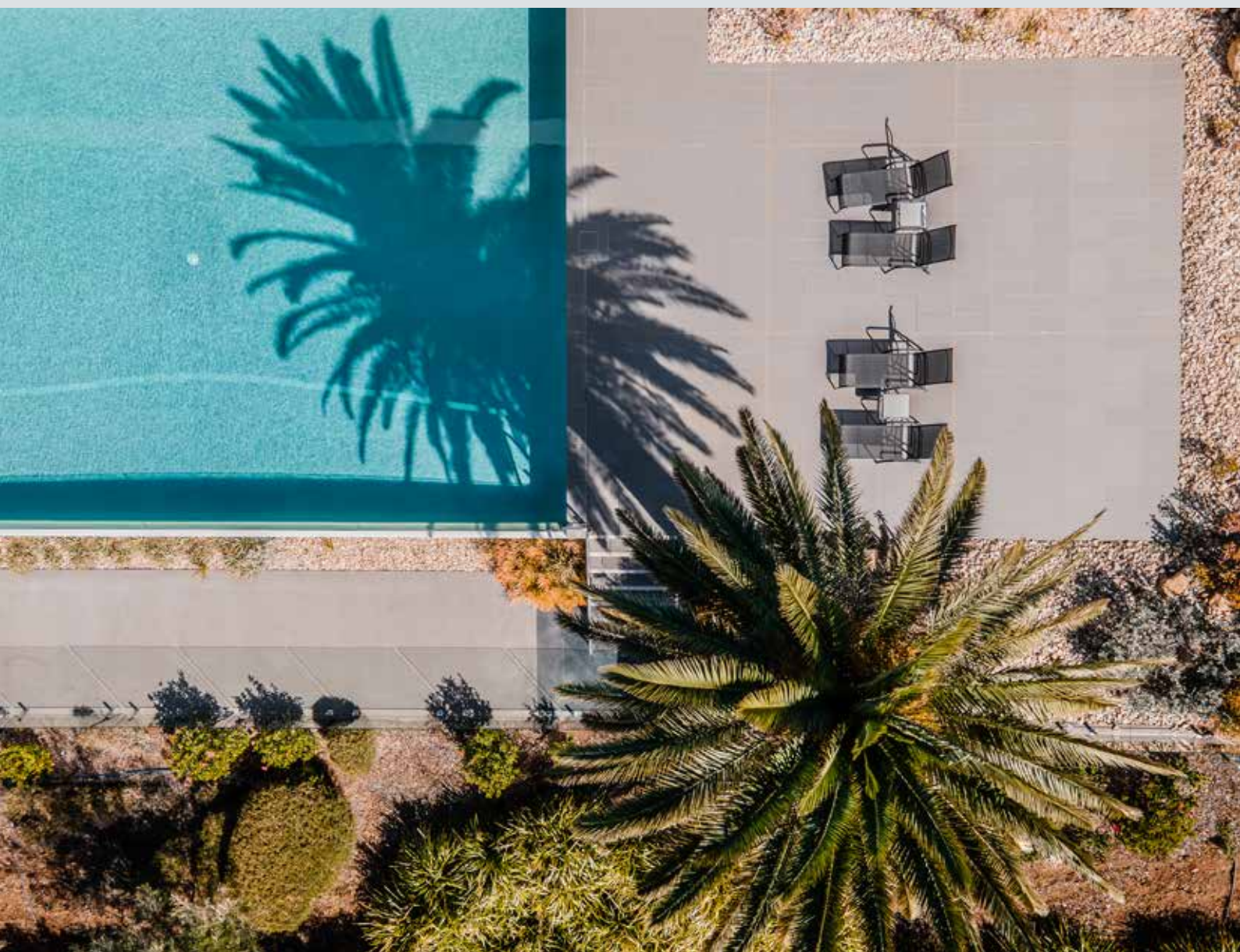


JULY - AUGUST 2026



The Edge



The AI revolution is here

It's changing the world – but how much do you know about artificial intelligence?

So much to catch up on

From group outings to resort parties, our homeowners have been busy lately...

Over the back fence

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



Welcome.

With the shortest day of the year now behind us, it's a timely reminder to take care of ourselves and those around us. Winter has well and truly settled in, bringing cooler temperatures, lingering rain, and misty mornings that can make travelling more challenging.

Keeping healthy is especially important at this time of year. Enjoy plenty of nourishing food, stay hydrated, and make sure you're getting the vitamins and nutrients that help support your immune system through the flu season.

If you're heading out, take extra care on the roads. Wet conditions, reduced visibility, and slippery surfaces can quickly turn a routine trip into a hazardous one. A little extra caution can make all the difference.

And when the weather encourages us indoors, embrace the comforts of home. Curl up with a good book, enjoy time with family and friends, and make the most of the warmth and coziness that winter brings.

Stay safe, stay well, and enjoy this edition of Edge Magazine.

Until next time,

Mark Kelly & Karen Hopkins,
Palm Lake Resort Toowoomba Caretakers

This newsletter is intended to give general info only. All liability arising directly or indirectly from the use of, or for any error or omission in the information given, is expressly disclaimed.

Contact us.

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

PHONE: 1800 280 129

STREET ADDRESS:
Gate 1, 97-161 Hogg Street
Cranley QLD 4350

OFFICE HOURS:
9am - 4pm, five days a week

EMAIL:
toowoomba@palllake.com.au

ONLINE: Visit our website
palllakeresort.com.au

GET SOCIAL:
Follow us on Facebook
(@palllakeresort) and on
Instagram (@palllake.resort)



News briefs.

JPs on hand

Did you know we have a number of homeowners here at the resort who are qualified JPs?

- John Robinson (2228)
- Kelly Logan (1295)
- Wendy Taylor (1222)

Also, Margaret Murphy (2343) is a Commissioner of Declarations.



Fitness with Crystal

What better way to start the day than one of Crystal's fitness classes? They regularly draw a full house of enthusiastic participants – and the benefits are clear. Everyone leaves feeling energised, motivated and ready to take on the day.



Want to get your RSA?

The bar is always looking for more homeowners to get their Responsible Service of Alcohol (RSA) Certificate to maintain the great service that is provided by our volunteers. If you would like to get behind the bar, please contact Darryl on 0419 767 778 or Tony on 0427 316 947 and they will be happy to fill you in on what is required to achieve your RSA.

Weekly Activities.

PLR = Palm Lake Resort-sponsored activities. RC = Activities organised by our homeowners.

MONDAY

- 8.30am** Aerobics, Misty Ridge (PLR). 500 cards, Pinnacle (RC)
- 9.15am** Beginners line dancing, Pinnacle (PLR)
- 10.15am** Transitional line dancing, Pinnacle (PLR)
- 10.45am** Improvers line dancing, Pinnacle (PLR)
- 12noon** 500 cards, Misty Ridge (RC)
- 1pm** Mahjong, Misty Ridge (RC). Hand & Foot, Pinnacle (RC)
- 3pm** Indoor bowls, Misty Ridge (RC)

TUESDAY

- 8.30am** Beginners line dancing, Pinnacle (PLR)
- 8.45am** Bus to Grand Central (PLR)
- 9.30am** Beginners line dancing, Pinnacle (PLR)
- 10am** Aqua aerobics, Pinnacle (PLR), Beginner Tai chi and Qi Gong, Pinnacle (PLR)
- 12noon** Bistro lunch, Misty Ridge (PLR)

- 1pm** Craft work and Canasta, Misty Ridge (RC), Pool/billiards, Pinnacle (RC)
- 2pm** Tai chi & Qi Gong, Pinnacle Bowls (PLR)
- 6pm** Dinner, Pinnacle (PLR)

WEDNESDAY

- 8.30am** 500 cards, Pinnacle (RC). Table tennis, Misty Ridge (RC)
- 9am** Tai chi and Qi Gong, Misty Ridge (PLR), Pilates mat class, Pinnacle (PLR)
- 10am** Steady steps, Pinnacle (PLR)
- 10.15am** Yoga, Misty Ridge (PLR)
- 12noon** Bistro lunch, Pinnacle (PLR)
- 1pm** Hand and Foot cards, Pinnacle (RC), Indoor Bowls, Pinnacle (RC)
- 5.30pm** Dinner, Misty Ridge (PLR)

THURSDAY

- 8.30am** Intermediate line dancing, Misty Ridge (PLR)
- 8.45am** Bus to Clifford Gardens, departs both Country Clubs (PLR)
- 9am** Sewers and Knitters, all day, Pinnacle (RC)
- 12noon** Bistro lunch, Misty Ridge (PLR). Lunch, Pinnacle (PLR), 500 cards, Misty Ridge (RC)

- 1pm** Craft work, Misty Ridge (RC). Trivia, Pinnacle (RC). Pool/billiards, Pinnacle (RC)
- 1.15pm** Bingo, Misty Ridge (RC)
- 2pm** Ukulele lessons, Pinnacle (RC)
- 3pm** Indoor bowls, Misty Ridge (RC)
- 6pm** Dinner, Pinnacle (PLR)

FRIDAY

- 8.30am** 500 cards, Pinnacle (RC)
- 9am** Steady Steps, Misty Ridge (PLR). Craft, Misty Ridge (RC), Bus to Bunnings, last Friday of the month (PLR)
- 9.15am** Zumba Gold, Pinnacle (PLR)
- 10am** Pilates mat class, Misty Ridge (PLR)
- 10.15am** Indoor Bowls, Pinnacle (RC)
- 11am-1pm** Milon Gym inductions, Pinnacle (PLR), by appointment via the Caretakers
- 1pm** Mahjong, Misty Ridge (RC)

SATURDAY

- 9am** Colouring-in, Misty Ridge (RC)
- 12noon** Cards, Misty Ridge (RC)
- 1pm** Backgammon, Misty Ridge (RC). Billiards, Pinnacle (RC)

SUNDAY

- 12noon** Cards, Misty Ridge (RC)

Around the grounds.

FROM HOMEOWNER THEATRICALS TO FUN ON THE FARM, PALM LAKE RESORT TOOWOOMBA HOMEOWNERS HAVE HAD A LOT ON THESE PAST FEW MONTHS. CATCH UP ON THE LATEST HAPPENINGS AROUND THE GROUNDS, AND REMEMBER TO SUBMIT YOUR OWN HAPPY SNAPS AND STORIES FOR THE NEXT EDITION OF 'THE EDGE'.



Lots of laughs for BlazeAid

Our latest fundraiser in support of BlazeAid was a tremendous success, raising approximately \$8,000 for this very worthy cause. Homeowners and guest enjoyed the evening of entertainment by the popular Gold Coast ventriloquist Darren Carr. The prize winners were thrilled with their winnings and the atmosphere throughout the night was one of fun and laughter. The committee was exceptionally pleased with the outcome and would like to thank everyone who attended, purchased tickets, donated and helped make the night a success.

**Jocelyn, Donna, Jill, Ros, Lynn & Maria (absent)
The Blaze Aid Committee**

Darren Carr with volunteer Roger Norton (Elvis) as his human puppet.



Flying high

The Aviation Group had a truly memorable afternoon at the Aerotec. They were warmly greeted by Matt and Anna Maria Handly, who gave a guided tour of the hangars and the remarkable stories behind each aircraft – their knowledge and enthusiasm brought the experience to life. It was a wonderful day.



Ladies who lunch

Our theatre group presented 'Not For Lunch', a delightfully quirky and heartwarming play that follows the lives of three women who meet each month under the simple guise of 'lunch' – but these gatherings are about far more than the food. Congratulations to all who put this production together!



Continued on Page 6 >>>

The John Butler Shield

The inaugural John Butler Shield put on by the Palm Lake Resort Tooowoomba Bowls Club reached its exciting conclusion on Tuesday June 2. The two finalist teams played very well displaying some very skillful bowling and the weather was pleasant, which helped to make it an enjoyable day. Congratulations to Robert Hayes, Greg Ingram and Bevan Jensen who played outstanding bowls throughout the competition.

The winning team was honoured to receive the John Butler Shield from John's wife Barbara Butler, making the occasion even more special. The event was a great success and a fitting tribute to John, whose name will now be associated with this annual event. A big thanks to the organisers that made this memorable day happen.



Bevan Jensen, Greg Ingram, Robert Hayes, Barbara Butler



Runners up Adrian Sparrow, Lorna McNamara and Jill Hooke



Fun on the farm

It's always lovely to venture out into the country for a day trip. Recently, we visited the property of Ross and Theresa Green in Bell, who are passionate collectors of old vintage trucks and machinery. Ross is very talented and creates some very clever sculptures from all sorts of materials you find on properties. This trip was enjoyed by all!



What you need to know about AI.

JUST LIKE THE PRINTING PRESS, ELECTRICITY AND THE INTERNET, FUTURE HISTORIANS WILL LOOK BACK AT THE ADVENT OF ARTIFICIAL INTELLIGENCE AND SEE HOW IT CHANGED THE WORLD. SO, HOW MUCH DO YOU REALLY KNOW ABOUT IT?

Though artificial intelligence (AI) has existed conceptually since the mid-1950s (or perhaps even earlier, with the work of Alan Turing during World War II), the version we're getting to know today is called 'generative AI'. From chatbots to integrated features and wearable devices, it's becoming more and more commonplace.

Unlike traditional AI, which predicts based on existing data, generative AI is able to create new, original content through deep learning – and it's gaining autonomy. Systems are improving, conversations are becoming more intuitive, and little to no human oversight is required for these models to operate. It's a good thing and a bad thing.

As older Australians, many of us become increasingly frustrated by having to embrace and learn new technology. And with so many scammers targeting our demographic, it's also understandable that some of us get nervous around modern tech. So, before you blindly incorporate AI into your life – or vow to avoid it altogether – consider these pros and cons.

The upsides...

The most notable benefit of AI is in the name: intelligence. Chatbots like ChatGPT and Claude can act as a 'second brain', helping you remember things, connect dots and complete daily tasks. And AI-powdered medical and health devices can notice patterns you wouldn't have otherwise picked up, alerting you to potential problems before they occur.

It's also convenient, helping you find answers faster and more effectively than traditional search engines. Say you have an issue with your car – you can detail the problem in an AI chatbot and quickly diagnose it so you know what you're in for before visiting the mechanic (without having to trawl through forums and websites looking for the answer yourself). Many AI chatbots even allow you to upload photos – no need to text your green-thumbed friend when a strange spot appears on your house plant.

For those who struggle with communication, AI is particularly powerful. From a few disjointed thoughts, it can string together recipes, shopping lists, letters or journal entries – which can be helpful for doctors' appointments, important correspondence and memory retention. It's also effective for proof-reading and editing text, reducing typos and grammatical errors to help you better convey your ideas. It can even translate languages.

The downsides...

For all of artificial intelligence's benefits, there are just as many downsides (and they aren't always spoken about). The most notable is that it's prone to error. Like any other



software, AI isn't perfect – its capabilities, while amazing, are far from fail-proof. It's important to check all results carefully; whether it's a recipe or a response to a question, chatbots can pull information from unexpected places (or fabricate it entirely). As we begin to rely on AI more for convenience and communication, we must continue to fact-check – don't just assume it's correct.

Apply this same diligence to the information you see online. As AI becomes ubiquitous, 'deep fakes' (digitally altered videos and images of a person's face, body or voice) and false information become harder to spot. Look closely – warbled text, unnatural hands and teeth, strange blurring and overly smooth skin are all classic signs that an image has been created or edited using AI. If you're not sure, the Google Lens app offers free AI detection tools.

Unfortunately, AI doesn't just exist in the ether – it requires large swaths of land to store its data, and huge quantities of fresh water to cool its servers. It's estimated that, by 2030, AI-related water consumption could be equivalent to the basic annual needs of 1.3 billion people. Its hardware also relies on rare earth minerals, often mined unsustainably, and generates hazardous electronic waste containing mercury and lead.

But perhaps the biggest impact of AI – the thing that historians will note in centuries to come, when they look back on this particular moment – is how we are responding to it. Over-reliance on technology prevents us from thinking critically, researching independently and, worst of all, communicating with one another. What once required a conversation over the back fence or a discussion around the dinner table could now be answered in milliseconds. Though we may be saving time, are we losing even more?

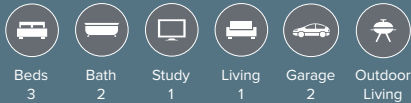
How to spot an AI scam

Scammers can use AI to disguise their identity, or impersonate someone else. They can quickly create fake websites, deepfake videos and entire digital personas to present as bank officials, romantic suitors, celebrities and even your family members. Be wary of urgent demands, unnatural pauses in conversation, mismatched lip movements in videos, flat emotion in voices, unusual URLs (even slight misspellings) and overly generic or repetitive messages. Always verify phone calls by hanging up and calling the business, bank or family member back directly, on a number you know is theirs.

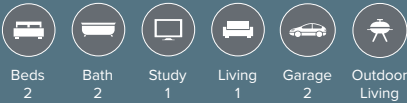
Homes for sale.

FOR HOME APPRAISALS, PRIVATE RESORT TOURS AND ANY OTHER GENERAL
SALES ENQUIRIES, PHONE PALM LAKE RESORT TOOWOOMBA'S SALES
INFORMATION CENTRE ON 1800 280 129.

Home 542 - \$1,300,000



Home 7 - \$750,000



Home 209 - \$1,100,000



Home 227 - \$1,200,000



Home 162 - \$730,000



Home 117 - \$760,000



Your sales update.

You've probably seen that the RBA lifted the cash rate by 0.25% to 4.35%.

One perspective is that a rate rise will slow decision-making and make buyers more cautious. Historically, changes to interest rates tend to influence borrowing capacity and confidence first. Buyers may take longer to commit, reassess their budgets, and negotiate more firmly. In that environment, pricing accuracy becomes increasingly important.

Another perspective is that rising rates will lead to broad price declines and significantly reduced demand.

At this stage, there is no clear evidence of a sharp correction in the Toowoomba market. It is simply too early to conclude that the recent adjustment has materially altered underlying values locally.

The bottom line: this rate increase has prompted the market to pay attention. Whether it materially changes outcomes will depend on how buyers, sellers and lending conditions respond over the coming months. So, what does this mean for Toowoomba sellers and buyers right now?

WHAT IT CHANGES

A rate rise usually shows up as:

- Less "panic buying" energy and more "let me think about it" energy
- Tighter borrowing power for some buyers (especially first home buyers and the entry level)
- More price sensitivity and more negotiating
- Longer decision-making time (buyers want reassurance)

WHAT IT DOESN'T CHANGE

- People still need to move for real-life reasons: work, family, downsizing, divorce, upsizing, and timing
- Good homes still get competition when they're priced right and presented well
- Buyers still pay for what feels like a safe decision (clear value, clear quality, clear location)

Please reach out if you would like to discuss any of the information listed above.

Amanda McGilvray
Sales Consultant, Palm Lake Resort Toowoomba



Over the back fence.

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



Breaking new ground.

The Palm Lake Group is growing. Palm Lake Resort Forster Lakes can look forward to a new neighbour, as we embark on construction of Palm Lake Care Forster (as pictured above). And there's more. Palm Lake Resort Dundowran is in the development application stage, with new locations at Zilzie (Qld) and Old Bar Beach (NSW) also on the horizon.



The great shave.

A group of Pam Lake Resort Bargara homeowners (and a dog!) have fabulous new hair-dos – and it's all in the name of a good cause. The Leukemia Foundation's 'World's Greatest Shave' event saw Joy Murray, Marianne Alhoviirta, Eric Markham and Barry Taylor along with Max, the dog, shed their luscious locks – and raise almost \$5500 in the process.



Friendly fire.

There's nothing quite like a bit of healthy rivalry to bring Palm Lake Resort communities together – and several of our locations have been getting in on the action.

Palm Lake Resorts Fern Bay and **Tea Gardens** went head-to-head for the Inter-Village Shield – and what a contest it was. Fern Bay's team found themselves more than 20 points down in aggregate after seven ends, but mounted a remarkable comeback to claw back over 40 points and claim victory by 18, with a final tally of 122. Credit to every rink – and a special mention to the kitchen volunteers who helped make the day a success. The rematch is set for Tea Gardens on October 11, where Fern Bay will be aiming for five wins in a row.

Meanwhile, **Palm Lake Resorts Hervey Bay** and **Bargara** recently traded friendly blows on both the bowls green and tennis courts. The inter-village calendar is filling up fast. Stay tuned.



Raising more than just cups for cancer research.

Year after year, the Biggest Morning Tea proves to be one of the most-loved events (charitable or otherwise) across our Palm Lake Resort communities. Hosted by the Cancer Council, this fundraiser brings communities together each May over a cuppa and a bite to eat, raising funds for cancer research, prevention and support services. Every dollar raised goes towards world-class research, life-saving prevention programs and essential support for Australians impacted by cancer. With one in two Aussies expected to be diagnosed with cancer by age 85, the cause has never been more important.

This year, our communities showed up with their trademark generosity. At Carindale, a garage sale, raffles and the now-beloved tradition of submitting Caretaker Wayne – and this year, Groundsman Justin – to the clippers saw the pair raise \$650 between them, contributing to a site total of \$3555. Mt Warren Park had a record-breaking year, raising \$4035 (including a generous anonymous donation). Forster Lakes' 'International' theme had homeowners dress up in style, raising a whopping \$12,313 in the process. At Beachmere Bay, 80 homeowners gathered for a special morning tea, with guest speakers touching on both the personal and clinical impacts of cancer treatment. Across our group this year, Palm Lake Resort communities have together raised \$52,707.15!

Here are the total funds raised at each resort...

- Banora Point: \$3803.55
- Bargara: \$6504
- Beachmere Bay: \$1182
- Carindale: \$3555
- Eagleby: \$4,500
- Fern Bay: \$3411
- Forster Lakes: \$12,313
- Mt Warren Park: \$4035
- Tea Gardens: \$11,410
- Willow Lodge: \$1993.60



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? We'd love to include it in the next editions of our resort newsletters. **Simply contact your Caretakers or email the details to Belinda at belinda@bellepr.com**

An active way of life.



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