

onmas

November 2025

The magazine for **mas** Members

Smarter healthcare

**How AI is
redefining
modern
medicine**

Digital detox diary

Benefits of breaking
up with my phone

Paws and effect

A young vet's canine
cancer crusade

Facing the inevitable

The talk we avoid –
and why it matters





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A warm welcome from MAS



Over the past few months, as I've settled into my new role as CEO, I've had the great privilege of meeting some wonderful Members, both at partnership events like Art in the Park and professional ones such as the New Zealand Dental Association Conference.

I always love hearing about your impressive achievements, listening to your interesting perspectives and learning about your positive experiences with MAS. It makes us proud to know that MAS has helped in some way to support your endeavours or bring peace of mind when you needed it.

This issue of onMAS is full of stories that celebrate the great community that surrounds our Member-owned mutual. In these pages, we meet scientist and businessman Paul Oei, whose independent laboratory is helping people take control of their health; artist and illustrator Evie Kemp, who is inspiring many to find their own creative voice; and Hawke's Bay vet Siobhan Graham, who is working towards developing a new treatment for canine cancer. And that's to name just a few!

Our cover feature is a topic that will touch us all in the coming months and years, and that is the use of AI in healthcare. As it will have profound implications for both practitioners and patients, we wanted to investigate the opportunities it presents and understand more about the potential pitfalls that will need to be considered. MAS Member Graham Denyer has spent the past 3 years exploring AI's role in healthcare and he shares his insights in this piece, among other experts.

Meanwhile at MAS, we're feeling honoured to have earned some great accolades of late. At the Canstar Insurance Awards, MAS received not one but 3 'Most Satisfied Customers' awards for Home and Contents Insurance, Car Insurance and Seniors Insurance. Having satisfied customers is, of course, our greatest achievement.

We'd love to hear more about your recent wins too, and what you'd love to read more about in onMAS. Email onmas@mas.co.nz with your ideas and take a moment to enjoy more great content at mas.co.nz/onmas.

Jo McCauley
Chief Executive Officer

Tēnā hoki mai anō koutou ki tēnei purongo kōrero o tō tatou nei hāpori, arā ko ngā mema o MAS e titiro kau ana ki ngā kaupapa kei roto, tēnā koutou.

Me āta tirohia e koutou ngā pakitara e whā o te purongo kōrero nei. Kei reira ngā ringa raupō o te motu e mahi tika ana, e mahi pono ana kia tupu kia rea te ngākau, te tinana, te wairua i runga i te ara tāngata.

Ko te kai a ngā kaituhi nei he whakaaro, ko te kai a te Rangatira he kōrero nō reira rau Rangatira mā, tēnā koutou, tēnā koutou, tēnā rā koutou katoa



Mark Ormsby

(Te Ātiawa, Ngāti Maniapoto, Ngāti Wairere) is Kaumātua/Tikanga Advisor for MAS and MAS Foundation. He shares this mihi whakatau (welcome message) for the issue.

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News in brief



Creative flourish

“Art washes away from the soul the dust of everyday life.” This famous quote from artist Pablo Picasso poetically captures the joy and benefits of creating and engaging with the world of art. Science also backs up this sentiment with proven benefits for our emotional wellbeing, including the release of the ‘happy hormone’ dopamine.

According to a study published in the journal ‘Frontiers in Public Health’, carrying out creative activities such as arts and crafts are as beneficial to mental wellbeing as having a job. This has led academics to conclude that providing access to opportunities for creativity could have a significant positive impact on public mental health.

Certainly, a feeling of positivity was palpable at Art in the Park, held in Eden Park’s Grand Hall Te Pā in September. MAS was very proud to be a partner for this inspiring and uplifting event, and in particular to be launching the inaugural MAS Emerging Artists’ Gallery.

As MAS’s Chief Distribution and Marketing Officer, Matt Harvey, put it, “The MAS Emerging Artists’ Gallery is a space that champions emerging talent, and we’re

excited to help foster the kind of cultural vibrancy that helps communities thrive.”

The dedicated gallery was a feast of colour and materials, and featured 14 incredibly talented young artists who had all completed the Art & Enterprise workshop with The King’s Trust Aotearoa New Zealand.

On the opening night, 2 major prizes were awarded. The first was the MAS Emerging Artist Award, voted for by MAS employees from around the motu, which went to figurative painter Natalie Gelder.

When asked about what it meant to be part of the gallery, Natalie said, “It’s really cool being invited into a space where we’re





Above (from left) MAS CEO Jo McCauley and Logan Bow, winner of the MAS Outstanding Artwork Award; among the artists exhibiting was MAS Member Sam Gilmour; Art in the Park was held at Eden Park in September. **Below** MAS Emerging Artist Award winner Natalie Gelder with Jo McCauley.



celebrated and we're welcome. For many artists, stepping out of your artist space to do something like this can be quite daunting, but everyone is so kind. I spoke to quite a few different people from MAS and they were just so genuinely warm and supportive. I'm really grateful for that."

Then came the MAS Outstanding Artwork Award, which was decided by a panel of expert judges, including Rod Baxter, CEO of The King's Trust NZ, Rob Campbell, Chancellor of AUT, and Kendal Morgan-Marshall, a co-director at Scratch Design. This award was presented by MAS CEO Jo McCauley to multidisciplinary artist Logan Bow.

A delighted Logan said, "After years of unsuccessful entries into numerous art competitions, I stopped pursuing awards thinking that my work was not award-worthy. Instead, I focused on creating works that genuinely reflected my interests and architectural inspirations. Winning the

MAS Outstanding Artwork Award feels meaningful because it affirms the value of making beautiful art forms that exist for and of themselves, free from imposed wishy-washy concepts and perfectionism in hyperrealism."

One of the young artists exhibiting, Sam Gilmour, is a MAS Member herself and said, "When I heard [MAS] was sponsoring us, I thought that was really lovely and just shows how you value the arts, which is incredible."

Of the initiative, Jo McCauley, said, "At MAS, our values are grounded in care, connection and doing what's right for our Members and communities. Partnering with Art in the Park is a natural fit; it's a celebration of creativity, which we see as vital to wellbeing and a powerful way to bring people together. Supporting the next generation of artists is one of the many ways we can invest in a more connected and inspired Aotearoa New Zealand."

Winning combo

Three's a charm

In the 2025 Canstar Insurance Awards, MAS won 3 'Most Satisfied Customers' gongs for Home and Contents Insurance, Car Insurance and Seniors Insurance. This reflects MAS's commitment to delivering exceptional service, value and support to our Members. MAS was the only insurance provider to earn top 5-star ratings in multiple categories across the awards.

"We're incredibly proud to get this recognition," says Chris Sutherland, MAS Chief General Insurance Officer. "Winning one Customer Satisfaction Award is a great achievement, but to earn 3 is a reflection of the hard work our teams put in to ensure our Members receive insurance that's not only reliable and comprehensive but also delivers real value. To be rated number one by the people who matter most, our Members, is a huge honour."

A win for life

MAS was honoured to receive Highly Commended at the Financial Services Council of New Zealand (FSC) Conference in their Innovation of the Year category for our Preventative Health Programme. The accolade celebrates the work of our Life team, which led the development of our breast and bowel cancer screening reimbursement offer for eligible MAS Members who fall outside the age criteria for free public screening. MAS also passed this offer on to employees.

Rachael Macdonald, MAS Chief Life Insurance Officer, said, "This initiative marks a fundamental shift in the insurance model from a traditionally reactive approach to a proactive one, by focusing on early detection and prevention to support better health outcomes for our Members and staff. It also reflects our commitment to putting people first and innovating in ways that make a real difference in our Members' lives."



Remembering Nigel Latta

1967–2025

We were devastated at the passing of Nigel Latta in September, a MAS Member and an outstanding New Zealander. We had the privilege of speaking to Nigel in November 2024, and even in the face of the terrible news of his cancer diagnosis, he was funny, honest and brave.

With his trademark candour, he spoke about how he was coming to terms with the realities of the illness and focusing on what he could control. Nigel said that although he wasn't "afraid of dying", his greatest concern was making sure that his family would be well looked after once he passed.

The day after he passed away, Nigel's final book 'Lessons on Living' was published, a testament to his ongoing mission to impart helpful knowledge to others. The book is a psychological toolkit for navigating life's ups and downs and contains his own learnings from living with an incurable illness.

Andy Schlaffer, Nigel's MAS Adviser, said, "Nigel was always cheerful, despite the tough journey he found himself on over the last 18 months of his life and I am honoured that I was able to be there for him and his family when they needed us most."

MAS Chief Distribution and Marketing Officer, Matt Harvey, said, "At MAS, we will remember him fondly for his great nature, positivity, and the significant impact he had on us all. Nigel gave so much to the people of New Zealand through his books, his shows and his wisdom, and we know his legacy will continue for generations. Meeting Nigel and experiencing the warmth, humour, and courage he brought to our team and Mutual has made a lasting and valuable impact."

Good governance

Saxon Connor, a senior leader in New Zealand's healthcare system and a practising liver and pancreas surgeon (HPB), has begun his year-long governance development experience through the MAS Future Practitioner Director Programme.

In addition, MAS awarded Institute of Director training scholarships to Dr Alastair Dunne, a Wellington-based General Practitioner, and Craig Hunger, a veterinary professional.

The new programme is designed to support experienced professionals who are transitioning into governance roles, and over the course of the year Saxon will join the MAS Board attending in-person board meetings, strategy days and audit and risk committee meetings.

"I applied for the Future Practitioner Director Programme because I'm at a point in my career where I want to contribute to the health sector in new ways," Saxon says. "This opportunity allows me to build on my governance experience and gain deeper insights into board leadership, particularly in health-adjacent industries. I'm excited to learn from the MAS Board and contribute where I can."

Saxon attended his first round of MAS Board and Committee meetings in September and will finish his governance development experience in June 2026.

Further information about the MAS Future Practitioner Director Programme can be found in the 'About' section at mas.co.nz.



Fair play!

The New Zealand Dental Association (NZDA) Conference took place in Wellington in August, with MAS proudly supporting as a Platinum Sponsor. The Employment Fair was an incredibly successful part of the event with 72 jobseekers, 50 private practices and 11 hospitals in attendance. To date, 70% of the

Bachelor of Dental Surgery 5th Year class have signed contracts as a result of the Employment Fair with more to come! Of the jobseekers there, 100% said they would recommend the Employment Fair to a friend.





First things first with... Matt Carkeek

Matt joined MAS in a sales role 10 years ago and has risen through the ranks to be **Head of Underwriting and Commercial Channel**. But that's not his only experience of being on the fast track.

So what exactly is an underwriter?

I often start out by clarifying that it's underwriting, not undertaking. As an underwriter, you're assessing the types of risks the mutual can accept and setting guidelines for frontline staff. Attention to detail is key, but there's also an element of pragmatism required. We have to make sure that the mutual is protected but we want it to be as seamless as possible for Members and for every Member to feel that they're getting what they need from us.

What do you love about being at MAS?

We have really talented people here at MAS and there's a collaborative spirit across the business with a common purpose. Then there are our Members. We're supporting and protecting the assets of all these core groups across New Zealand who are doing really cool things in their communities.

Tell us about your other great passion.

I come from 3 generations of car racers. Back in the day all the F1 drivers used to come out to New Zealand during the northern hemisphere winter. There was a race track in Levin where my grandfather lived, so he was involved in bringing them out to that. He wrote a book about it. My dad used to build his own bikes and race them. Then he got into building and racing cars. I was driving around paddocks aged 13, racing the adults before getting serious on the track.

What's the best thing about racing?

Racing is in the blood, so it just felt right. I'm more introverted generally speaking, but once the helmet goes on, the visor comes down and you start racing, there's a real competitiveness there. That said, it's actually a team sport. You come back afterwards to talk to your team (in my case, Dad and my cousins) about how the car's going and how we can improve it. I stopped racing about 2 years ago. With the kids being young we wanted to do other things, go camping and get out on the water. I might go back to it one day, or my daughters might. We'll see. ♥

Matt's firsts

What was your first car?

A Chrysler Valiant. It was a big old tank of a thing and it had a different coloured door and a different coloured bonnet.

What was the first concert you went to?

Crowded House in Palmerston North.



What's the first thing you'd grab in a fire?

A kid in each arm. At 9 and 6 years old, they're still small enough for that.

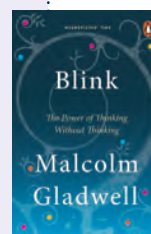


What's the first piece of advice you'd give others?

I always come back to one from Henry Ford which is, "Whether you think you can or think you can't, you're right." It's quite simple, but it brings me back to the reminder that mindset is everything.

What was the first book that had a big impact on you?

Malcolm Gladwell's 'Blink: The Power of Thinking without Thinking'. It talks about how we all have a sense of intuition that, if we can tap into it, is really powerful.



Rise of the machines

Recent years have seen a surge in artificial intelligence tools, some of which are revolutionising the medical sector. Health writer Nicky Pellegrino examines the benefits and risks of these digital devices and why humans will always have a place in healthcare.



No one really knows exactly how artificial intelligence will change the face of healthcare in the future. Unpredictable is the word most experts use. But one thing is certain: AI is set to revolutionise the way patients are diagnosed and treated, and change is coming fast.

Already it is making a difference for GPs in New Zealand, with AI scribes such as Heidi Health and iMedX taking care of admin so doctors can focus better on their patients.

At Tend, which has clinics all around the country, a bespoke AI scribing tool was

launched in 2024, and Chief Medical Officer Graham Denyer says it's already been used in more than 100,000 patient consultations. The tool listens in on a conversation and transcribes the patient's notes, which are checked for accuracy by the doctor.

"It's quite transformative," says MAS Member Graham. "It does a better job of writing notes than I'd be able to in the time I've got available, and it improves the experience of the consultation. You get to sit and talk to the patient and you're much more tuned in to non-verbal cues that you might not notice if you were also trying to take notes. It's also a big time saver."

Auckland-based Graham reckons he saves about an hour a day when he would normally be typing up notes, which is significant for a time-pressed GP.

All patients at Tend are asked to consent to the use of this technology when they're booking an appointment; a small number do refuse, but most are willing. Note-taking is only the beginning, of course. Already the tool is starting to help with other administrative tasks like managing inboxes, billing and claiming. Eventually, it will be assisting doctors to make decisions about the best treatment plans for their patients.

"That's something we would approach very cautiously as it will need careful implementation," says Graham. "I suspect that, unofficially, some clinicians will already be using ChatGPT. Having worked with AI and health for about 3 years now, it's clear to me that the pace of change is extraordinary. The challenge ahead of us is how we integrate this technology in a way that is safe for patients and clinicians."

There is a list of potential issues to consider. For instance, these systems do make errors, so how do you ensure a doctor is checking properly? What about safeguarding data privacy? If an AI product has been trained on information from patients in another country, will it be as effective for the needs of New Zealanders? And, perhaps most worryingly, might reliance on AI tools erode a doctor's skills over time? →



Graham Denyer has led the charge in the introduction of AI tools at Tend, including Tend Scribe.



The pace of change is extraordinary. The challenge is how we integrate this technology in a way that is safe for patients and clinicians.



Top While AI tools are fast evolving, Graham knows healthcare will always need a human aspect. **Above** The AI-powered Tend Scribe takes notes during consultations.

One Polish study, published in ‘The Lancet’, found that after just 3 months of using an AI tool designed to help spot precancerous growths on colonoscopies, doctors were significantly worse at finding growths without it.

“There’s always been this automation bias problem,” explains Chris Paton, a professor of Health AI at the Liggins Institute. “When you automate something, you stop learning how to do it yourself.”

ChatGPT is already almost capable of passing US medical licensing exams, according to researchers at California-based healthcare provider Ansible Health, who put it to the test. Other trials have

seen AI outperforming humans when it comes to diagnosing illness.

“It’s not outside the realm of possibility that you’ll be talking to a robot at some point,” says Chris. “Already they are being used in some elder care settings.”

Leaps and bounds

While AI research has been around since the 1950s, the past decade or so is when we have seen big leaps forward. The arrival of neural networks, also known as machine learning, meant that systems could be developed to help radiologists looking at a scan identify areas that look abnormal. AI started being used in predicting patients’ health risks and has become a useful tool in drug development.

Another leap has been the introduction of large language models like ChatGPT, with even the experts that developed them surprised by how much they can do.

“Everyone is trying to come to terms with that now and figure out how it can be used in healthcare,” says Chris. “There are all sorts of uses that might get introduced very quickly over the next few years. Pre-consultation triage is probably one of the things that will happen; instead of waiting to see your GP, you’ll chat to a 3D avatar

which will ask you questions and produce a summary for a doctor or nurse to look at and decide how urgent your case is. Of course, that may not happen. There might be another solution developed.”

In the past, there have been problems with AI hallucinations, particularly with the older versions of large language models which would make up information that was wildly incorrect.

“You don’t want that in healthcare,” says Chris. “But the AI companies don’t want that to happen either, and it’s becoming less of a problem as the models get better.”



Beyond the healthcare sector, there are environmental concerns with the use of AI. A lot of water and energy is required to run massive computing centres, and it contributes to electronic waste. There is also a financial cost to consider.

However, the possibilities for improving people's lives should not be understated either. Surgeons are already able to use AI-assisted robots to conduct high-risk surgeries with greater accuracy. Here in New Zealand, research is ongoing to streamline the diagnosis of conditions like autism, ADHD and dementia.

Meanwhile, at the University of Auckland, researcher Reza Shahamiri is working on developing AI that understands atypical speech, so that people who have sustained damage to the language-controlling part of their brain – following an accident or a stroke – can use their smartphone to translate what they are saying to other people.

Does not compute

It's a brave and exciting new world, but one that is going to need thoughtful regulation.

Angela Ballantyne, a bioethicist at the University of Otago, says one of the issues concerning her is accountability, particularly with AI tools that might triage patients or suggest treatments.

"If there's an error and the patient is harmed, it still sits with the doctor, and looking forward, that's a real problem," Angela says. "We know that as people get used to using the tools, they'll stop checking them because they'll be right most of the time.

"If we're holding individual doctors accountable for errors that are actually happening on a systems level, we don't really have a regulatory model for that kind of harm. One interesting question is, would ACC cover harms that are the result of an error in an AI tool?"

Angela has also experienced AI in use as a patient on a doctor's visit with her daughter. While the GP explained at the time that the tool was being used, she feels that more care needs to be taken.

"It's good in terms of transparency, but we want to be wary of calling that

Chatbot talk

We all know chatbots aren't real humans, yet despite that, people are forming strong bonds with AI avatars and social robots, listening to their advice and sharing their deepest feelings. There have even been cases of people falling in love with and marrying chatbots. So, what is going on?

It all comes down to the way humans have evolved over many thousands of years, explains Brigitte Viljoen, a psychotherapy lecturer at Auckland University of Technology. "We're designed to connect with other humans for survival and thriving," she says.

These machines communicate in a human-like way and we try, unconsciously, to connect with them in a human-like way. They're designed to keep us engaged and are feeding something that is a deep, innate need in us."

Brigitte did a research project using chatbots and found that when people interacted with



them, they soon forgot they were communicating with a machine. One participant unconsciously smiled in response to a smile from a social robot; another found themselves trying to make eye contact. "Some really felt it was their friend," says Brigitte.

In a therapy setting, this can have worrying consequences. There have been examples of chatbots dispensing seriously harmful advice and suicides have been associated with these sorts of interactions.

Given our country's shortage of therapists, Brigitte can see a role for AI technology.

"But there needs to be rigorous research done, it has to be regulated and must be overseen by a clinician and real human."

consent," she says. "Consent requires that the patient knows enough about what is going on and has time to consider it, and that they have a genuine choice and don't feel coerced."

These issues are at the forefront of Graham Denyer's mind as the technology advances. But so long as AI tools are appropriately regulated, just like any other medical device, he is optimistic about their scope to improve the lives of both patients and clinicians.

For instance, tools that predict how a person's health might change over their lifetime seem set to create a future where the focus for health professionals can be as much on preventing disease as on curing it. "You'll still need the human in

the loop," says Graham, who sees AI as enhancing the work of clinicians, rather than replacing them. "An experienced GP will tell you that the real impact and art of their work is actually around those more human aspects. It's relationships, and influencing change in people's lives, and connecting dots. Hopefully this technology will help doctors get to the top of the cliff, rather than being the ambulance at the bottom all the time." ♥



Scan here for more about AI in healthcare, or visit mas.co.nz/artificial-intelligence.

Style guide

Breaking through depression to thrive in her own technicolour world, artistic entrepreneur Evie Kemp shares her passion for helping others embrace their own innate creativity.

Words Nicky Dewe **Photography** Reuben Looi



MAS Member Evie Kemp's Auckland art studio is a riot of colour and character. It boasts bold prints, quirky items and cosy corners with cushions in every texture and hue. You might imagine that these are the stylings of a larger-than-life person making a big statement for all to see. In fact, Evie herself is a warm and gentle person whose mission is as much about helping others find their own creative flair.

"What I love most about what I do," says the designer, illustrator, author and entrepreneur, "is trying to inspire people to find their style, and to remind them that you can do it at any stage or situation in your life."

Her most recent creation, a book about interior design called 'Much', is a testament to this philosophy. "I really

wanted to get across the message that you don't need to do things like me, or love these colours as much as I do. I might be here on that scale," she says, holding her hand up high, "and you might be there," she says, lowering it down. "But that's great."

Evie has been running her own creative business for nearly 15 years now, but says finding her own personal style has been a process for her, too. "I came from a very unconfident place and felt really unsure of expressing myself at first. I always loved art growing up, but at school I kind of got dissuaded from it. I went to university to study law, but a big wave of depression hit me about halfway through. I hated being there and doing what I was doing, so I took 6 months off to get better. →



Evie is living life in full colour, and what was once a humble hobby is now a booming business run out of her vibrant Mt Albert studio.



At the same time I thought, ‘I need to find something that lights me up.’”

She ended up doing a graphic design course at AUT, and through exploration with illustrations, textiles and colour, Evie found her way back to happiness again. “I got to rediscover those things that I’d sort of buried down due to teenage insecurity and get back to what I loved.”

Evie imagined she might get a job in magazines or similar after graduating, but thanks to some serendipitous

Above The Auckland artist enjoys expressing her passion for colour through her bright, bold clothing. **Below** Play is a key part of the creative process. **Opposite** From illustration and painting to textiles and interiors, Evie’s talents knows no bounds.



“So many people just don’t give themselves permission to play. They might want to, but they don’t know where to start.”

timing, a new path opened up. “It was the first year of Instagram and I hopped on there and started sharing my work. I was making art prints of brightly coloured animals and they did really well and started to get stocked in shops. That was really my core business for quite a long time. Then I’d post pictures of how I’d styled a space and that’s how it got into the interiors side.

“I just kept following the breadcrumbs, seeing what was sustainable as a business and what opportunities came up. After a while, I was so far down the track that I thought, ‘I’m probably unemployable now, so I just need to keep chugging along!’” she laughs.

And sure enough, the opportunities have continued to come. These days, Evie has many strings to her bow, including styling events, designing textiles for fashion brands and running creative workshops for companies and teams in her studio or further afield. “It’s really cool because it’s another way to help people get creative. There will always be people who say, ‘Oh, I’m not an artist,’ and I’ll say, ‘Yes, you are, and I’m going to show you how!’

“I think so many people just don’t give themselves permission to play. They might want to, but they don’t know where to start. So I think having it laid out for them and being told to go for it really works. I love seeing people suddenly feeling proud of their creation.” Evie’s Manurewa home, which she shares with her husband Sam, a gynecologist and long-time MAS Member, is an ever-changing testament to her eclectic tastes, and her decor is beloved by her 31,000-plus Instagram followers.

While Evie is largely calling the shots on the design front, Sam also plays a key part. “He’s really handy, which is good. I think he wishes he wasn’t so handy sometimes,” she laughs. “He helps me with so many projects. Lots of my stuff is second-hand or things I’ve customised. I really like having things that are harder to find and unique, so second-hand is the easiest way to do that. It’s the thrill of the hunt!”



Space to create

Asked whether she'd ever do interior design for individual clients, Evie is more hesitant. "I've done it at various times and I do a little series on my Instagram called 'Much better', where people can submit their images and I'll help them do it that way. I'd rather encourage people to figure it out for themselves though, because I really believe we're all the best designers for our own home."

As for her own ambitions, Evie says she wants to continue to develop her own artistic voice more. "I still always feel like I'm slowly getting there. I still care too much what other people think, even though I'm there saying, 'It doesn't matter,'" she adds. "You still wonder if you might be missing out on opportunities by doing things a certain way, or you might not be in the cool kids' club... but you just have to keep marching to the beat of your own drum."

Wise words that Evie hopes will help other people find their own paths. "I don't know if [being creative] is something that's pushed out of us by this need to work and be productive all the time. Often, I think people feel that if they're not making something really good, then there's no point. But that isn't how it should be; the point is in the process. I want to tell people, 'Trust yourself. Have a go, make some mistakes. Some people will hate it, some people will love it. But you're the one who has to live inside that world, so it has to be what's right for you.'" ♥



Scan here to see
more of Evie's
colourful studio,
or visit [mas.co.nz/
evie-kemp](https://mas.co.nz/evie-kemp).

Evie's MAS moment

When Evie's Auckland studio flooded during heavy rain, she got on the phone to MAS and help was immediately at hand. "The entire space was filled with 12cm of water, which was devastating as somebody who loves rugs and who wasn't very organised and had lots of things on the floor! I'd never dealt with anything like that before and I was feeling quite overwhelmed.

"I contacted MAS and they were so incredibly helpful. They sent someone around straight away. He said, 'Don't stress. You don't need to worry about this.' He came back with a cleaning crew and while they were cleaning, we photographed and itemised everything. It all got done in one day, and I was paid out the next week. I felt so lucky because even though something bad had happened, I was so well supported and everything was sorted out quickly.

"I also have Public Liability Insurance with MAS. When I first took over the studio, they helped me figure out what insurance I actually needed and they were so helpful because I was quite unsure. It's really nice when you're in business, to have other businesses that you work with that you can really trust."



“I realised that I had been wanting the system to change but, in the end, the only person you can change is yourself.”

Paul Oei is both a clinical scientist and a businessman who is on a mission to create positive change in genetic testing for New Zealand. In particular, he's focused on connecting people directly with the services they need and putting more power, control and choice into patients' hands. He's humble, but also highly ambitious and deeply driven by a sense of purpose, fuelled from a tragedy in his own life.

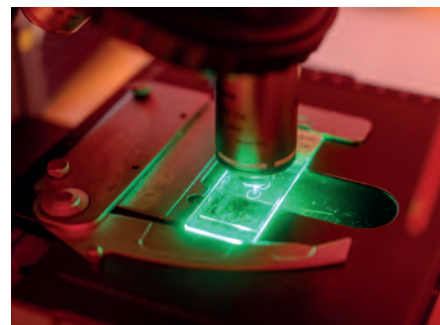
But first, the background that led him to become one of the founders of Auckland independent medical laboratory IGENZ. Paul's family came to New Zealand as refugees from Indonesia in 1969. As he was growing up, their means were modest, and Paul says, “we were left to our own devices”, with days spent fishing in creeks, biking and exploring new places. Studying wasn't on the top of his priority list, but he was always a problem solver by nature.

This led Paul to work in the public hospital system for 18 years, establishing his career as a clinical scientist. “I was at Auckland Hospital, and the people I worked with were incredible and allowed me to grow my craft,” says Paul, a MAS Member who holds a Founding Fellow of Science with the Royal College of Pathologists Australasia.

Despite his successes, however, he began to lament the disconnection from the real-world implications of his work. “As scientists, we were isolated and disconnected from the patients themselves. We were operating instead as part of

The ultimate test

After experiencing a devastating personal tragedy, MAS Member Paul Oei was inspired to use his scientific knowledge to benefit others. He shares his humble beginnings and what led him to the medical laboratory that's helping doctors and patients across the country.



Left Paul with team manager Bronwyn Neumann in the IGENZ lab. **Above** Each sample is treated with care and respect for the patient it belongs to.

a big machine and, over time, I felt I had lost my purpose. My GP wife said I had become ‘institutionalised.’”

Lost and found

This sense of disconnection was brought home to him most keenly under incredibly difficult circumstances. When his son Nicholas was 4 years old, he was diagnosed with a brain tumour, subsequently passing away aged 9. It was during those early dark days when Nicholas was in hospital that Paul had a conversation that changed him.

“I was feeling disillusioned, when I spoke to another parent and he said that the testing we perform gave him hope for a diagnosis or treatment for his child.” That conversation resonated deeply at the time, and Paul says, “It still helps me make decisions as a professional and in business today.”

It took a while, however, before Paul was ready to make a major leap of faith. Three years after Nicholas passed away, and while he was still processing his circumstances, the moment came.

“We had a 6-month-old baby and my wife wasn’t working, but she said to me, ‘You can’t keep coming home disillusioned from work every day. You need to do something about it.’ I realised that I had been wanting the system to change but, in the end, the only person you can change is yourself,” says Paul. So he did. He quit his job and set up his own company.

And so IGENZ was born, an accredited medical laboratory supplying specialised

testing services for diagnosis and treatment of cancer. “I wanted to set up the laboratory to specifically look at the rare problems and gaps in the system that doctors needed to solve, and help by providing solutions for them as quickly as possible,” Paul explains.

IGENZ works with public and private hospitals in New Zealand and overseas, and uses many varieties of genetic technologies to analyse cancer patient samples. They support doctors, such as pathologists, oncologists and surgeons, in making diagnoses and assisting in decisions on therapeutic pathways.

Fast forward nearly 20 years and the lab has grown from 3 to 18 staff. They are now moving into another part of the testing market, having bought a paternity testing company, DNA Diagnostics, from the University of Auckland. Paul says instead of only providing services for those with rare cancers, he hopes to broaden the scope of the lab.



Above Nicholas (right) with his younger brothers, Matthew (left) and Patrick.

“The early part of my career was focused on being the ambulance at the bottom of the cliff, now I would like to help put fences at the top. We want to find ways of detecting things before they happen. In a large health system, with a focus on throughput, we want to give the patient more choices and control over their own health outcomes.”

Patient priority

The team at IGENZ has built an ethos that every sample from a patient is precious. Paul believes that it is easy for patients to fall through the cracks within the current health system, and though he knows that to change that will be difficult, he’s determined to keep trying.

“I’m fortunate and thankful to be able to lead a high-performing board with industry experience, staff and scientists that desire to quickly solve problems, and a laboratory with a culture that responds to patients’ needs.”

The past 2 decades have been driven by progress, and Paul is still focused on the future, even as he jokingly eyes up his own retirement. “A lot of what we want to achieve will be outside of my time frame,” he says, “but the company’s set up to keep running without me. When I started doing this, cancer was a death march, but now it’s changing. There are more options, more curative processes, and early detection is critical too. So that’s what we’re trying to do.” ♥



The art of medicine

GP and author Dr Lucy O'Hagan and her partner, artist Lizzi Yates, talk love, careers and creativity.

Words Sharon Stephenson **Photography** Billie Brook

Love stories don't always travel on linear tracks. And so it was for MAS Member and GP Dr Lucy O'Hagan and her partner, artist Lizzi Yates. Their story is one of many in Lucy's first book 'Everything But the Medicine: A Doctor's Tale'.

How did your career begin?

Lucy: I was born in Southland where my father was a GP. Medicine wasn't always the plan, but I was good at science and wanted to work with people, not things. I did my degree at the University of Otago, then worked in Gisborne and Whakatāne before training as a GP in Dunedin. My then-partner and I joined a new practice in Wānaka with 2 other doctors, which we ran for 20 years. It was really interesting to live and work in the same community.

Lizzi: I'm from Nelson and did a BA at the University of Canterbury before heading to London, where I lived in a monastery for 3 years. I eventually followed my boyfriend, then husband, to Wānaka, where he was a ski instructor and metal artist. I had been to Ilam School of Fine Arts at 18, but didn't complete the degree. In 2020, at the age of 60, I finally spent 3 years studying art at The Learning Connexion in Wellington.

How did you meet?

Lizzi: I knew who Lucy was because Wānaka is a small town. I had seen her perform with a local theatre company and thought she was fantastic. She joined me and another actor devising a theatre piece about self harm, and we became great friends.





Lizzi (left) and Lucy in their cosy coastal Kāpiti home.

Lucy: We were just friends for 7 years until I had a dream about Lizzi. My relationship had broken up by then, but Lizzi was still married and I didn't want to ruin our friendship. Neither of us had had a same-sex relationship before. When I finally confessed to Lizzi, she surprised both of us by saying, "It took you long enough!"

It was a journey to get where you are now, right?

Lucy: It wasn't the easiest thing we've ever done. We were certainly the talk of the bridge club! But the people who mattered to us, including my 2 sons and Lizzi's daughter, were supportive, and we both knew we wanted to make this work. The pressure of all these life changes on top of rural general practice did contribute to burnout. I needed to take some time out, so I sold my share of

the practice, and when I recovered, we moved to Dunedin. Four years later, we moved to Wellington so Lizzi could study art at The Learning Connexion.

I'm now a GP at a predominantly Māori-Pasifika practice in Porirua, and I also train GPs, which I've been doing for 25 years. I watch about 150 consultations a year, mainly with GP registrars, who I always implore to be themselves. It's truly magical to see what happens when the doctor is being who they are.

You come from very different professional disciplines, but what makes you tick as a couple?

Lizzi: We're both really interested in the creative process and can talk about that endlessly. We are each other's biggest fans. We also have many shared passions, from →



Above The artwork on the cover of Lucy's book was created by Lizzi.

Right Lucy's memoir weaves together clinical insights and candid personal experiences. **Below** Artist Lizzi enjoys the creative process and hones her skills in her home studio.



biking and walking to gardening. When we bought our house in Kāpiti 4 years ago, there was no garden, so we've created one from scratch and love doing projects together. Lucy is the compost queen!

Why did you decide to write a book?

Lucy: I started writing a column for 'New Zealand Doctor' in 2017. I'm interested in human complexity, what else is going on in people's lives, other than the medicine. And how we can be more authentic as doctors and not judge people; how we can see the mana in a person regardless of what they're doing or have done.

I've read lots of books by doctors about patients as interesting or funny cases, but I wanted to write about what it's like to be a GP and to sit in the doctor's chair.

I also wanted to tell my own story, including my burnout. I've realised that the more open I am about my story, the more open other doctors are about theirs. I guess I've written the book I would have wanted to read as a medical student or young doctor.

What does the future look like for you, both personally and professionally?

Lizzi: I've never understood 5-year plans. I feel very lucky to be alive, and at this stage I'm going full steam with my art. For me, it's not about the product, but the process. But it's also good to complete work, and in 2025 I was a finalist in the National Contemporary Art Award. Currently, I'm working on a series of paintings exploring absurdist garden topiary. I do a weekly online art workshop with a global community, run by an English artist who lives in Paris, and next year we will join her for a week-long workshop in the Pyrenees.

Lucy: I've previously studied kaitiakitanga bicultural professional supervision at Te Wānanga o Aotearoa, and would quite like to follow it up with the Master of Applied Indigenous Studies. I'm really interested in how mātauranga Māori can inform the way we think and talk about consultations both as GPs and GP teachers. ♥

'Everything But the Medicine: A Doctor's Tale' by Lucy O'Hagan. RRP \$39.99. Published by Massey University Press.

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Your future's in good hands



Paw prints *on her heart*

MAS Member and vet Dr Siobhan Graham has dedicated her life to caring for our furry friends, and now she's working on a revolutionary treatment for canine cancer.

Siobhan Graham has never gone more than 6 months without a pet. Her body is a living storyboard of the animals she has loved; there are tattoos of her childhood cat, 2 dogs and inky interpretations of some favourite Disney animal characters.

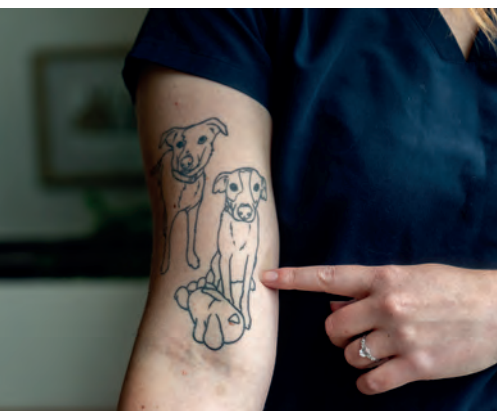
And there are the paw prints across her abdomen – a reminder of Siobhan's time spent volunteering during a challenging time in her youth. Suffering ongoing bullying at her Northland high school, Siobhan opted to learn at home, finding comfort and solace in the handful of hours

“Instead of attacking the tumour with something external, you’re helping the body recognise it and respond.”

each week she could spend with rescued, abandoned and unwell animals at her local SPCA. “The dogs would jump up in excitement when I arrived, and I’d go home covered in muddy paw prints,” recalls Siobhan, smiling. “It was really special. The joy of animals really sticks with you.”

It’s that delight and uncomplicated love of our furry, 4-legged friends, that has led Siobhan to her life’s work. She’s a vet, but more than that, Dr Siobhan Graham is leading a study that could change how we treat cancer in dogs.

Based in Hawke’s Bay, the MAS Member, who grew up in rural Kaipara with guinea pigs, birds, a goat, cows, cats and dogs, is working to develop a new immunotherapy treatment that, if effective, will be an affordable and readily available response to hard-to-treat canine tumours.



Left Being a vet has been Siobhan’s dream since she was 7. **Above** Siobhan’s own beloved pet pooch, Lou, is a retired farm dog. **Below** A couple of the dogs that have left an impression on Siobhan over the years.

Modelled off a treatment developed for humans, Kv9 is an alternative to current cancer therapies such as chemotherapy, which many dog owners decline due to its high cost, lower quality of life for the animal, and often harsh side effects.

“Chemotherapy attacks the cancer, and often the body as well,” explains Siobhan, who graduated from Massey University’s competitive veterinary science degree programme in 2017.

“Our treatment teaches the dog’s immune system to fight its own cancer. It’s like putting a sign on the cancer saying ‘cancer lives here’, so instead of attacking the tumour with something external, you’re helping the body recognise it and respond.”

The treatment targets solid tumours and is administered via injection in a standard vet consult; it’s low-stress for the dog, with little to no post-treatment side effects. “It’s easier for the owners, less invasive for the dogs and a lot more

practical for vets, too,” says Siobhan.

Right now, Kv9 is in its first round of clinical trials, so “it’s early-stage, but so far we’re pleased with the results,” she continues. Thirteen dog ‘volunteers’ with soft tissue sarcomas are enrolled in the trial, with the goal of reaching 40 by the end of 2025.

Recruitment is deliberately slow. “We didn’t want to treat 20 dogs at once, and then have a situation where something unexpected happened. The dogs in our trial have often been through other treatments, with limited success, or the tumours are large and advanced.”

And that means losing a dog is going to be inevitable. At the time of our onMAS interview, Siobhan is dealing with the death of her first trial dog. When the animal’s tumour continued progressing despite treatment, the owners made the difficult call to say goodbye. “It hit me hard,” Siobhan confides. “Harder than expected. I can’t help but get attached.” →



Above When she's not working on the trial, Siobhan clocks in at the local vet clinic.

Below As well as her dog and 2 cats, Siobhan has a water dragon named Delilah.

Opposite Siobhan and her husband Blake with Lou.



Although cautious not to overpromise on results, Siobhan shares that the clinical trial is, so far, promising. Some tumours have significantly decreased in size, which wasn't expected so early in testing. The side effects are also reassuringly mild – nothing much more than a bit of an itch at the tumour site, or some minor and temporary discomfort. For dog owners who have been left feeling that they have no choices with treatment, Kv9 offers hope to both them and their beloved pet.

That said, it's not easy work. "Some of our dogs are battling really serious, large sarcomas, and patient welfare has to come first. I would hate for an owner to keep a dog alive because they think that's what we want for the study. The best thing for the trial is never more important than the best thing for the dog."

Siobhan – who co-founded her company, Kode Veterinary Sciences, with Dr Steve Henry, CEO of Kode Biotech – is currently



its sole employee and spends her days not only focused on the trial, but preparing the company for a capital raise, pencilled in for next year. She picks up casual work at the local after-hours vet clinic, too. And there are her pets, of course: “My 2 cats, Lili and Sprite, a retired farm dog named Lou and an Australian water dragon called Delilah.”

Siobhan’s husband Blake is a detective, and while they’d love to have some human babies together one day, it’s on pause while Siobhan continues to build the business. She laughs when she calls the Kv9 trial her “first baby”, but the metaphor sticks.

“I think most people don’t have a second baby until the first one’s doing alright on its own, and that’s kind of where we’re at,” she says. “Blake might end up being the primary carer down the line so I can keep doing this – it’s something he’s very open to.”

And, she continues, he’s backing his wife and her potentially game-changing cancer treatment all the way.

The road ahead may be bumpy, Siobhan acknowledges. Most treatments don’t make it past trials, which usually comes down to issues with recruiting animal candidates, rather than the treatment itself. A large amount of the work is about connecting with vet clinics all over the country and speaking to them about the trial. But despite the long hours, and sometimes large amounts of travel, visiting homes, changing bandages and building rapport, Siobhan is certain hers is one of the best jobs in the world.

“I do think it’s pretty cool,” she says, smiling. “When people ask me what I do for work, and I say that I’m developing a cancer treatment for dogs, that seems to get their attention. Often they’ll reply, ‘Oh, you’re curing dog cancer!’ And I’m like, ‘I guess I am!’” ♥

Kv9 is currently recruiting dogs in Hawke’s Bay, Wellington and Auckland to participate in further clinical trials. To discuss eligibility, please contact siobhan@kodevet9.com.



Scan here for more about Siobhan’s work, or visit mas.co.nz/siobhan-graham

Wāhine wellness

When Aysha Peters was searching for purpose, she never dreamed she would eventually end up helping hundreds of single mothers become more resilient and prepared to face future challenges. But her wāhine-led initiative Māia Collective is doing just that, with help from MAS Foundation.

“**W**hat question am I the answer to?” It was pondering this profound thought, in the midst of a major upheaval in her own life, that led Aysha Peters on a bold new path. Creating a collective that empowers wāhine across the country is her response to a deep need in our nation, and one that she is uniquely placed to do.

From a childhood full of challenges, to becoming a mum at 19, Aucklander Aysha has overcome many circumstantial and systemic barriers to get to where she is.

Motivated by these experiences, Aysha channelled her knowledge into a positive force, in the form of Māia Collective.



“Māia Collective is wāhine-led, and a kaupapa Māori organisation that centres on mana and creating culturally safe care that works across all groups and communities,” Aysha explains.

In the 5 years since its inception, the programme has supported and empowered more than 330 wāhine. “We help wāhine build resilience, because it’s something that has to be taught, modelled and practised,” Aysha continues, “and so often that hasn’t happened. It’s like wāhine have been taken to the middle of the moana, thrown overboard and told to swim back to shore. But they’ve never been taught how to swim.”

It’s a feeling not unknown to Aysha, whose own early life was shaped by hardships. “My dad was part of the massive urban migration from Te Tai Tokerau to Tāmaki Makaurau when he was 15. The legacy of colonisation had

already disrupted rural communities through land loss, economic pressures and reduced opportunities. In the city, Māori often faced further challenges of marginalisation and disconnection.”

Aysha’s mother, by contrast, had a very different background. “My mum whakapapas back to England and Scotland, and wealth was intergenerational, grounded in land and resources, and she grew up with many privileges and opportunities. So my parents were from two opposite worlds that collided.”

The middle of 3 children, Aysha says, “Growing up in poverty, in a state-owned home, surrounded by mental health struggles, addiction, scarcity and stress felt normal. I didn’t realise it wasn’t. I also didn’t understand the structural barriers that I was up against until adulthood.”

Despite all of this, Aysha went to university as a young mum, encouraged by her grandmother, and graduated with a Masters in Marine Science. Unfortunately, there were more hurdles to come. Within a few years, she found herself as a single mother to 2 children.

“I was on my own for nearly 5 years before I met my now-husband,” says Aysha. “Now we’re a blended whānau.”

In this new phase of her life, Aysha is on a mission to improve wellbeing for all māmā, and their tamariki. “The impact of wellness, or its absence, is intergenerational,” explains Aysha. “I’ve always wanted to see wāhine well. Watching my mother struggle with mental ill-health left a mark on our whole whānau, and I know that when wāhine thrive, their wellbeing lifts generations.”

As part of its services, Māia Collective offers respite retreats for wāhine who



Top left At the Pūawai noho retreats, māmā are able to relax and enjoy themselves. **Above** While the focus of the mentoring programme is on supporting teina, Aysha says tuakana also get a huge amount from it. **Left** Wāhine who attend the retreats leave with practical tools to help them in their everyday lives.



are single mothers, Pūawai noho, and a mentoring programme from wāhine to wāhine, Āwhinatanga.

Of the retreats, Aysha says, “A lot of the wāhine come to us exhausted as they are carrying the load financially, emotionally and physically. Many of them have never heard of the grief cycle, so we teach them, ‘If you’ve lost a relationship, or your job, or someone you love – any situation that you didn’t choose or want – it’s normal to feel these emotions.’

“When they leave us,” continues Aysha, “they are happy, refreshed and recharged with practical tools to take back to their whānau and spheres of influence. It’s so incredible to see the transformation in such a little period of time as well.”

Many of the women then go on to be part of the 12-week mentoring programme, beginning as teina (mentees) before becoming tuakana (mentors) themselves.

“We are a strengths-based kaupapa, so we aim to pull out inherent strengths

and resilience that buffers the challenges in life,” says Aysha. “We teach self-care, boundary setting and time management, and we touch on trauma, finances, whānau and future vision, all under the framework of Te Whare Tapa Whā.”

A key part of the Māia Collective model is that wāhine come of their own accord, rather than being referred by the system. “If people are made to come, then they’re already being disempowered. They need to feel agency. Afterwards, lots of the wāhine who do the programme then want to start their own charities and their own trusts, so it’s this beautiful little ripple effect,” smiles Aysha.

Māia Collective has also launched an app. “We thought, ‘We do these programmes where wāhine come to us, but how can we go to them? How can they have access to us all the time?’

“So we made a bilingual meditation app where we have deep breathing for anxiety, visualisation tools, and we cover grief,

gratitude and support for the pregnancy and the postnatal period. The income from that will help fund our programmes, so it’s helping us be more sustainable.”

Māia Collective, which now has 5 staff, has had funding from MAS Foundation. “They understand what we’re trying to do and they valued that we have qualitative and quantitative data that shows we are increasing wellbeing at a clinical level.”

As Aysha continues to follow her purpose and be the answer to a powerful question, she poses another one to us all. “I believe the way you measure the health of a country is to ask, ‘How are your most vulnerable?’ Because only when everyone is well, can we truly say the nation is well.” →



Scan here for more about Aysha’s mission, or visit mas.co.nz/maia-collective.

It takes a village

Following in her late mother's footsteps, Elizabeth Emere Harte is helping whānau to reclaim ancestral Māori parenting practices in the digital age.

It was when Elizabeth Emere Harte became a mother for the first time that she came to truly understand the powerful mahi of her own pioneering mother, Helen Mountain Harte. Now she's taking up the mantle herself, and spreading the word across the motu.

"My mum passed away in 2019, but she'd been a lead researcher in pre-colonial Māori parenting since 2008," explains Liz. "Her work was about how our tūpuna raised their whānau, with the belief that our pēpi are born tapu, sacred, and that they're born with mana. It's not something that they have to earn, it's something they inherit. It comes down through their whakapapa from their tūpuna, ancestors, and from the atua, the spirit world. Because our pēpi hold mana, our tūpuna were very gentle and respectful with them. This was very different to the European ways of parenting at the time."



This kaupapa was something that made sense to Liz, but it wasn't until her first child was born, in 2016, that the mātauranga started to deeply resonate. "I remember thinking, 'Oh, parenting is really hard, I see what you're talking about now.'"

While Liz's own career had seen her working in strategic roles in the tech sector for many years, when the moment came to join forces with her mother and share the kaupapa more widely, she took the chance. "I said to Mum, 'You bring the mātauranga, be the storyholder, and I'll be the tech support. I'll set up the website and get the socials going,'" recalls Liz.

Almost 2 years later, the pair were focused on this mahi when tragedy struck. "We were all set up and had started telling some stories," says Liz. "I was getting familiar with the mātauranga and learning about it in-depth, and then, unfortunately, Mum's breast cancer kicked up another gear, and she died in May 2019."

Liz gave herself time to rest and grieve, and then, when she fell pregnant with her third child, she used her maternity leave to pursue the path further and see where it might lead. When her child was born 2 weeks before the first Covid-19 lockdown, however, the journey took a new course.

"I'd been practising doing some online storytelling," says Liz. "Even though Mum had always been the mātauranga, and although I didn't necessarily feel ready, I thought, 'Well if not me, then who? And if not now, then when?'"

With the country in lockdown and online connection more important than ever, Liz began building a library of digital kōrero around the kaupapa of Tūpuna Parenting.

"We had 3 kids under 4, all at home, we were having 3 wake-ups a night, and no grandparents to help, but my husband and I said, 'Look, it's never going to be harder than this. So let's just drink coffee and get through it.'"

As it turned out, the timing was excellent for sharing online. "We actually got quite



Left Thanks to her mum's extensive research, Liz has helped health professionals across the country to understand the benefits of traditional Māori parenting practices. **Above** Liz with her daughters, Bella, 5, and Adeline, 7, at their Auckland home.

a lot of pick-up, lots of followers, comments and shares. And then I got invited to do professional development webinars for E Tipu E Rea and NZEI, because they were trying to support whānau and tamariki while they were at home."

From there, the interest continued to grow. "Plunket then reached out and said, 'We're looking for substantial professional development for our Māori health professionals and we want to do it virtually. Would you be interested in building something?'" says Liz. "They knew Mum, as she had trained some of their senior people, so I said 'yes' and the rest is history."

Since then, more than 180 professionals have been trained in Tūpuna Parenting. The course runs for 20 weeks, broken into manageable 1 to 2 hour slots per week, with a mixture of Zoom meetings and online learning through videos, activities and Q&As.

"For the first 10 weeks, we're sharing mātauranga, including whakataukī (proverbs), waiata oriori (lullabies) and our pūrākau, stories from our past, and we're asking the kaimahi to connect it with their own whānau and whakapapa, and share their stories and experiences," explains Liz. "For the next 10 weeks, we go over it again, but this time looking outward and thinking about strategies for how they're going to share it with whānau and incorporate it into their mahi every day."

MAS Foundation has also played an important role for Tūpuna Parenting,

providing funding for the website to be redeveloped and enhanced from its early, original version, built by Liz. "It was so great, because it meant we were able to get a tech agency to do it to a top-notch standard so that it can host downloadable resources and videos. Now whānau and kaimahi can really engage and keep coming back for new stuff."

After doing the training, kaimahi report that the change in their thinking is profound. "They tell us what a fundamental shift in their knowledge and practice it is," says Liz. "It gives them so many more tools in their kete to share with whānau, and the opportunity to reframe their Western clinical kōrero in a te ao Māori way.

"It's all evidence based," continues Liz, "and it's aligned with modern brain science, too. Our tūpuna had already worked out nurturing and appropriate child development strategies that didn't rely on a nuclear family, and that involved the wider whānau and kāinga (village) with the view that everybody was all in to raise these kids together. Tamariki would come to large hui, even with rangatira in attendance, and the kids would listen and ask questions, and they were never dismissed. They were answered respectfully because the rangatira and the adults knew that's how they were going to learn, by coming along and being involved and having their questions answered."

And while the path of Tūpuna Parenting has been different to the one Liz and Helen first set out on, Liz knows that her mum would be very happy with where they are.

"We always thought it would be face to face with whānau, but it has ended up being virtual, primarily with professionals. Mum would be so chuffed and so proud. Using the technology [to spread the word], she'd say, 'Oh Lizzie, it's so you.'" ♥



Scan here for more about Liz's kaupapa, or visit mas.co.nz/tupuna-parenting.

Julie says: "Māia Collective and Tūpuna Parenting embody the principles of Te Tikitiki a Taranga, promoting wellbeing through indigenous knowledge, equity and community-led action. Grounded in kaupapa Māori and Pasifika values, both initiatives centre te ao Māori and create culturally safe spaces to support whānau, wāhine and kaimahi. With a strong commitment to Te Tiriti o Waitangi, whanaungatanga and intergenerational wellbeing, they work together to advance meaningful and lasting positive change within communities and systems."

Mafi says: "We are grateful to these two wāhine toa who, through their approach, unapologetically ensure participants' voices are empowered to surface – whether as a māmā within Māia Collective, or protecting and respecting the mana of pēpi within Tūpuna Parenting. Their approach resonates with the Foundation's value of 'Tika, pono me te aroha', which embraces the Samoan proverb 'E fofo e le alamea le alamea' (Let the issues within a community be resolved by those in the community), recognising solutions are within communities."



Heads of MAS Foundation

Dr Julie Wharewera-Mika (Left)

Ngāti Awa, Ngāi Tahu,
Te Whānau-a-Apanui

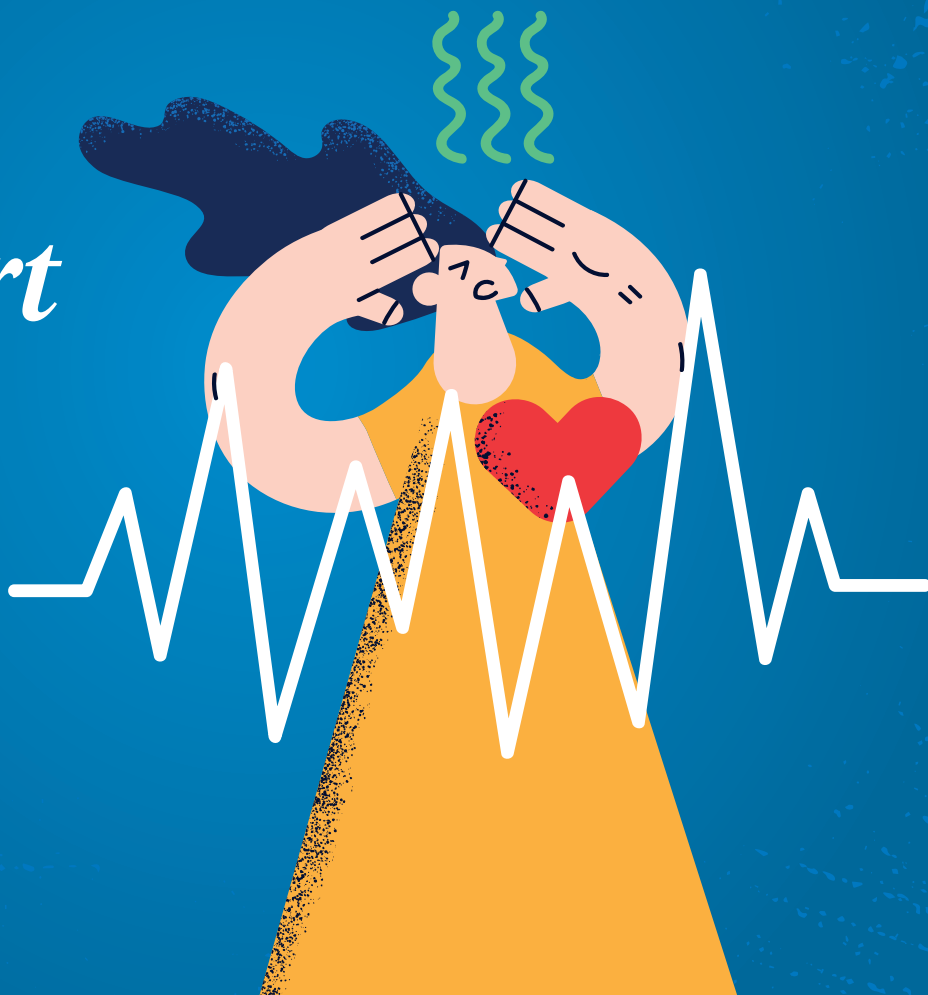
Mafi Funaki-Tahifote (Right)

Tongan (Tongoleleka – Ha'apai,
Kolofo'ou, Ma'ufanga,
Tofoa – Tongatapu)



Her heart matters

Heart disease is the leading cause of death for Kiwi women. But in the event of a cardiac arrest, women are less likely to receive bystander CPR. Hato Hone St John's Dr Sarah Maessen highlights the importance of taking immediate action to save a life.



We've all seen the classic portrayal of a person having a heart attack in a movie. It's typically a man, suddenly clutching his chest or arm before collapsing dramatically to the ground. Seldom do we see the heart attack scenario happening to a woman on screen. While rates of heart attack and cardiac arrest are lower for women than men, they are still a significant health concern, and the warning signs are often not the ones we've been conditioned to expect.

Different signs

"Women tend to have more atypical symptoms," explains Dr Sarah Maessen, a Clinical Evaluation, Research and Insights Manager for Hato Hone St John. "They can feel exhausted or nauseous or have a sense of impending doom, feeling that something is really wrong but they don't know what."

Confusingly, these symptoms could just as easily be perceived as signs of something

else less urgent. Depending on the woman's age, they may attribute them to menopause and not seek medical advice at all.

Even if they do, because these symptoms are vague, their doctor may begin with a blood test rather than respond immediately with an ECG.

Delayed action

The situation becomes more precarious if a woman's heart issues do then lead to an out-of-hospital cardiac arrest. "When people see women collapse in the media, it's often for something like fainting, so when it happens in real life, bystanders might not immediately assume it's a heart issue or cardiac arrest," says Sarah. "The problem in that scenario is that any delay in responding can be the difference between surviving and not surviving."

When anyone goes into cardiac arrest – man or woman – taking action as quickly as possible is critical. "Someone who gets

CPR before the ambulance arrives is nearly 3 times more likely to survive a cardiac arrest than someone who doesn't," says Sarah. "Getting a shock from a defibrillator before the ambulance arrives more than doubles someone's chance of survival."

Defib dilemma

This is where the statistical differences between men and women become particularly stark. "Women are less than half as likely as men to get a shock from an AED (automated external defibrillator) before the ambulance arrives," says Sarah. "And this is not a trend that's unique to Aotearoa New Zealand – we see this all around the world."

The reason for this is that while people are naturally hesitant about touching a stranger in a medical emergency, when that stranger is a woman, this hesitation seems to be even stronger. And when it comes to using an AED, there's an added

While people are naturally hesitant about touching a stranger in a medical emergency, when that stranger is a woman, this hesitation seems to be even stronger.



Above The 3 Steps for Life course teaches people how to call 111, start CPR and use an AED.

complication. “The pads of the defibrillator need to be put in the right place, directly on the person’s skin. In order to do that, the first thing you need to do is take someone’s clothes off,” Sarah explains.

“At Hato Hone St John, we recommend cutting off the clothes and the bra of the woman in cardiac arrest so they’re all out of the way, because it is so important that the pads are in the right place and sticking to the skin.”

Once that’s done, however, Sarah says their modesty can still be protected. “You can always put a covering back over the top once you’ve removed the clothing and got the pads in the right place. They don’t have to stay exposed while CPR is happening or they’re being defibrillated.”

Being in the presence of a person in cardiac arrest is obviously a stressful moment for anyone. That’s why learning the right skills through Hato Hone St John’s 1-hour 3 Steps for Life training course is so valuable. It’s a programme MAS is very proud to be sponsoring, because when people have more confidence about the process they are in a much better position to save a life.

Male models

Even for people who have undergone training, however, including paramedics,

there’s a twist that means they’re more practised at treating men.

“A research group found that of all the manikins on the market globally, only 5% are female. That means 95% of CPR training that’s done, worldwide, is with male manikins,” says Sarah.

“Even the female manikins out there are pretty unrealistic,” she adds. “They have very solid, perky breasts that sit directly on top of their chest. That’s not the case for most women who are having a cardiac arrest, particularly older women who are more likely to be having one.

“Often people may have to move a woman’s breast out of the way to stick the AED pad on, but that can be the case for a lot of men too, who may have extra flesh in that area. So it’s not just female manikins that are inaccurate.”

Despite the challenges, Sarah’s parting message is simple, “We want people to understand and recognise that in a cardiac arrest, the effect of a bystander can be huge. It can mean a life saved. We don’t want fear and uncertainty to stop women from having the same chance of survival as men. Seconds count and you really can’t make things worse. This person is basically in the worst situation they can be in and they need help fast.” ♥

MAS on a mission

MAS is the major sponsor of Hato Hone St John’s 3 Steps for Life programme, helping to significantly expand its reach and impact, and enabling more people across Aotearoa New Zealand to gain the confidence and knowledge to act in a cardiac arrest.

Of the partnership, MAS Chief Distribution and Marketing Officer, Matt Harvey, says, “We’re honoured to be supporting this vital initiative that equips New Zealanders with essential life-saving skills. As a mutual, dedicated to protecting and growing the financial wellbeing of New Zealanders, this partnership reflects our broader commitment to the health and resilience of our communities.”



A beginner's guide to divorcing your phone

Smartphones have become essential in our lives, but how easy is it to unplug? MAS Member Elisabeth Easter takes a break from checking notifications and scrolling social media to find out.

The first iPhone was sold in 2007, but I was a late bloomer and didn't get my first until 2012. "Why would anyone want to take pictures with a telephone?" I asked the early adopters.

Fast forward 13 years, and I'm rarely more than a few feet from my smartphone. I pick it up countless times a day to check the time, the weather, my steps. I look at Facebook to see if a neighbour has too many limes, or their doorbell cam filmed an intruder. Instagram pulls me in: what are people I barely know doing now? There are news apps, maps, book sites, and rewards cards for fuel, groceries and flights.

I also have email, 4 messaging apps, banking, a ukulele tuner and 2 audiobook providers. The entire world is in my palm, and while I'm not a gamer, I do like Wordle. I can take pictures, make notes and record voice memos. I even make phone calls.

My phone is an integral part of my life. Being separated from it feels weird.

Full disclosure, when I talk on the phone, I occasionally put it on speaker so I can browse. And I sometimes watch TV and scroll, which is called 'second screening', although I draw the line at using my phone in cinemas or theatres. So wrong.

I estimate, completely unscientifically, that I benefit from about 7% of the things I see online, yet looking has become pathological, and I have reasonable self-control. I despair when I see young people hunched over their phones, faces glued to screens. Not to mention parents with strollers, dog walkers, commuters waiting for the bus. We're all being sucked in.

Keen to understand my attachment, I made an effort to disengage. Not exactly cold turkey, just less. I decided on 3 weeks, which is apparently how long it takes to make or break a habit. How addicted was I?

Days 1 to 3

No news, no socials, no scrolling. After an entire waking day, I felt a lack, although I was allowed to search for stories. I also did Wordle. I had my winning streak to consider, and these are my rules. But without the constant refresh, which is ironically enervating, I felt empty.

The weather app became my nicotine patch; the smallest hit to get me through the cravings. But the urges were powerful, regular and distracting.

I also allowed myself to check the weather, so whenever I picked up my phone out of habit, I'd navigate to MetService and let my thumb hover before I reminded myself, "No scrolling!" The weather app became my nicotine patch; the smallest hit to get me through the cravings. But the urges were powerful, regular and distracting.

Days 4 to 7

Still weaning, I tidied my photo gallery of duplicates. I went through all my texts back to 2020 and binned more than half of them. Some senders were dead, so I could not delete their messages. My WhatsApp went back to 2017; I deleted loads of those too, and hundreds of numbers from my address book. My head and eyes felt tight after one such session, because I'd replaced one compulsion with another.

At the end of the first week, screen time was down from 3 and a half hours per day to 2 hours and 4 minutes. I'd gone from 97 pick-ups to 47, but I was still using. Please also note this tech break does not include laptop hours, which are significant as I work at a computer. Baby steps.

Week 2

This week there would be no unnecessary googling. No Goodreads, no queries about films, and no weather unless I hoped to do laundry. As replacement therapy, I was allowed 2 RNZ news bulletins per day; they are the opposite of clickbait. The pull to scroll had not lessened, and I failed to adhere strictly to my rules.

I continued to reflexively open browsers then gape at the empty page. Even after 10 days of self-imposed restriction, the pull



6 tips for digital boundaries

- 1 Turn off unnecessary app notifications.
- 2 Make phone-free times and really stick to them.
- 3 Set specific limits and put your device on flight mode, silent or out of reach.
- 4 Delete some of your more compelling apps.
- 5 Don't scroll during mealtimes.
- 6 Use the time you save in a positive way: be active, socialise, meditate, volunteer, play music, write a novel, or all of the above!

was strong and I'd linger at open windows. Like I was missing something but I didn't know what.

LinkedIn, Facebook and Instagram started sending emails. They asked if I knew what my friends were saying with little teasers of their posts. Naughty tech giants trying to lure me back.

Week 3

The itch still wanted to be scratched. I baked more. I gardened. When I took a break, I'd stretch or read or walk. This week was easier. I wasn't missing news or socials, and I felt much more at peace. I forgot to listen to the news.

But what would I do moving forward? Would I be like the people who finish Dry July with an almighty bender? And some of what we see online is valuable. So how do I avail myself of the good stuff, the important stuff, and bypass all the rubbish? From funny cat videos to material that induces panic attacks, how can I use the internet, rather than have it use me?

As for my conclusions at the end of this informal experiment? At the start, I absolutely craved the instant gratification. But when those urges faded, I felt cleaner and sharper, and the end of the world felt further away. I still have more questions than answers, but I will definitely continue to rethink the role tech plays in my life.

Of course I can't just throw my phone in the compost – for one thing, it'd never break down – but I can set parameters. And the fact that my trying to disengage was so hard and weird makes me all the more determined to continue to investigate and reframe my relationship with the digital world. ♥

Young investors

MAS Head of Investment, Dan Mead, discusses the benefits of teaching kids about money and getting young people interested in investing.



Dan Mead
MAS Head of
Investment

Why is it important for young people to start investing early and how can we get them interested?

It's easy for many of us to look back on our financial journeys and wish we'd been smarter with our money. One could become quite wistful thinking about the difference it might have made if we'd been saving or investing small amounts of money in our teens and early 20s, instead of learning the benefits of that concept much later in life. Though we can't turn the clock back on that, we can help the young people in our lives to understand the benefits.

The challenge, of course, is that investing early is about playing the long game, and that's not usually where young minds are at. It's difficult for someone who is just beginning their working life to contemplate the concept of retirement, let alone putting money aside for it now.

Perhaps the most useful entry point, at this stage, is to talk about the beauty of compound returns and how starting to save or invest early doesn't just mean

they'll have that money to call on later, they'll actually have more money to call on later. Without having to do anything!

For our kids, we could start by explaining how money in a savings account earns interest, and each time that interest is calculated, it's based on the original amount plus the interest, rather than just how much was there at the start. In this way, the amount in their account snowballs, getting larger as it goes. You could even do a few calculations, taking a small figure, for starters, and using an average rate of return, showing how that would increase over 10, 20 or 30 years, compared to what they started with.

When it comes to investing, the beauty of dipping a toe in early is that there's less pressure to get everything right from the beginning. Young investors have time on their side which means they can start small, learn how markets work through experience, and there's plenty of time to recover from any early mistakes.

Building this kind of financial literacy in kids is so valuable, but it generally relies on the adults in their life having it too. Parents have to have the knowledge before they can pass it on.

What are some key ideas and concepts for young people to understand?

You don't have to have a big chunk of money to get started. As an example, you can open a MAS Investment Funds account with as little as \$500. Putting small amounts into an investment fund regularly is actually a great approach.

This strategy is called 'dollar-cost averaging' and it's a good one to explain to those new to the markets. Basically, it involves putting a set amount of money into a fund at regular intervals, regardless of what the market is doing.

The benefit of dollar-cost averaging is that you're not constantly trying to guess what the market is going to do next. You just get started with small amounts and keep going. If the markets do go down, then during that time you're essentially getting more for your money than you were when the markets were higher. It effectively averages out the cost of going into the market in the first place. The phrase to drum home here is that it's all about 'time in the market, not timing the market'.

There's a lot of jargon around, but a simple approach like this can make it easier to make that first step.

What's the best way to get started?

It can be a good idea to start with recognised brands that they know, whether that's companies they like and interact with regularly, or providers they know and trust, like MAS. That familiarity can make investing more approachable, and it helps connect the world of finance to their everyday lives.

That said, diversification is also important, to reduce the overall risk; it's the old adage of not putting all your eggs in the same basket. Investing in a managed fund that has a range of exposures is a good way to solve that problem.

Beyond the investments themselves, people may also be nervous about putting their money in a fund, worrying that if the fund provider goes under then they'll lose what they'd saved. This is a common misconception, and it can help to explain to them that assets and money in Managed Investment Schemes (MIS) in New Zealand, like the MAS Schemes, are not held by the MIS manager. It's all held with a licensed supervisor or external custodian, whose job is to safeguard the assets. They hold the money and investments on behalf of the investors, keeping them separate from the MIS manager's own finances.

At MAS, we recommend that one of the best ways parents can help their kids get started is to speak to a MAS Adviser to discuss a variety of factors, like their appetite for risk and return and their bigger financial goals. Tying their longer-term ambitions to the decisions they make today can help them understand the benefits and get them excited about where it could lead. ♥

6 top tips to help teens save

1 Set up a KiwiSaver scheme account. Along with the option to make your own contributions, recently announced changes mean 16 and 17-year-olds are now eligible to receive government contributions, and will be eligible to receive employer contributions from 1 April 2026, provided they meet the criteria.

2 Take advantage of student discounts. Remind kids to keep their student ID handy and look out for places to use it, including in shops, for cinema tickets, on public transport, gym memberships and for certain tech equipment.

3 Open a high-interest savings account or start investing and set up an automatic payment. This will make it easier for kids to be consistent, without having to think about it, and even \$10 a week will add up over time.

4 Get in the habit of budgeting and tracking their spending so they can see where their money actually goes. There are lots of good apps for this.

5 Educate kids about how loans and interest work. The temptation to spend money they don't have can be strong, so make sure they're well informed about the true costs of borrowing and the dangers of falling into debt.

6 Encourage them to learn basic financial skills by watching videos or listening to podcasts with reputable 'influencers' who can demystify this world and help them feel more empowered to make good choices with their money.



Scan here for more tips to help young people invest, or visit mas.co.nz/young-investors.

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A gift to your *future self*

Are you prepared for your future? MAS Member and succession law specialist Greg Ambler shares advice on planning for potential relationship conflicts, declining health and death, and why these decisions don't need to be daunting.

We know that making plans to prepare for the future can save us time, expense and stress. We stock the fridge, knowing that we will soon be hungry; we reluctantly go to the dentist, with the desire to maintain our teeth; we insure against problems that may or may not befall us.

But there are some decisions we're likely to delay or avoid, no matter how much ease they might bring us. This avoidance is particularly common when it comes to planning for our relationships, possible decline in health, and eventual death.



Greg Ambler
Senior Associate,
Tompkins Wake

Why are people unwilling to make plans about their personal lives and death?

Solicitors who practice in this field of the law regularly encounter reluctance from clients to commit these types of decisions to writing. While there is no one reason for this, some of the following reactions are commonly observed:

- Discomfort with mortality, or the contemplation that we might one day decline in health, or that a significant relationship might fail.
- Difficulty in making momentous decisions about the future.
- Preconceptions or mistaken beliefs about the need for such planning.
- Previous personal experiences (such as the estate of a family member) that may colour a person's understanding.
- Concerns about cost or complexity.
- Failure to consider the needs of others, such as natural beneficiaries.

Why might 'future you' thank you for making these decisions now?

Relationship planning:

While difficult to discuss, particularly during the first blush of romance, having a legal document that classifies the property brought into a relationship is intended to achieve certainty and fairness. Negotiating its terms can provide an opportunity for the people in the relationship to discuss possible or hypothetical situations.

Having an agreement in place can, in the event of relationship breakdown or death, provide a clear and systematic structure to follow, and can avoid the need for ongoing conflict and mediation.

Planning for decline

Preparing for possible physical or mental decline is important for any adult to consider. Unfortunately, we have little control over our personal health, and certain medical events can occur that irreversibly change our circumstances.

A common step is to delegate to another person your ability to make decisions (under an enduring power of attorney). Delegating decision-making is a significant

Failing to have adequate plans in place can bring stress, conflict and expense that far exceed the discomfort in confronting these decisions.

transfer of power, so appointing a person you trust to act in your best interests is essential. As these appointments need to be made with a satisfactory level of capacity, addressing this task earlier rather than later is advisable, to avoid a situation where you're left without a person to speak on your behalf, or the need for a court-appointed delegate.

Another common step is to record your wishes about the medical treatment you would want (or not want) in the event you become unwell. Putting in place an advance care plan gives you control when you may not be able to speak for yourself (for example, during a period of mental distress, or in the event you are in a coma).

Planning for death

The decision to plan for your death can be a tough one. But unlike possible relationship breakdown or incapacity, death is a certainty, and should therefore be given some thought, however difficult or morbid this might feel.

A common struggle in putting together a will is making decisions that might impact well into the future. Given that circumstances frequently change, it can be useful to instead consider your present situation, knowing that the will can be updated to reflect changes in your life. Having a will in place early can:

- Provide certainty to your descendants about your wishes regarding the nature of your funeral and the distribution of your belongings.
- Avoid the need for legal proceedings that would need to be undertaken if you died intestate (without a will).
- Ensure your surviving partner is provided for adequately.

- Allow you to provide security for your dependants, for example, by appointing a guardian and making financial provision for your dependants' ongoing care, or for your beloved pets.
- Enable continuity, such as the transfer of power to keep a business running that you are otherwise responsible for.
- Provide certainty for other assets by enabling you to transfer powers you hold in relation to trusts.
- Reduce the risk that your will could be overturned on the basis that you lacked capacity to make one, or were vulnerable to undue influence.

Final thoughts

Avoiding planning for your personal life and death is common and understandable. However, failing to have adequate plans in place can bring stress, conflict and expense that far exceed the discomfort in confronting these decisions. Consider doing a favour to 'future you', your family and those who care for you by putting careful plans in place now. ♥

Expert advice for practice owners

If you own or manage a practice, our MAS HealthyPractice online business support service can also provide you guidance on succession planning. This subscription-based service provides information and templates on all areas of business risk management and compliance, ownership, employment and practice management. To find out more about our HealthyPractice customised resources and expert advice visit healthypractice.co.nz or call the HealthyPractice team on 0800 800 627.



Backstops for businesses

Just as these are important matters for us to consider as individuals, they are also critical for business owners to contemplate and put the appropriate measures in place.

MAS Head of Product (Life), Phil Belcher, explains, "Typically, businesses have insurance to cover them against material damage in case of events like fire or natural disasters, as well as liability insurance to protect against legal claims. However, fewer of them insure the very people who drive the business, or plan for what will happen if they die or suffer permanent disability."

This is when MAS Business Life Plan kicks in. It can fund your shareholder agreement and protect your business against the impacts of unexpected events, such as the sudden loss of a key person, ensuring that your business remains resilient and in your control, while continuing to operate. You can find out more about our MAS Business Life Insurance at mas.co.nz/business-life-insurance.

Bull versus bear

MAS Head of Investment, Dan Mead, explains the ups and downs of the share market.



What is the difference between a bull market and a bear market?

If you've spent much time monitoring the rise and fall of share markets over the years, then you might have heard analysts use the terms 'bull' and 'bear' to characterise them.

These names are a type of shorthand for describing whether the market appears to be in a sustained period of upward growth (bull) or significantly tracking downwards (bear).

The metaphor works like this: A growth market is like a bull, charging forward, horns pointing upwards. During these periods, share prices rise broadly, driven by investor optimism and confidence. A bear market, by contrast, resembles a lumbering beast with paws pointing downwards; prices will be falling and a sense of pessimism and unease prevails.

To put a precise measure on it, a bull market is typically one that has risen by 20% since its most recent low, and a bear is one that has

dropped by 20% from its recent high. A market can transition between a bear and bull due to a combination of factors, such as changes in the economy like inflation, employment rates or GDP fluctuations; political events, such as global tensions, tariffs or political instability; policy changes, such as tax or interest rate changes; and even investors themselves can have an impact if they're following a herd mentality that sees the market trend in that direction.

While the idea of a period of falling prices might sound unsettling, it's worth noting that history shows bear markets tend not to last as long as bull markets. A bear market usually lasts for less than 1 year, on average, but a bull market can often last for several years, and in that time, markets may not only recover losses but can also see strong additional growth.

Nevertheless, bear markets can be unsettling for investors. The trick is to not panic and make rash decisions – regardless of what the market is doing. If you do feel worried during a downturn, make time to speak to a MAS Adviser who can help you decide on the best course of action. Redeeming or switching funds out of fear could lead to a worse outcome.

This is because, ultimately, investing is a long-term proposition. The markets will always go up and down, but it's important to stay focused on your personal goals and what you want to achieve over time. Another way to avoid getting caught up in the moment is to not look at your balance every day. That way you can lift your head above the noise and stay focused on the bigger picture. ♥

Whether you're planning for retirement or growing your wealth, MAS is here to support your financial goals so you can build a future you feel confident about. If you would like to chat with a MAS Adviser about our investment options, call us on 0800 800 627 or email info@mas.co.nz.



Dan Mead
MAS Head of Investment

This is general information only and is not intended to constitute financial advice.

Bring it home

MAS Head of Product (Investments), Dominic Davin, looks at the process for transferring overseas retirement savings to New Zealand.



So many Kiwis have lived and worked in Australia or the UK during their lives, so it's not uncommon for us to have accrued retirement savings in those countries. If this is you, you may be wondering, "Can I bring my funds back to New Zealand, rather than having pension pots in 2 different countries?"



For those who have superannuation still in Australia, there is helpfully a trans-Tasman agreement in place. In this instance, it's mostly a matter of checking eligibility, filling in a form from an Australian complying superannuation fund and arranging to have the money transferred to your KiwiSaver scheme.

It can take a while, but the process is usually relatively straightforward. There are some watchouts to be aware of, however, such as the money from an Australian-sourced scheme cannot be used for a first-home withdrawal in New Zealand and, once the money is in a KiwiSaver scheme, you will be able to access the funds at age 60 if you satisfy the Australian definition of retirement at that age.

When it comes to transferring a UK pension to New Zealand, things become slightly more complex. UK pensions can only be transferred to schemes that have been accredited as a Qualifying Recognised Overseas Pension Scheme (QROPS), meaning they are recognised by His Majesty's Revenue and Customs (HMRC) in the UK.

KiwiSaver schemes are no longer QROPS accredited, but some other retirement funds in New Zealand are, including the MAS Retirement Savings Scheme. It's worth noting that UK pension funds that previously had been locked into KiwiSaver schemes can now be transferred to a QROPS accredited scheme.

So what do you need to know about bringing UK pension money home? Well firstly, it's worth being aware that there are multiple phases to this process, from filling in transfer forms, to supplying identification and carrying out

additional risk assessments, including, in some instances, interviews with a UK financial adviser. With several steps involved, it can be a lengthy procedure. To help you get started we have useful information on the MAS website at mas.co.nz/uk-pension-transfers.

Despite the effort involved, there are some key reasons for choosing to transfer your UK pension to New Zealand once you have moved home. Perhaps, most importantly, it means you'll have your retirement funds consolidated in one place, in the country where you permanently reside. There are some New Zealand tax implications for money that remains in the UK after a certain period, which Members may want to seek tax advice on.

An important call-out is that once money is transferred to New Zealand, it can't be reversed back to the UK, and there are penalties if you then leave New Zealand again within 10 years of that money arriving. If, however, you're a permanent resident of New Zealand and intend to be so for the foreseeable future, transferring your funds so they are in the currency of the country you live in could give you a greater sense of control and help reduce the risk of currency fluctuations at the point of retirement.

Finally, it's worth noting that not all UK pension funds can be transferred. In particular, transfers from unfunded public pension schemes such as the National Health Service (NHS) are generally not permitted. Also, Members with 'safeguarded' benefits – some form of guarantee or promise about the rate of secure pension income that the Member (or their survivors) will receive or have an option to receive – may need to receive UK financial advice before the funds are released.

Members will need to check with their UK providers to understand whether it's possible, the specific steps involved in the process, and any transfer fees involved. ♥



Dominic Davin
Head of Product
(Investments)



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Bond *builders*

Maintaining good relationships has proven health benefits, and not just for our mental wellbeing. It's probably not a surprise that cultivating strong bonds with others can reduce anxiety and depression, but did you know it can also help strengthen your immune system and maintain healthy blood pressure? The secret to enduring and resilient relationships is not just luck, but a whole lot of effort, on both parts. Here are some key ways to make it work:

1 Keep talking

Being able to say what you need, and listen to what the other person needs, is critical to maintaining a strong relationship. You might think you've already got it covered, especially if you've been close for a long time, but needs can change, and even the most perceptive person can miss clues about where a friend or partner is really at. Make time and space for proper conversations, share what's going on for you, be honest and vulnerable, and ask questions of them too.



2 Know thyself

You can't say what you need if you don't know. We all have a responsibility to keep tabs on, and take care of, our own emotional wellbeing. It can really help to understand your own triggers or areas where you're extra sensitive. Being aware of what sets you off means you can recognise when it comes up and try to regulate your emotional response. A 2023 study from Relationships Australia found that 49% of people seeking support for their relationship cited their own mental health as the primary issue affecting their connection. So look after you!



3 Accept that you're human

Despite best efforts, you're inevitably going to overreact, lose your temper

or make mistakes from time to time. As are the people you love. But acknowledging when you've messed up and being able to apologise is really important, for both parties. We all know the powerful impulse to point the finger, but stepping back, looking at an issue from both sides and owning your part in whatever has happened will help you reach a place where you can resolve conflicts more calmly and quickly.

4 Have healthy boundaries

Everyone has their own limits and they look different for each of us. Maybe your friend or partner is a hugger, an oversharer or a neat freak, and you're not. Boundaries can be emotional, physical or to do with time, money or social situations. When people recognise and respect what's manageable for their friend or partner, it makes life a little easier for everyone, and on a deeper level, makes them feel known and valued – which is good news all round.

4

5

Trust is key

Knowing you've got each other's back and best interests at heart is fundamental. If there are issues around trust, then it's important to get to the bottom of them early and check whether they are based on the person's behaviour or your own previous experiences? The good news is that research suggests that trust is a positive cycle. The more people trust someone, the greater commitment they make, the more the trust builds and so on.

Notice the good stuff

Seeing the positive things in the people we love, even knowing they have negative traits and behaviours too, makes a world of difference.

Tune into what's wonderful instead

6

of homing in on what you'd change. There will always be something because there is no perfect person – not them, and not you.

A little means a lot

The next step from noticing the good things is to comment on them. Expressing your appreciation on a daily basis is proven to boost the strength of a relationship. Couples who stay together usually have 5 positive interactions for every one negative interaction, so don't underestimate those small acts of kindness. These little gestures don't take much from you but speak volumes to them.

7



8

Make time for fun!

Don't let the demands of daily life take over the dynamic of your relationship. Finding time to do things together that make you both happy is not just a 'nice to have', it's an investment in your collective wellbeing and the relationship itself. Activities that lead to laughter and joy trigger the release of mood-boosting, stress-reducing endorphins, which in turn help to strengthen emotional connection. ♥



Forever home

MAS Member Sido Kitchin's Auckland villa is packed with personality and family history.



Journalist Sido Kitchin had just about given up the search for a family home over the summer holidays when she happened upon a house on TradeMe.

"It was early January, the worst time to look at real estate, but I spotted an old villa for sale in Western Springs, rang up the owner and popped over that day," recalls MAS Member Sido, General Manager of Medium Rare Content Agency. "There was lots to love, including a big backyard, matai wooden floors and high ceilings. My mum always had villas, so they feel like home to me."

Singer Reb Fountain was the owner, and she had been happy there with her 2 children. "I was also looking for a place to raise our kids, Cleo and Darcy, and it had a lovely vibe." A couple of days later, Sido and her husband Conrad Armstrong made Reb an offer, she said "yep", and the house was theirs – no real estate agent involved!

That was January 2010, and 4 years later, they embarked on a renovation of the circa-1915 villa with the help of Conrad's architect father, David. "We wanted to stay true to its old style, but open up the back of the house to take in the sun and the view, and provide open plan living for the family."

With a dirt-floored basement and a sloping section, "it was a major" to add a second storey downstairs, before doing the upstairs extension and adding a wrap-around verandah.

When it came to interior design, they called on expert Janice Kumar-Ward. "I wanted her help with the kitchen, but she was so fantastic, she ended up helping with the whole shebang."

Sido went for the classic Resene Alabaster for the house exterior, but was "adamant" she didn't want white walls in the new living area. Old-fashioned blues were mooted. But due to time pressure and indecision – and some experienced reasoning from Janice – the new open extension was also painted with tried and trusted Resene Alabaster.

"Janice said I could inject colour and personality with my stuff, and she was right. It's a fresh and functional family space all year round, and there are coloured walls everywhere else in the house."

"I wanted a home my kids could grow in and keep coming back to," says Sido. "My 22-year-old daughter is moving home for the third time this summer. Each time she leaves, I put a fresh Resene colour on the walls for our 'guest room'... but pretty soon she's back, and I love that."

Are you house proud? We'd love to feature your home. Email onmas@mas.co.nz.

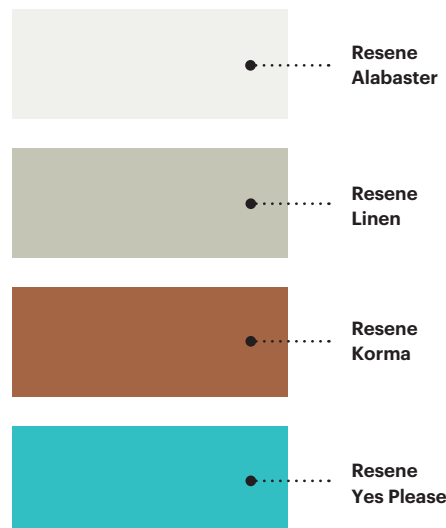
Memorable moments

Warm and spicy Resene Korma walls in the den offset a treasured loveseat Sido's late grandmother had made in the 1970s. "I'm sentimental about family furniture, and I mix old and new in a pretty random way. When I sit in the loveseat, I'm right back at Grandma's, feeling like a princess." The flax hanging was made by Conrad's sister as a wedding gift, each guest picking a leaf woven into the piece.



Above A custom arch was added to the Resene Alabaster hallway, which features a Czech glass light fitting from the 1970s. **Above** The Resene Alabaster kitchen is the perfect backdrop for colourful furniture and fixtures, including an 1800s French dining table, 1960s French lights, bright Muuto dining chairs, a grey marble benchtop and tongue-in-groove cabinetry custom-made by Janice's husband Julian Ward. **Below left** Resene colour-matched these Mexican blinds to make a custom turquoise. **Below right** Velvet drapes and Resene Linen walls add cosiness to the main bedroom. **Opposite** The green velvet sofa was made locally by Modern Chair.

Get the look



For more colour ideas and inspiration, visit your local Resene ColorShop or use the free Resene Ask a Colour Expert service, resene.co.nz/colourexpert. See Resene's top 20 colours at resene.com/top20.



Bach life

Savour the taste of summer with fresh recipes from Al Brown's 'Eat Up New Zealand: The Bach Edition'.

New Zealand chef and restaurateur Al Brown has been cooking up a storm in the hospitality business for decades, with his simple yet delicious creations and award-winning eateries, including Depot and Best Ugly Bagels. These recipes from his book 'Eat Up New Zealand: The Bach Edition' are perfect for a classic Kiwi summer at the beach. Al's new book, 'Hooked: Learning to Fish', is out now.

Recipes extracted from 'Eat Up New Zealand: The Bach Edition' by Al Brown. Photography by Josh Griggs. RRP \$49.99. Published by Allen & Unwin NZ.



Trevally sashimi with ponzu and truffle oil

Trevally is my favourite fish to eat raw. I have made this ponzu recipe for more than 25 years. It comes from Duane Park Café in New York City, where I used to work. There, ponzu was served with crisp skate wing, and it was one of the restaurant's signature dishes. The addition of serving the sauce with a few drops of truffle oil comes from good friend and great chef, Hamish Brown. I would never have thought to combine ponzu and truffle, but trust me, it is a delicious combination.

Serves: 8–10 platter style, or 6 as a starter

PONZU SAUCE

½ cup rice wine vinegar
½ cup soy sauce
¼ cup red wine
1½ tbsp dried bonito flakes
2 pickled plums (available at most Asian stores)
1 lime, quartered

TO SERVE

600g fresh trevally fillets, thinly sliced
½ avocado, destoned and diced
1 spring onion, thinly sliced
½ red chilli, thinly sliced
½ tbsp sesame seeds, toasted
Few drops truffle oil
1–2 limes, cut into wedges

1 To make the ponzu sauce, put all the ingredients in a small saucepan and place over medium-low heat. Bring to a very slight simmer, then simmer for 15 minutes to let the flavours infuse. Remove from the heat and strain through a fine sieve or, better still, a sieve lined with muslin (cheesecloth). Cool to room temperature, then refrigerate.

2 When ready to serve, line a platter with the thinly sliced trevally. Spoon over liberal amounts of the ponzu sauce; the trevally should be basically soaking in it. Scatter with small cubes of avocado, followed by the spring onion and chilli. Finish with a sprinkle of toasted sesame seeds and a few drops of truffle oil here and there. Serve with lime wedges for squeezing.

Cos lettuce with Depot ranch dressing, hot sauce and sweet spiced sunflower seeds

I have always been a massive fan of cold, crunchy lettuce slathered with liberal amounts of ranch dressing. For a long time, our go-to at Depot was iceberg, but recently, when the 'bergs weren't in great shape, we switched to romaine/cos, which is the lettuce used in that famous Caesar Salad (invented in Mexico in 1924). Anyway, it was at Depot that I stumbled upon Vik, one of our managers, having a late-night munch after service, and I noticed that he was eating cos with ranch and had also dribbled hot sauce on top. I tried a bit, and it was a quite a revelation. Along with the fresh crunch of the lettuce, the cold, creamy dressing contrasts with the sting and heat of the hot sauce – bloody brilliant. I thought about it a bit more and believed I could elevate this humble salad by adding one more layer of texture in the form of some slightly sweet and spicy toasted sunflower seeds. I still get blown away by the depth of flavour in some of the most uncomplicated dishes. This salad adds so much freshness to any rich protein situation, and is nearly compulsory at any barbecue.



Serves: 6

DEPOT RANCH DRESSING

1 cup mayonnaise
(homemade or Best Foods)
½ cup sour cream
2 tbsp milk
2 tsp white vinegar
1 tsp garlic, finely chopped
¼ cup chives, finely chopped
Flaky sea salt and freshly ground black pepper

SWEET SPICED SUNFLOWER SEEDS

1 cup sunflower seeds
2 tsp ground cumin

2 tsp sweet (dulce)
smoked paprika
1 tbsp brown sugar
Pinch flaky sea salt
Pinch freshly ground
black pepper
1 tbsp canola oil

TO ASSEMBLE AND SERVE

1½–2 heads medium to large
cos or iceberg lettuce
Hot sauce (I love using
Frank's RedHot Buffalo
Wings Sauce)

1 To make the Depot ranch
dressing, take a medium bowl

and add all the ingredients
except for the salt and
pepper. Mix thoroughly,
then season to taste.

Refrigerate until needed.

2 For the sunflower seeds,
place all the ingredients in
a bowl and mix thoroughly.

3 Place a skillet or frying pan
over medium heat. Once hot,
add the seed mixture and
keep moving the seeds around
constantly until they start to
caramelize. Remove the pan
from the heat and spread the
seeds out onto a large plate
or tray to cool. Once cooled

completely, pour into an
airtight jar and secure the
lid tightly. Use as you feel,
with any ideas you may have.

4 To serve, cut the cos lettuce
lengthways into wedges and
place them on a platter.
Spoon over liberal amounts
of ranch dressing and drizzle
with hot sauce to your heat
requirements. I tend to go
lighter on the hot sauce, then
just leave the bottle nearby
for anyone who wants to turn
the heat volume up. Finish
by sprinkling over the seeds.
Serve immediately.



Best of the bay

Writer Fiona Fraser shares her top picks for food, fashion and festivals in Hawke's Bay, and marvels at how the region is slowly but surely recovering after Cyclone Gabrielle.

For a long time, if you told someone you lived in Hawke's Bay, their brow would immediately furrow in concern. "Were you affected by the floods?" they'd ask. And while, for me, the answer would be, "We were very fortunate", my response also masked the truth. Yes, our home, which sits pretty on top of a hill, was spared. But the impacts of Cyclone Gabrielle were felt by everyone, and our tourism economy took one of the greatest hits.

Almost 3 years have passed since the disaster, and we've weathered the long, grim and uncertain months that followed. But with any great defeat, there is the anticipated rebound. It simply can't be overstated how incredible it is to see our

streets packed, restaurants humming and visitors smiling over glasses of local syrah.

Hastings, once painted as a somewhat soulless regional centre, is at the very heart of it all. A wander down Heretaunga Street now puts you at the front step of some of the province's best spots, from a slab of excellent pizza romana at Bambina, to a plate of oysters and glass of champagne at Cellar 495.

Newcomer Restaurant Ari is just around the corner on Karamu Road; a simple but comfortable fit-out belies the extraordinary depth of flavour arriving on plates from a bustling kitchen just visible behind the bar. Sourdough flatbread drenched in pumpkin molasses and the brown butter

made famous by Ari's sister business, Oak Estate, is an unexpected highlight, as is the tender venison served with beetroot, and a refreshing caraway seed crème fraîche that cuts through the richness. The cocktails are wonderful, and the wine list offers lesser-known drops from the region and further afield. It's the latest must-do and worth booking.

Continue around the corner onto Eastbourne Street to discover Rosina, a daytime cafe led by Jesse Neilson, who arrived after the cyclone to help his parents rebuild their home and their lives. As luck would have it, the character space Rosina now inhabits became available and Jesse jumped, deciding to swap the bright lights



Left Craggy Range **Top** The cosy bar space at Craggy Range **Above** Toitoti: Hawke's Bay Arts & Events Centre and the heritage-listed Hastings Municipal Building. **Below** Kindred Road homewares and cafe.

of Auckland with the slower pace of central Hastings. The cornerstone of Rosina is its menu: house-made sandwiches, familiar faves like mince on toast, and wonderful crumpets. Plus, top-notch coffee to wash it all down with.

Complete your spin around the block and you'll find Cedric's, a hole-in-the-wall speakeasy-style bar attached to Toitoti, the Hawke's Bay arts and events centre. Named after Cedric Wright, the much-loved opera house caretaker for too many years to count, it offers theatrical cocktails curated by the team at nearby Hastings Distillers, and a selection of vinyl played the old-fashioned way (side A followed by side B!).

And then there's the shopping. Bold homewares at Kindred Road, pencils and paintbrushes at Humanity Books & Art Supplies, and fashion, too, with locally-owned clothing brand TAIEA throwing open its studio doors in November. Their pieces – luxe essentials crafted from silks, cottons and recycled fibres, for men and women and promising inclusive sizing – are both stunning and uniquely Māori.

Wine and dine

No visit to Hawke's Bay is complete without a trip to Craggy Range winery and restaurant, about 15 minutes from central Hastings on the banks of the Tukituki River. The quiet post-cyclone times

created opportunities for this multi-award-winning restaurant, and the kitchen team, led by chef Casey McDonald, began a series of set menu lunches when business was slow and visitors scant. It was a wonderful boon for the locals, who flocked to sample everything from French bistro fare to a New York-style midwinter Christmas dinner.

The themed menu idea has grown wings and Craggy Range has now opened its incredible second space, The Loft, on the mezzanine of the main restaurant. Designed by RTA Studio, the room is intimate and elegant, with an open-fronted servery that makes the food the main event. When we visited, we experienced a multi-course meal of duck – inventive dishes that use the protein in mind-bending but thoroughly delicious ways (duck fat caramel, anyone?). →





Top right and above Shed 530 Estate, where MAS Member Kel Dixon is Chief Winemaker.

Top left Napier's T & G Building and seaside Soundshell are icons in the 'Art Deco capital of the world'.

The welcoming crew and premium wines make for a really special environment, and with a menu that promises to change regularly (all dietaries can be catered for from the main restaurant downstairs, too), it's a treat for the senses.

But Craggy's not the only game in town when it comes to wine. This summer sees the welcome arrival of Swift Wines' cellar door. Winemaker Lauren Swift has decked out her space in hot pink, leopard print and bright green (trust me, it just works) and is crafting fresh and fabulous modern wines, including a just-released sparkling Albariño (named Pipi after one of her trio of sausage dogs). It's already a cult classic.



Shed 530 Estate is a rural revival of the very best kind: a relaxed food and wine affair in Puketapu, where the cyclone hit hard. It has also brought bottomless brunches to Hawke's Bay, but be careful, it's a curly drive back to town afterwards.

Something for everyone

In Napier, where Art Deco architecture meets a glittering seaside promenade, Central Fire Station Bistro has undergone a pivot, opening Baked by CFS in a small adjoining space. Waistlines beware: the pastries coming out of this place are unrivalled, from goat cheese tarts to crispy choux buns filled with rhubarb and their famous-in-the-Bay brown butter custard cruffin. Take your plate into the restaurant next door, grab a velvet banquet and enjoy the deco vibes.

And then there are the festivals. Events took a tumble post-Covid, but boy, are they back! From the Hastings Meatball Festival to Central Hawke's Bay's annual Spring Fling, to Toitū Te Reo, which celebrates the Māori language, there's an event for everyone. Napier's Art Deco Festival is always a huge hit, and more recently, Nuit Blanche – Art After Dark has enticed thousands of families to enjoy the CBD after dark, with street performers, food trucks and a dazzling light show.

So, were we affected by the floods? Of course. We all were. Some are still struggling as they process loss of life and livelihood. But the door is open and the welcome mat is out. Hawke's Bay is ready to see you again. ♥

Stay in the bay

1 Mangaone Cliffs is a luxury lodge sleeping up to 8, with intoxicating views over the hills outside Napier. After a day exploring Hawke's Bay, or out hunting with co-owner Dave McCurdy, take a soak with a friend in the twin outdoor bathtubs.

2 Kōtare Estate, in a wonderful Spanish Mission home high above Havelock North, offers accommodation and optional catering. Book their private cave space for an unbeatable dinner experience.

3 Bring your dog to the Scenic Hotel Te Pania, right on Napier's Marine Parade. This mid-range hotel has rooms for your furry friends.

4 Lawn Road Retreat is the ideal venue for a group holiday, large wedding party or family reunion, and now offers guided e-biking trips.

5 Motel accommodation but make it cute! The Mayfair is reminiscent of Miami, with its coral pink exterior, sunny yellow and sage green accents, plus it has a sauna and a pool.

In review

Recommended reads



Still Time: Reflections on love, loss and life

by Robyn Pryor

In 2022, MAS Member Robyn Pryor, a teacher, wife and mother, was diagnosed with motor neurone disease, a debilitating condition which more than 400 New Zealanders are currently living with. Here, Robyn chronicles her journey with MND through a series of inspiring personal essays that offer a glimpse into life with a degenerative neurological condition.



The Merge

by Grace Walker

What would you risk to keep someone with you? Set in a near-future London, Grace Walker's debut novel follows 65-year-old Laurie, who lives with Alzheimer's, and her daughter Amelia, who signs the pair up for an experimental treatment. Laurie's fading mind will be merged with Amelia's body, and once started, the procedure can't be reversed.



Eat Wild

by Sophie Merkens

If you've ever wanted to live off the land, this might be the book for you. Sophie Merkens takes readers on a journey across Aotearoa New Zealand foraging for flowers, fungi, fish and more. Organised by season, the book includes tips, recipes and tales of Sophie's travels as she traverses the country for wild ingredients and meets chefs, hunters and kaitiaki along the way.



One to watch

Pike River

In cinemas 30 October

It's been 15 years since the Pike River Mine disaster, and this new feature film captures the heartbreaking impact this event had on the families of the miners. Focusing on two women in particular, Anna Osborne and Sonya Rockhouse (played by award-winning Kiwi actresses Melanie Lynskey and Robyn Malcolm), the film tells the devastating true story of loss and the fight for truth and justice.

Listen up



Begin Again with Davina McCall

UK television presenter turned midlife expert Davina McCall started this podcast to create "a supportive community for everyone to explore the revitalising second act of life". Davina is joined by an array of guests to share their journeys of growth and discovery, with the aim of empowering people to embrace midlife.



Black Sheep

With 8 seasons under its belt and multiple awards, this podcast from Radio New Zealand explores some of the most controversial characters from our country's past. From communists and thieves to con artists and killers, each episode delves into the story of a different delinquent from history.



In memory of Dr Richard Tyler

It is with deep respect and gratitude that we honour Dr Richard Tyler, a GP, mentor, leader and friend to many in Wellington and beyond. His contribution to medicine, professional practice and the wider health community was profound, and his character shone equally as bright.

Richard had a huge impact on MAS, serving on the MAS Board from 1980–2017, with 21 years spent as Chair. He passed away on 21 October, following a tragic accident during storms in the capital, but his incredible legacy continues.

Below Former MAS CEO Martin Stokes (left) listens to Richard speak at the 2017 Annual General Meeting.



Throughout his career, Richard's roles were many and vital. He was a leader in the formation and growth of primary care and practitioner organisations in the Wellington region. He was instrumental in setting up the Wellington Independent Practitioners Association (WIPA) in the mid-1990s, helped drive the evolution of Compass Health (later Tū Ora) and guided MAS with strength and care in equal measures for 37 years.

Former MAS CEO Martin Stokes worked alongside Richard for over 15 years and was in great admiration of his exceptional character and outstanding commitment.

"Richard was fiercely intelligent and extremely hard working. I have no idea how he managed to accomplish all he did in the general practice sector on top of everything he did at MAS, as well as continuing to practice as a GP himself," says Martin.

"He was always very fair, ethical and generous in his approach. He was a progressive thinker, open to new ideas but also quite tethered to traditional values, and he was really good at making

sure he drew everybody around the table into a discussion."

Martin also credits Richard for his excellent business acumen, helping to steer MAS through some major events including the 2008 Global Financial Crisis, the Christchurch earthquakes in 2010 and 2011, and the Kaikōura earthquake in 2016.

"Those were pretty challenging times and Richard's empathy for Members, and for staff, was pivotal to getting us through that. Throughout that whole period, the organisation continued to grow and become more resilient as a result of those experiences."

Even while he held major governance roles, Richard remained very much "one of us" in his community. He trusted in teamwork, supported colleagues and mentored younger doctors. He also knew when to laugh, as was evident in the messages and teasing tributes that were displayed when Richard stepped down from the board in 2017. One friend and Member said, "We shall miss your cool masterfulness and sense of humour."

Beyond his medical and professional achievements, Richard loved his community, cared about people's wellbeing and didn't lose sight of the everyday. He was a husband, father, grandfather, friend and golfer. As Martin fondly remembers, "He took up the sport at a relatively late stage, but like everything else he took on, he became very good at it."

At MAS Richard will be remembered not only for his remarkable tenure, but for the care, insight and dedication he brought to everything he did. We are honoured to have had him as part of our journey. As Martin acknowledges Richard's contribution to MAS, we celebrate a life well lived, and a man whose compassion and integrity will continue to inspire.

"Today, MAS is recognised for its strong commitment to Members, outstanding record for Member satisfaction, its growing contribution to disadvantaged parts of the community through MAS Foundation, as well as its resiliency through natural disasters and financial crises. Richard's contribution to where MAS finds itself was immense and one that his entire family should be very, very proud of." ♥



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