

Living Gems* Thrive

MARCH 2024

Smooth sailing

Taking the hard work out of downsizing

Lucky last
Luxury riverside
living

Top downsizing tips
Sizing down to live it up

Budget boost
Rightsizing revs up
retirement nest eggs

livinggems.com.au

Message from the CEO

Welcome to the March issue of *Thrive*. In this month's magazine, we put the spotlight on downsizing - a concept that is one of the main reasons people start looking into over-50s lifestyle resorts like Living Gems.

We share a range of interesting and relevant features that those looking to downsize will find informative. These include an article about the financial benefits of selling your family home for a rightsized residence, including government incentives aimed at encouraging older Aussies to downsize, plus a feature about the health and wellbeing benefits of downsizing, as well as some practical tips and strategies to make the process seamless.

At our Amber by Living Gems resort in Logan Village, it's been fantastic to see the finishing touches being made to the two-storey Country Club (see page 3 for more information). We cannot wait to open this wonderful community facility for our homeowners and have locked in the date for Friday, 19 April. Save the date and keep an eye out for more information! Also at Amber, construction of our exclusive two-storey homes has been progressing well and we expect these to be ready for viewing mid-month.

On pages 4 and 5, new Amber homeowners Ross and Rhonda share their downsizing journey and what they like best about over-50s lifestyle resort living.

At Living Gems Caboolture Riverfront, we have only one home remaining in the resort's Final Stage. This lovely premium home is a stunner and comes with a huge range of luxury inclusions. Turn to pages 6 to 7 to take a look inside this beautiful, modern open-plan home. To view, call Sales Manager Glenys Lowry to make an appointment (see page 18 for contact details).

Living Gems resorts are designed to build strong community connections and vibrant and active lifestyles. For a snapshot of some of the fun activities and the community spirit our homeowners enjoy, turn to pages 20 to 21 for the latest *Thrive* Resort Round-up.

For our budding and enthusiastic photographers, don't forget to submit your photos for our residents' photography contest. The best photo each month will be shared in *Thrive* as well as on our Facebook page (see back page for details).



Adrian Puljich

CEO



Amber's Country Club to open in April

Anticipation is building for the 19 April grand opening of the Country Club at Amber by Living Gems.

The \$10.5 million two-storey building is the jewel in the crown of the Logan Village resort with homeowners counting down the days until they can enjoy the full range of activities and facilities that the Country Club will offer.

"This month sees the finishing touches taking place to transform the interior into a chic and modern facility that homeowners will love spending time in," said Living Gems CEO Adrian Puljich.

"Just a few weeks ago, the golf simulator was installed, which will excite many of our experienced golfers and will no doubt encourage new players to give the sport a try," he said.

"I know the games room will be very popular and residents will be keen to perfect their strike on the ten-pin bowling lanes which are now ready for the first games."

The Country Club is ready to host large gatherings with the commercial kitchen now installed.

"From happy hours and monthly dinners to special events throughout the year, we're looking forward to seeing Amber homeowners really making the Country Club their own," said Adrian.

The warm colour palette that informs the interior design scheme of walnut browns, earth tones and yellow-green chartreuse hues

is pulled together by the newly installed carpet.

But it is not just the interiors that are receiving special finishing touches.

"Ahead of opening the doors, fresh landscaping around the Country Club will complement the impressive built form," said Adrian.

"Work on a children's playground is about ready to begin and this will be an extra special place to relax and gather with the family to enjoy a barbecue."

Save the date

The Amber by Living Gems Country Club officially opens on Friday, 19 April and homeowners and contract holders are invited. Save the date and keep an eye on your email inbox for all the exciting details!



Sailing into retirement

Couple taking all the hard work out of downsizing

Indulging in fun, physical activities to keep fit and healthy instead of spending time undertaking endless maintenance around a large house, garden, and acreage was the inspiration behind Ross and Rhonda Lillistone's recent move to Amber by Living Gems over-50s lifestyle resort.

Previously, the couple lived for 19 years on a property at Esk and with Ross, 69, enduring some health concerns, they decided they would downsize while they were still young enough to enjoy all the first-class facilities available within the Living Gems community.

"We also wanted to be closer to family, especially our daughter who has undergone some brutal cancer treatment over the past 15 months, and ensure whatever happens in the future, we would be there if she

needs us while also being safe, secure and totally independent ourselves. Living here allows us to do that without being a burden on our family," said Rhonda, 72.

The decision to move to Amber was only reached after much research.

"We looked at lots of over-50s lifestyle resorts but the moment we walked into Amber we both got the feeling immediately that it was the one for us. This was backed up after we met the sales manager Tameeka Manson who was a sheer joy to talk to. She knew her work very well and answered all our questions and we felt no sales pressure at all. Her attitude was a major component to us putting down our deposit," said Ross.

It has been over a month since Ross and Rhonda moved into their brand-new home, of which they are very proud.

"The quality of the build, the way it is presented and the layout that just seems to flow is absolutely amazing. It's perfect."

There is also no talk of slowing down in retirement with challenging walks and paddling kayaks among their favourite pastimes.

"Once the Country Club is open, we will also be actively involved in gym workouts and swimming as well as a game of snooker or billiards. We also plan to use the theatre and play pickleball," said Ross.

The couple originally met through a common interest in classic wooden boats.

"Rhonda came to one of my workshops. It was a meeting that blossomed into romance and 21 years later we are still happily together."

Ross has been sailing wooden dinghies for 65 years, a passion that saw him become a professional boat designer and builder and, even in retirement, he still dabbles in boat design.

"I've still got about eight boats, all home built, which now live under one of our son's homes."

Looking ahead, Ross says he would love to make accurate models of boats in Amber's workshop and could even help other residents build a kayak if they would like to.

"It's a big passion of mine and I dare say, it always will be!"



Premium resort living

Last chance to secure Caboolture Riverfront home

Only one brand-new home remains at Living Gems Caboolture Riverfront and it can be yours today.

The last remaining home is a premium three-bedroom Snowy design and is ready to move into straight away, said Living Gems Caboolture Riverfront Sales Manager Glenys Lowry who invited interested buyers to call in advance for a tour.

“Our freestanding, three-bedroom designs have been very popular, and this home has two bedrooms at the front of the house separated by the main bathroom,” she said. “The master bedroom is at the rear of the home, with a separate ensuite and fabulous walk-in robe which means you have your own private retreat even when you have houseguests.

“The master bedroom and main open plan living space open onto a large tiled alfresco area, which has uninterrupted riverbank views with no neighbour at the rear which is ideal for outdoor entertaining.

“There are also beautiful, large established trees along the top of the riverbank and the home has three-metre-wide artificial turf extending from the alfresco area, which is nice to personalise with your own potted plants.”





Book a tour today

To schedule a viewing of the final brand-new home at Living Gems Caboolture Riverfront, phone Glenys Lowry on 1800 718 417 or 0438 660 436. There are also a small number of pre-loved homes available.

To show off the spacious design, the home has been expertly decorated by Living Gems' interior design team with modern furnishings to complement the contemporary interior, said Glenys.

"Living Gems homes are ready to move into, featuring premium finishes and fittings as standard, yet this home has the added benefit of brand-new furniture should the future buyer wish to purchase it as a package," she said.

Glenys said the premium final home was cleverly designed to make the most of natural light with two skylights in the living area and refreshing river breezes from the Caboolture River.

"The home has beautiful timber hybrid flooring throughout, carpeted bedrooms, ducted air conditioning, window furnishings, solar panels and a double garage," she said. "With nothing left to do but move in, this home won't be for sale for long.

"It's a beautifully spacious design. A Living Gems property means all your maintenance outside the fence line is taken care of too, so you can just lock up your home and go on holidays.

"The new Bellmere Shopping Centre has just opened close by and includes a Woolworths, chemist, dentist, eateries, retail, bakery, and more."

Living Gems Caboolture Riverfront onsite facilities include a Country Club that has a three-lane ten-pin bowling alley, bar and lounge, indoor swimming pool and spa, golf simulator, floodlit tennis court, sauna, cinema with surround sound, and a snooker parlour and games room. For all the features, visit livinggems.com.au/caboolture/.

Budget boost

Rightsizing revs up retirement nest eggs

Choosing to downsize from the family house to a rightsized home that better suits your lifestyle can provide a major financial boost to your retirement funds.

Last year, the Australian Government announced incentives to encourage older Australians to downsize their homes to free up housing stock for younger families.

And it's not just those who are eligible for the aged pension who will benefit.





The Downsizer Superannuation Contribution Program

The Downsizer Superannuation Contribution Program allows Australians over the age of 55 who plan to downsize, to put up to \$600,000 per couple (\$300,000 for individuals) into their superannuation account.

The program isn't new, but a rule has recently changed which lowers the age at which one can access the scheme. Prior to 1 January 2023, only people over the age of 65 could use the program.

Another thing to note is that the Downsizer Superannuation Contribution Program has no upper age limit. This is important because once you reach the age of 75 you are ineligible to make further superannuation contributions – regardless of whether you're working or not.

Does being on the pension affect your downsizing plans?

If you are planning to be among the 92 percent of Australians over the age of 65 who receive the aged pension, there are additional factors to be aware of.

From 1 July 2023, if you were born on or after 1 January 1957, you have to be aged 67 years to be eligible as well as meet certain other criteria regarding assets and income.

The government assesses your eligibility against all assets and income for yourself and your partner as a couple, including:

- Financial investments
- Home contents, personal effects and vehicles
- Real estate, annuities, income streams and superannuation pensions
- Businesses and private trusts.

The home you live in is not included in the asset test which raises the question: *Will selling your home affect your pension?*

As with anything to do with the government and government services, the answer to the question is 'perhaps', and dependent on individuals' circumstances.

Extended asset exemption:

The Federal Government's rule changes that came into force on 1 January 2023 mean you have up to 24 months to purchase a new home before its proceeds are considered assets that will affect your pension rate. This can be extended to 36 months in exceptional circumstances.

Lower deeming rate:

The proceeds from the sale of the home are deemed at a lower rate for calculating your pension.





Did you know there are more ways to keep money in your pocket?

Saving on stamp duty

Stamp duty is the state tax you pay when purchasing a home. While some states offer incentives for those who are downsizing, these are not consistent across all states.

Queensland and South Australia, for instance, offer no stamp duty incentive.

However, there is a way to purchase a brand-new home and not pay stamp duty.

Land lease communities or over-50s lifestyle resorts, like Living Gems, give you the opportunity to purchase a new home and simply lease the land that it is on, which means you don't pay stamp duty.

Eligible for rent assistance

The lease takes the form of a weekly site fee which covers the cost of maintaining and operating the resort and its facilities – much like a body corporate fee. However, because the site fee is classified as 'rent', homeowners who are eligible for the seniors' pension may also be eligible for rental assistance which further reduces out-of-pocket expenses.

Reduced lifestyle expenses

Living in an active, over-50s lifestyle resort in a home which is rightsized for your lifestyle, means saving time and money on home maintenance like mowing the lawn and cleaning the pool.

Because Living Gems resorts have great Country Clubs with first-rate sports and leisure amenities, including a fully-equipped gym, private cinema, commercial kitchen and grand ballroom, homeowners often discover other unexpected lifestyle savings too.

What is deeming?

Rules the Federal Government use to work out the income created from your financial assets is called 'deeming'.

This covers everything from money in the bank, shares you own, and certain other types of income. There are two deeming rate tiers. The first is 0.25 percent and the second is 2.25 percent. They apply in different ways dependent on whether you are single or a couple, whether one of you is receiving a pension, or if neither of you are on the pension.

Please note: The information in this article is general in nature. Everyone's individual financial circumstances and needs are different. You should seek independent financial and legal advice.

When less is more

Health and wellbeing benefits of downsizing

Downsizing the family home after the kids have left the nest is a major life milestone which comes with some surprising advantages that go beyond having less gardening and home maintenance to worry about.

If you're considering making a downsizing move, you're not alone, says Living Gems CEO Adrian Puljich.

"According to the Australian Housing and Urban Research Institute, more than half of Australians over the age of 55 have either downsized or have thought about it," he said.

"And that comes with some downsizing benefits that you may not have considered when it comes to rightsizing to an over-50s lifestyle resort like Living Gems."

A sense of security living in a gated community

Living Gems resorts are gated communities.

"That's great peace of mind, whether you are at home or travelling," said Adrian. "But there's more than just physical security, there is also the comfort of knowing your neighbours by name and that each resort has on-site resort management."

Less maintenance and fewer responsibilities

Who loves spending precious weekends doing housework, mowing lawns and doing house maintenance? No one! Especially when you have other things you'd rather do.

"Quite a few of our homeowners have moved from family-sized homes or acreage property," said Adrian. "They tell us that they're enjoying more free time to pursue interests that are important to them, whether it is a new hobby or returning to a favourite sport."

Active and social lifestyle

One of the biggest differences between a retirement village and an over-50s lifestyle resort is the number of ways homeowners can stay active and healthy.

Living Gems offers outstanding resort facilities for residents' exclusive use, said Adrian.

"Typical amenities include heated swimming pools, pickleball courts, bowling greens, and more," he said. "That's not to mention the

popularity of cycling, walking, as well as resident organised fitness classes including Zumba and aqua aerobics.

"But most important is the opportunities to make new friends."

Financial security

Budgeting finances for this stage of your life is an important consideration, said Adrian.

"We believe that the land lease community model offers the fairest and most transparent downsizing opportunity for active over 50s," he said.

"Unlike traditional retirement villages, land lease communities have no exit fees, deferred management fees, or hidden charges like capital gains fees, or refurbishment fees."

People who buy into land lease communities own the home and simply rent the land that it is on. The right to occupy is protected by state government legislation. A modest weekly fee covers the site rental as well as the maintenance of the resort facilities.

The proceeds from your family-sized home can help bolster your retirement income, giving you a greater opportunity to enjoy the lifestyle you want, said Adrian.

"And there are other hip pocket benefits too," he said.

"With great facilities right on the doorstep, many people have ditched the gym memberships to work out and play sport at the Country Club. And that's not to mention the regular events and activities which can further reduce entertainment expenses."





Sizing down, living it up!

Practical tips and strategies on downsizing

The thought of downsizing for retirement can be a daunting experience.

But rather than seeing it as an end of an era, successful downsizers find it a liberating experience – part of taking stock of where and how you'd like to spend your post-work life.

One of the first things to do is treat downsizing as an adventure, said Living Gems CEO Adrian Puljich.

“Downsizing is a great opportunity to upsize your lifestyle and get back that most precious of commodities – time,” he said.

Treat it as an adventure

Having done your homework on the ideal location and selected the right lifestyle community for you, it is important to really get to know the area you're moving to, said Adrian.

“Make sure you're familiar with the location of shops and essential services like doctors, dentists and vets,” he said. “Increase your anticipation of the move by exploring the local area such as parks, shopping, entertainment, and landmarks.”

Declutter, declutter, declutter

There are three reasons why decluttering is an important part of the process when downsizing, said Adrian.

“It's about putting you first,” he said.

“Decluttering gives you the opportunity to prioritise yourself and your future without the burden of managing a hoard of things that you've been hanging onto out of habit. Decluttering is finding the highlights of your life and giving them pride of place in your new home.”

It also makes packing easier, said Adrian.

As you pack, have in your mind's eye exactly where things will go in your new home, he suggests.

“If you can't identify that place, then consider whether you really need it,” he said. “And as you declutter you may also find that selling your home is easier too.”

“Potential home buyers want to visualise their furniture and possessions in the space. This is much easier if the walls are largely cleared of personal photographs and rooms have only essential furniture.”

Practical downsizing

Professional organisers will tell you to start by acknowledging that this is not a painless process, said Adrian.

“They suggest that you take the time you need to identify what has practical utility and what things can be passed along to friends, family or to charity.”

Be prepared for an emotional experience

“There's no getting around it,” said Adrian.

“Downsizing will be an emotional experience, so expect a pang of longing, a touch of sadness and perhaps a few tears along the way. Accept those emotions for what they are and acknowledge where they come from.”

“When your rightsizing move is done on your terms and on your timetable, those turbulent emotions should include a measure of excitement and anticipation as well.”

Amber

Sales Managers' Message

Amber by Living Gems has been such a runaway success that we only have a few premium homes remaining before we are sold out.

Priced from \$822,000, these homes are the best of the best, including our stunning two-storey homes and a limited number of superior homes located on generous perimeter sites.

Don't miss out on joining this wonderful community where there is always something fun being planned.

Whether it is an Australia Day barbecue or a food truck feast for an evening street party, the homeowners at Amber know how to have a great time – you'll find the photos on the Resort Round-up page.

And the excitement is only going to grow now we have a date for the grand opening of our magnificent Country Club. It's Friday, 19 April, so lock that date in your diary and check your email inbox for your invitation.

The architecturally designed two-storey building will be the heart of our community and a place where more happy and memorable moments will be shared between neighbours and guests.

Our homeowners are looking forward to relaxing by the pool, catching up with friends at the bar and cafe, creating goodies in the crafts room and sharpening up on their dancing, table tennis and ten-pin bowling skills.

If this sounds like a lifestyle you'd like to lead, call myself and Lynda today on 1800 317 381 and see for yourself why our homeowners believe that living within our resort is simply lifechanging.

For more information and to arrange a tour of our display homes, phone 1800 317 381 today.



Amber by Living Gems Sales Team

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Lynda Ruddell, *Sales Manager*
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For illustrative purposes only



Fun, fitness and food on your doorstep

There is a reason why so many people love living in leafy Logan Village. Not only is there a charming village atmosphere but there is also plenty to do right on your doorstep.

Learn to belly dance

Fridays, 9:30am - 10:30am

Get fit and have a lot of fun in the process. Belly dancing improves fitness levels, coordination, rhythm and balance. Bring a few friends and enjoy learning a new skill in a safe and friendly environment. The cost is only \$5 per week.

Address: Logan Village Lions Community Hall, 21-23 Wharf Street, Logan Village



For more information: bit.ly/3OHKIVm

Time for tai-chi

Fridays, 9am - 10am

If belly dancing is not your thing, then why not try the gentle martial art of tai-chi. Tai-chi can enhance balance, strength and coordination. Improve flexibility as well as physical and mental wellbeing with these classes. Join for \$5 per week.

Address: Logan Village Green, 11-15 Logan Street, Logan Village



For more information: bit.ly/3uxLQOZ

Sunday markets

Sundays, 6am to 12pm

Whether you're looking for farm-fresh fruit and vegetables or a one-of-a-kind handmade gift, Beenleigh Showground Markets have what you need every Sunday. Invite the family along for a fun morning out and pick up a bargain.

Address: Beenleigh Showgrounds, 38-44 James Street, Beenleigh



For more information: bit.ly/3UGCFqe



Villa 227 | Kookaburra

Archer

\$842,000



3



3.5



2



1

The Archer hits the mark with practicality and style. This two-storey, three-bedroom home features your choice of ground-floor or first-floor master bedrooms. The first floor, conveniently accessed by stairs or a lift, also features an additional bedroom, private lounge and study nook. The ground floor offers spacious open plan living with streamlined kitchen with walk-in pantry, roomy lounge and alfresco area.



Caboolture Riverfront

Sales Manager's Message

One thing everyone tells me about owning a home at Living Gems Caboolture Riverfront is how friendly the community is.

And it's true! It is the wonderful people living here who make the resort, and we have room for more – and it could be you!

We have only one brand-new home available at the resort, and it is something special indeed.

This spectacular home has absolutely everything included. It has three bedrooms and two bathrooms with a double garage and boasts hybrid timber flooring, ducted air conditioning, and stylish window furnishings. The generous kitchen will satisfy the most particular of home chefs with a big walk-in pantry and extra power points for larger appliances.

With no rear neighbours, the views from the alfresco and living areas are absolutely stunning. You can even satisfy your green thumb with a three-metre-wide backyard to give you room for plenty of potted colour.

Call me now on 1800 718 417 or 0438 660 436 to schedule a viewing on this charming property. We also have a small number of pre-loved homes currently available.

Glenys Lowry
Sales Manager



Living Gems Caboolture Riverfront Sales

Glenys Lowry, Sales Manager

M 0438 660 436 | E info@livinggems.com.au





Easter fun for the family in Caboolture

Discover some old-fashioned Easter fun with the grandkids and introduce them to the majestic sport of dressage - all close by to Living Gems Caboolture Riverfront.

Dressage competition

From 8am Sunday, 17 March

Queensland's largest dressage club, the Caboolture Dressage Group is hosting a club and participation day, and it is free to come along as a spectator. To be held at the Queensland State Equestrian Centre's outdoor arena complex, the event is open to both CDG members and EA riders. It will feature classes from preparatory to Grand Prix.

Location: Queensland State Equestrian Centre, 155 Old Gympie Road, Caboolture



For more information:
bit.ly/4bFbFgE

Family egg-citement

From 8am Saturday, 23 March

The Federal Member for Longman, Terry Young, will hold a free community event for children and families to celebrate the start of the Easter holidays. The Greatest Ever Easter Egg Hunt will involve an Easter egg hunt, free popcorn, sausage sizzle and coffee cart. This is a free community event, and all are welcome.

Location: Apex Park (next to Centenary Lakes), Caboolture



For more information:
bit.ly/3UzPZfX

Good Friday Easter Carnival

From 5:30pm Friday, 29 March

It's all the fun of the fair at the Good Friday Easter Carnival at the Caboolture Showgrounds. Browse market stalls, enjoy live entertainment, take part in an Easter egg hunt and stay to the evening for fireworks displays. Admission is free for under 11s. General admission is just \$5 with unlimited ride bands available for \$35 on the day.

Location: Caboolture Showgrounds, 140 Beerburum Road, Caboolture



For more information:
bit.ly/48f9rSj



Villa 311 | Facade Two

Snowy

\$850,000



3



3



2



1



-

Ready to move into today, the Snowy is the ideal entertainer. It hosts dining and living spaces that open out onto the charming alfresco area while the home chef will be delighted with the amazing gourmet kitchen that includes a large island bench and walk-in pantry as well as a skylight over the dining area. A beautifully proportioned master bedroom features a double-vanity ensuite bathroom and walk-in wardrobe. Two more bedrooms are separated by a central bathroom.



Resort Round-up

Welcome to another edition of our Resort Round-up. Living Gems communities are renowned as places where homeowners can keep fit and healthy as well as having lots of fun, with something new happening almost every day.

Talk about close calls! Luck was on Aileen McColl's side on Christmas night when a tornado hit the Gold Coast and sent a large gum tree in the park behind crashing down onto her **Living Gems Gold Coast** home. The luck was in the fact that Aileen, 62, and her two dogs were at a friend's home enjoying some festive fare at the time. It wasn't until she arrived home later that night that the full extent of the damage was revealed.

"The gum tree hit my carport, bathroom, bedroom, lounge and dining areas. All I saw at first was the carport but then, when I opened the front door, it was devastation central. The ceilings had collapsed, and broken metal was strewn across the mattress in my bed," said Aileen, who admits the ordeal brought her to tears. She also lost many prized possessions including a collection of Tigger (Winnie the Pooh) memorabilia such as books, ornaments and fluffy toys built up over forty years, and about ten paintings she deemed irreplaceable.

Aileen said her one saving grace was the wonderful help and assistance she received from Living Gems Gold Coast resort managers James and Chelsie, and the Home Owners Association. "I've had to move out of my home which needs to be rebuilt,

but ever since it happened everyone has been so amazing to help me get through it. I can't thank them enough!"

A taste of Australia went a long way on Australia Day at **Sapphire by Living Gems**. Scores of residents gathered to celebrate with all the traditional fare our country is known for including pies with mushy peas and lamingtons.

Everyone was in fine voice as they sang some of our favourite Aussie songs and there was even a spot of thong throwing which brought many a smile to participants and onlookers. A fun day had by all!

Who knew **Amber by Living Gems** had so many aspiring ukulele players! Homeowner Larry said it all started when a new resident turned up at his doorstep with a ukulele which he played to Larry and wife Irene's delight. They loved it so much they both bought one and then put out a call on Facebook for any others interested in starting up a group of ukulele players.

Within three weeks they had 15 newly joined members of the Amber Ukulele Ensemble, and they practise each Saturday. Most are beginners and the enthusiastic group of musicians have already learned their first song, *You are my Sunshine*.

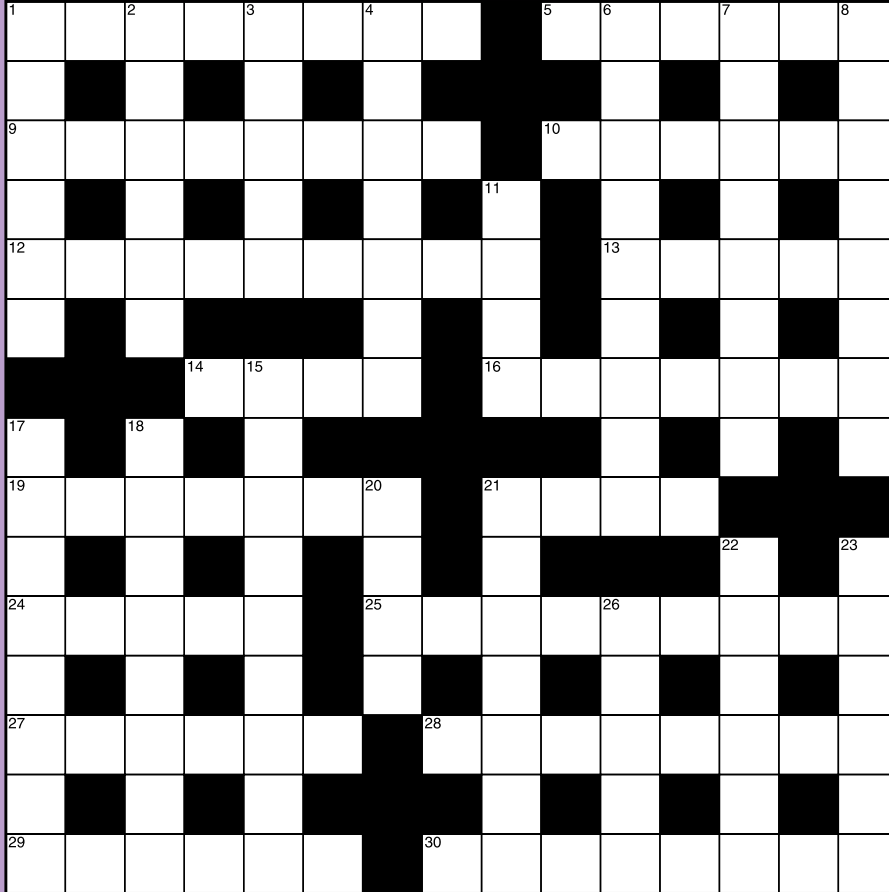


Share your photos and news with us!

If you would like to have your photos featured in the *Thrive Resort Round-up* next month, or have a story idea to share, we'd love to hear from you. Send your photos to us before the 15th of each month to ensure your shots can be included in the next edition. Email us at content@livinggems.com.au



Crossword



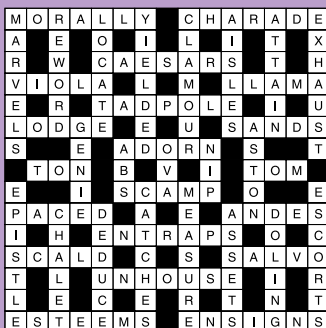
Across

1. Pestered
5. Levels
9. Etch
10. Kremlin country
12. Safety barrier
13. Miner's land reserve
14. English princess
16. Slimmers
19. Stroll aimlessly
21. Flex
24. Light boat
25. Mexican dish
27. Eskimo houses
28. Character
29. Disembark (3,3)
30. Status

Down

1. Overpass
2. Strike off (barrister)
3. Made slip-up
4. Hug
6. Baton
7. Damps down
8. Panicky person
11. Clay lump
15. Fell asleep (6,3)
17. Hitting
18. Motorcycle glove
20. Picnic blankets
21. Resident student
22. AD, anno ...
23. Re-enter (data)
26. Kinswomen

Last month's solution





Flex your mussels for a delicious treat



Black lip mussels are an often-overlooked seafood option for lunch or dinner, but they are a delicious and relatively cost-efficient ingredient.

Chef Matt Conquest said his black lip mussel recipe includes a base sauce and if you want to change it up you can add extra ingredients. Home chefs can create a creamy option by adding a teaspoon of fennel seeds and one cup of cream to the sauce.

Ingredients

Serves 2-4

Black Lip Mussels and sauce

3 tbsp extra-virgin olive oil

4 golden shallots, *peeled and sliced*

4 large garlic cloves, *minced*

1 long red chilli, *diced or chopped (optional)*

2 cups dry white wine

4 sprigs fresh thyme

2 bay leaves

Sea salt (Matt says not to season with salt until you try the sauce later during cooking)

Good amount of cracked black pepper

2kg or 2 packs of live mussels, *scrubbed and debearded*

4 tbsp butter

4 tbsp fresh Italian parsley, *chopped*

200g spinach, *(optional)*

Crusty bread, *sliced and grilled or fresh for serving*

Method

1. To make the sauce base, heat up a heavy-based pot to medium high for sautéing.
2. Add the oil and golden shallots to the pot and soften the onions.
3. Add bay leaves and garlic to the pot and sauté for a couple of minutes. Then add thyme, chilli, pepper and white wine and bring up to a simmer. Simmer for 5 minutes.
4. Remove from heat and transfer into a bowl or dish so you can reuse the heavy-based pot.
5. Wash the pot out, clean and put it back on the stove on high heat. *Note: This sauce can be made ahead of time (even the day before).*
6. Now for the mussels. Make sure they are washed and ensure you don't tip the bag juice into the recipe. Cook them quickly so they stay plump and don't shrink hence getting the base ready first, so it is a nice quick cook.
7. Heat your heavy-based pot with a good fitting lid to a high heat. Once the pot is hot, remove the lid and tip the mussels into the pot. Put the lid back on and hold down so the mussels can quickly steam for 2 minutes.
8. Once the pot has settled down from its rapid steaming, carefully remove the lid, give the mussels a stir and then pour in the sauce base. Bring to the boil and give it a good stir to combine. Taste the sauce and season to your liking.
9. To finish the dish, add the butter and stir through, then add the spinach and fresh herbs and stir through. Put the lid back on and turn off the heat. Put out serving bowls, either individual bowls or a big bowl to serve from the table. Serve with fresh or toasted/grilled bread.

Frame that shot

Pretty as a picture! Living Gems' popular photo competition returns for 2024.

We're looking for creative photographs that showcase why the Living Gems lifestyle is simply lifechanging.

They can be terrific travel destinations, wonderful wildlife photography or fabulous times with

friends. Entries are open to all Living Gems homeowners.

The best photograph each month will be featured on the back page of *Thrive* magazine as well as on Living Gems' Facebook page.

Get snapping! The competition will run until 1 November 2024. Submissions should be sent to content@livinggems.com.au

Guidelines for submitting your photos

Photos must:

- Be taken by you
- Be at least 2MB in size
- Include the location of the photograph, along with any interesting information about the destination.



March Photo Winner

This month's contributor wishes to remain anonymous, but tells us this remarkable photograph of a baby dinosaur stampede was taken at the Age of Dinosaurs exhibition at Winton in Outback Queensland.

You could be our next photo competition winner. Just submit your photo to content@livinggems.com

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Logan Village QLD 4207

1800 317 381

Pacific Paradise

596 David Low Way
Pacific Paradise QLD

1800 978 388

Maleny

23 Macadamia Drive
Maleny QLD 4552

07 5429 6108

Caboolture Riverfront

176 Torrens Road
Caboolture South QLD 4510

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Opal

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Logan Village QLD 4207

07 5547 2333

Sapphire

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07 3804 7655

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