE CEO Daniel Aitchison and his team will soon join Federal Member for Lyne Alison Penfold and State Member for Myall Lakes Tanya Thompson to wield the 'golden shovel' at a ceremony that will mark the start of an historic build for our family-owned and operated company.

Palm Lake Care Forster will be a luxury, state-of-the-art aged care community offering 24-hour professional nursing care across its 90 suites. These oversized suites will each offer their own private ensuite bathroom and will also each open onto either the community's large sunny central courtyard or lush green gardens.

"The Palm Lake Care Forster project is especially close to our hearts as it will be the first time we expand our care offering into New South Wales, following the success of our company's seven other Palm Lake Care communities across South-East Queensland," Dan says.

Palm Lake Care Forster will provide premium residential, respite, dementia and palliative care services while also offering residents access to modern on-site facilities such as a movie theatre, gymnasium, hair salon and a community café.

The expansive, light-filled main dining and lounge area will open on to a large central courtyard. Residents will also enjoy a private dining room for use with visiting guests, a large covered terrace, activities room and more. Nutritious meals will be prepared in the on-site commercial kitchen daily by trained chefs.

From an architectural perspective, the single-storey building has been designed to complement the residential nature of the surrounding neighbourhood, which includes Palm Lake Resort Forster Lakes.

As well as supporting the growing care needs of the greater Mid North Coast region, Palm Lake Works' General Manager Development, Suzanne Jensen, says Palm Lake Care Forster will generate approximately 100 new full-time jobs for locals.

"The project will also support the region's material suppliers and sub-contracting tradespeople over the course of the proposed 12-month construction process," Suzanne says.

Dan says the start of construction of Palm Lake Care Forster could not have come at a better time given there have been frequent reports in the media recently about how much Australia needs additional aged care beds built.

"There was also mention of this in the unveiling of the Federal Government's budget," Dan says. "I'm proud that Palm Lake Care continues to invest to meet our country's growing need."

Palm Lake Care Forster is located at 219 The Lakes Way (corner of Tea Tree Road), Forster.

PALM LAKE RESORT



Palm Lake Resort Pelican Waters

NEW HOMES NOW SELLING! The epitome of opulence in over-50s living and our most exclusive address yet. This resort neighbours our Greg Norman-design Pelican Waters Golf Course. Some residences enjoy water frontage, some have direct golf course access and some Master Builders Association award winners offer both. All homes enjoy a complimentary golf car. Displays open seven days.

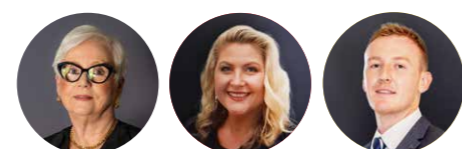
1800 490 626 | 40 The Springs Blvd, Pelican Waters QLD 4551



Palm Lake Resort Paynesville

NEW HOMES NOW SELLING! With close to 200 ultra-modern homes planned, we have already sold 25 per cent of this resort masterplan. Homeowners are thoroughly enjoying their outstanding Latitude Country Club. The rich maritime history of the region has been captured in this project that offers the best in affordable luxury. Displays open seven days.

1800 960 943 | 78 Ashley Street, Paynesville VIC 3880



Palm Lake Resort Yamba Cove

NEW HOMES NOW SELLING! Yamba Cove offers a boutique resort experience in this thriving coastal holiday town. Displays open seven days.

1800 960 946 | 2 Orion Drive, Yamba NSW 2464



Palm Lake Resort Forster Lakes

NEW HOMES NOW SELLING! Our \$18 million Belleair Country Club was named NSW Best Sporting Facility by the Master Builders Association. Displays open seven days.

1800 577 542 | 223 The Lakes Way, Forster NSW 2428



Palm Lake Resort Bargara

NEW HOMES NOW SELLING! Our new extension project will bring an additional 138 luxury homes and even more community facilities to this successful established resort. New floorplans, new designs. Stage 16 now selling.

1800 501 119 | 39 Wearing Road, Bargara QLD 4670



BALLINA
1800 335 666
120 North Creek Road,
Ballina NSW 2478

BANORA POINT
1800 641 665
67 Winders Place,
Banora Point NSW 2486

BEACHMERE BAY
1800 338 382
194 Bishop Road,
Beachmere QLD 4510

BEACHMERE SANDS
1800 338 333
218 Bishop Road,
Beachmere QLD 4510

BETHANIA
1800 774 866
43 Goodooga Drive,
Bethania QLD 4205

CALOUDRA CAY
1800 556 677
96 Village Way,
Little Mountain QLD 4551

CARINDALE
1800 770 057
2 Ford Court,
Carindale QLD 4152

COOROY-NOOSA
1800 885 851
19 Trading Post Road,
Cooroy QLD 4563

DECEPTION BAY
1800 725 652
1 Webster Road,
Deception Bay QLD 4508

EAGLEBY HEIGHTS
1800 781 101
272 Fryar Road,
Eagleby QLD 4207

FERN BAY
1800 648 868
1117 Nelson Bay Road,
Fern Bay NSW 2295

HERVEY BAY
1800 455 307
25-67 Pialba-Burrum Heads
Road, Eli Waters QLD 4655

MT WARREN PARK
1800 282 314
1 Mt Warren Boulevard,
Mt Warren Park QLD 4207

PHILLIP ISLAND
1800 066 482
48-80 Settlement Road,
Cowes VIC 3922

TEA GARDENS
1800 756 740
50 Spinifex Avenue,
Tea Gardens NSW 2324

TOOWOOMBA
1800 280 129
97-161 Hogg Street,
Cranley QLD 4350

TRUGANINA
1800 686 096
7 Taronga Road,
Truganina VIC 3029

TWEED RIVER
1800 881 041
2 Barneys Point Road,
Banora Point NSW 2486

UPPER COOMERA
1800 757 457
40 Riverbrooke Drive,
Upper Coomera QLD 4209

WATERFORD
1800 028 428
29-71 High Road,
Waterford QLD 4133

WILLOW LODGE
1800 974 981
2 Willow Road,
Bangholme VIC 3175

YAMBA
1800 084 119
1 Orion Drive,
Yamba NSW 2464



PALM LAKE CARE

Our aged caring communities pride themselves on offering personalised care and fostering a vibrant, welcoming atmosphere where every individual feels valued.

OUR SINGLE PRIVATE suites each feature a private ensuite bathroom and some additionally offer courtyard or balcony access. They have been designed to provide ample space and comfort for both couples and singles.

Our Palm Lake Care Customer Experience Specialists are waiting for your call, eager to assist with a transition to residential aged care when it is needed. All enquiries can be directed to 1800 246 677 or you can learn more at our Palm Lake Care website: palllakecare.com.au

Palm Lake Care Bargara

Co-located alongside Palm Lake Resort Bargara, this community is our group's largest, assisting 160 residents to live their life to the fullest. Bargara's warm tropical climate matches the warm welcome our residents receive here.

55 Wearing Road, Bargara QLD 4670

Palm Lake Care Beachmere

Nestled at the water's edge of Moreton Bay, this 102-bed community offers a quiet location in the beautiful Beachmere area. Some rooms feature absolute water frontage, while everyone enjoys the seabreeze and bay view from the extensive deck and rear lawns. You can find Palm Lake Care Beachmere across the road from Palm Lake Resort Beachmere Bay and Palm Lake Resort Beachmere Sands.

145 Bishop Road, Beachmere QLD 4510

Palm Lake Care Bethania

Relaxing lakeside views and birdlife are a highlight of this southside community's location. Palm Lake Resort Bethania is at the end of the drive, creating a great opportunity to remain close to loved ones, when aged care is required. Couple's suites available.

1 Goodooga Drive, Bethania QLD 4207

Palm Lake Care Caloundra

Some 122 residents call this Caribbean-inspired aged caring community home. Its design celebrates the holiday-everyday Sunshine Coast lifestyle. Situated conveniently alongside Palm Lake Resort Caloundra

Cay, this luxury aged caring community was named best Aged Care Facility at the Sunshine Coast Master Builders Association's 2023 Housing and Construction Awards. Couple's suites available.

95 Village Way, Little Mountain QLD 4551

Palm Lake Care Deception Bay

This boutique-sized community is located within walking distance of Deception Bay. The on-site café is a central social hub for residents and their visitors and, being close to shops, our residents enjoy being connected to and involved in their local community.

42-46 Bay Avenue, Deception Bay QLD 4508

Palm Lake Care Mt Warren Park

Co-located with Palm Lake Resort Mt Warren Park, this 110-bed community offers a vibrant lifestyle calendar. Residents engage with their local community through regular excursions and they also enjoy visiting entertainers on a regular basis. Through clever design, there are a variety of room options with different views and aspects.

33 Mt Warren Boulevard, Mt Warren Park QLD 4207

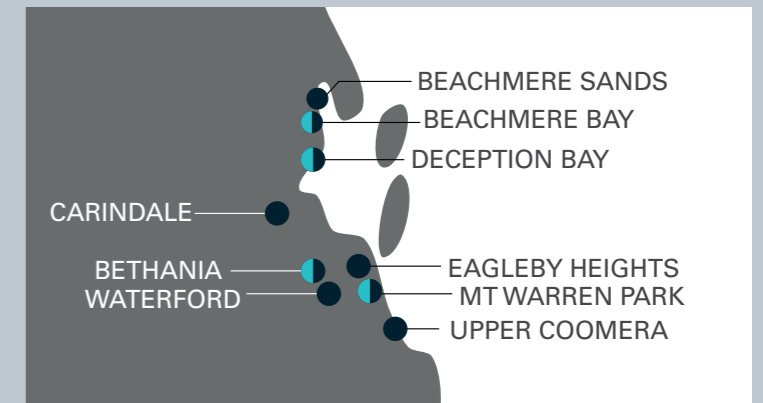
Palm Lake Care Toowoomba

This beautiful community's interior design reflects its semi-rural location within the Darling Downs, offering a lovely mix of people from the land and urban areas. Co-located alongside Palm Lake Resort Toowoomba, independent construction industry judges from the Master Builders Association were so impressed, they awarded Palm Lake Care Toowoomba 'Best Community Accommodation' in 2021. Couple's suites available.

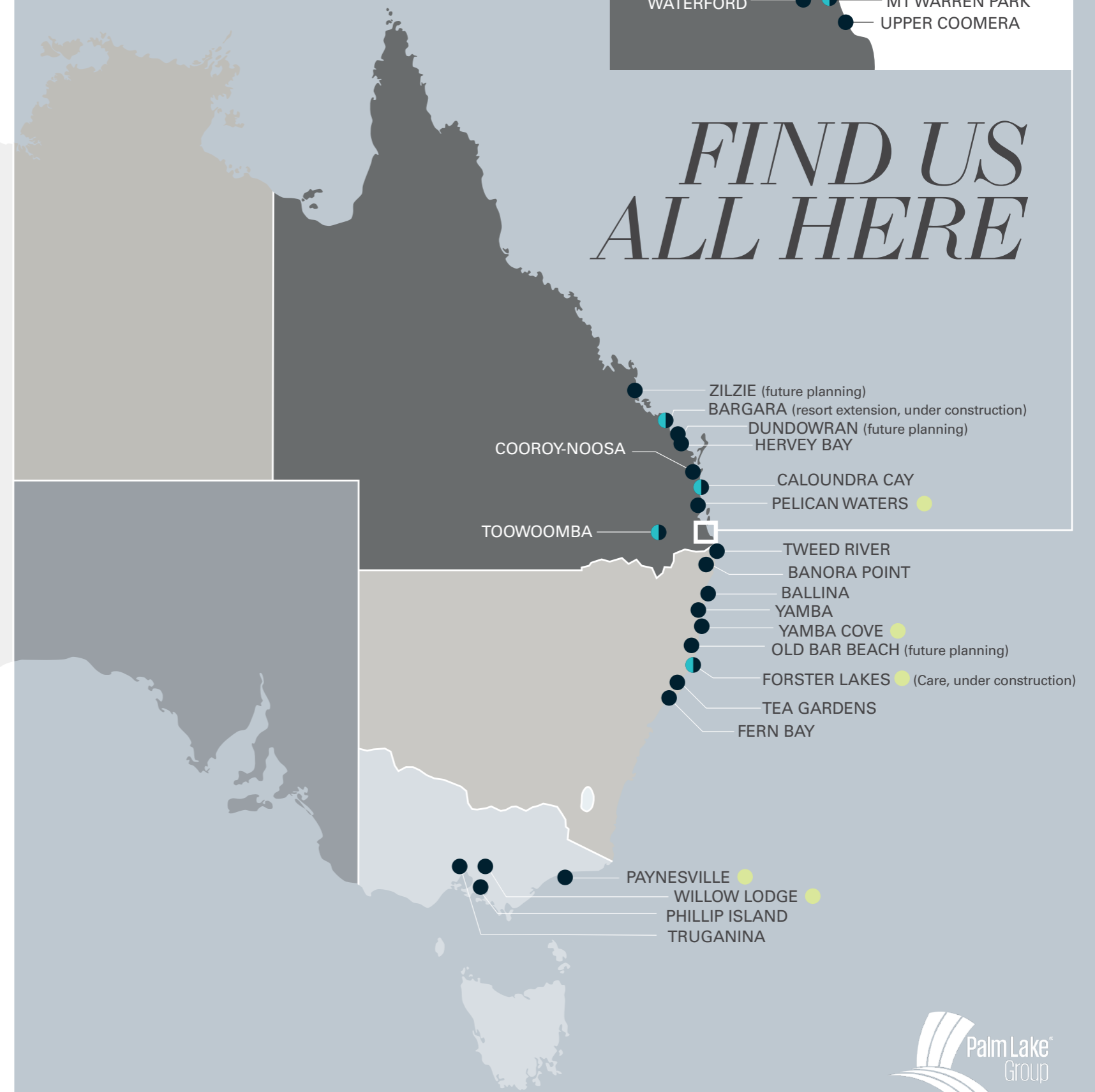
97-161 Hogg Street, Toowoomba QLD 4305



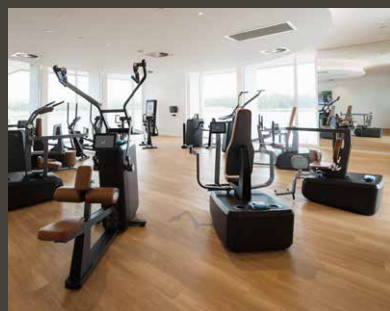
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R E S O R T

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1800 490 626 | salespelicanwaters@palmlake.com.au
40 The Springs Boulevard, Pelican Waters QLD 4551

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