onmas

April 2025

# The magazine for **mas**<sup>•</sup> Members

The Early Years
Judy Bailey

'How we can build a better future for all'

*Escape to the country* From anaesthetist to olive grower Health hacks Live stronger for longer by Nicky Pellegrino *Chelsea Winter* Finding balance and my favourite recipes

# Onmas April 2025



# issue

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# A warm welcome from MAS

Becoming a dad was a great gift. From then on, you're known not just as yourself, but something bigger. I remember being so worried about protecting the new life of my daughter, I drove home from the hospital at a snail's pace. All of a sudden, my lounge looked as if it was full of hazards and I was constantly stressing about whether I was holding her head up properly. Luckily, we got through those first 1,000 days and then welcomed a second beautiful daughter into our lives. Watching them grow and become such cool kids has been incredibly special.

Science shows that the first 1,000 days of a child's life are critical for laying the foundations for their future physical and mental wellbeing. In this issue of onMAS, we hear from some incredible people making a



Matt with his daughters Kiera and Regan jet boating on Lake Brunner.

difference in this space, including former newsreader and 'mother of the nation' Judy Bailey. Judy is the co-founder and patron of Brainwave Trust Aotearoa, an organisation dedicated to educating parents, carers and communities about early brain development in children. It is proudly supported by MAS Foundation which has a new focus on the early years as it marks its fifth anniversary, aiming to improve outcomes for all tamariki growing up in Aotearoa New Zealand.

As you read through this issue, you'll notice a refreshed look and feel, which we hope you'll enjoy. Our goal is to deliver stories that uplift, inform and empower you, our valued Members. We aim to do

this through Member profiles that showcase your talent, generosity and success; expert advice and tips to help you meet your financial goals; and inspiring reads that support us all to lead healthy, happy and engaged lives. While you're here, don't forget to scan the QR codes and watch the wonderful videos that accompany many of these great stories.

Finally, we'd love to hear your feedback, feature ideas, milestones and more, so please reach out to us at onmas@mas.co.nz. As always, the magazine is also available to enjoy online at **mas.co.nz/onmas**.

Matt Harvey Chief Distribution and Marketing Officer

Korihi ake ngā manu, tākiri mai te ata, ka pō, ka pō ka ao, ka ao, Ko te ao ū, Ko te ao ea

ka awatea.

Ka tau hī, ka tau hā, ka tau mai te mauri hei whakapiki ake ngā kōrero wawata o roto

ka tau mai te mauri hei whakaheke iho te mana tuku iho

Kia piri mai, kia tata mai ki ngā hāpori o tēnā rohe o tēnā rohe Tīhei mauri ora



### 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.

# onmas

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#### Sustainable production

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# News in brief

# That's choice!

MAS has been voted Consumer People's Choice for house, contents and car insurance for the ninth year in a row! This impressive achievement is based on Consumer NZ's annual customer satisfaction survey, which now includes over 6,400 respondents, made up of their members, supporters and a nationally representative sample of New Zealanders.

"Winning People's Choice across multiple insurance categories is no small feat and reflects MAS's continued focus on customer satisfaction," says Jon Duffy, Consumer NZ chief executive.

Suzanne Wolton, Chief Executive of MAS, says, "At MAS, our focus has always been on putting our Members first, so this recognition reaffirms our commitment to providing premium insurance products that meet our Members' needs and offer value for money."



# **Healthy checks**

MAS has been helping Members check and protect their precious health through the mammogram and bowel screening reimbursement offer. The offer was open to Members with the relevant insurance products (Recovery Cover and an Income Security Policy) and who met the age criteria, and was very well received by both Members and MAS staff. The mammogram reimbursement offer had a Member uptake of 22% in the first round and 14% in the most recent round. Numbers are expected to jump up again when the next offer is made and a new cohort becomes eligible. The uptake for the bowel screening offer was 29%.

To chat more about your insurance cover needs, contact your MAS Adviser or call the MAS team on 0800 800 627.

# Behind the scenes of this issue





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**From left** Photographer Reuben Looi captures a special moment between Judy Bailey and her granddaughter Romy; Anaesthetist turned olive grower Andy Liley and wife Helen with their playful pup Molly; onMAS editor Nicky Dewe's son Winston is put on bailing duty on the Whanganui River.



# Here for it Meet the latest, very deserving MAS Here for Good Scholarship winners.

Kezia Hannah Kurian is balancing her studies for a Master of Business and Management at University of Waikato with her commitment to charitable causes, and she has won the individual Here for Good scholarship. Kezia says her world was turned upside down when her mother was diagnosed with breast cancer in 2022, but since then she's "transformed grief into action" and been involved with Relay for Life, Memory Meadows, The Cake Detective (who decorate birthday cakes for children going through tough times) and Daffodil Day. Kezia says being 'here for good' means, "showing up, creating moments of joy and making sure no one feels alone in their struggles."

Shavonne Ramiah is a third year pharmacy student at University of Otago and the National Director of the Women in Health Network (WiHN) which has won the Here for Good group scholarship. WiHN is a university-based organisation (in Otago and Auckland) that supports emerging female health professionals and includes a programme where older students volunteer their time to support and mentor younger cohorts. The next goal for WiHN is to create an outreach programme that helps rural high school students discover pathways into healthcare. Shavonne says her involvement with WiHN has allowed her to become "more open-minded, conscious and connected" to her community, and her favourite thing has been "paying it forward" and sharing her knowledge and experience with others.

Above Individual scholarship winner Kezia Hannah Kurian. Below Shavonne Ramiah and the Women in Health Network were awarded the group scholarship.



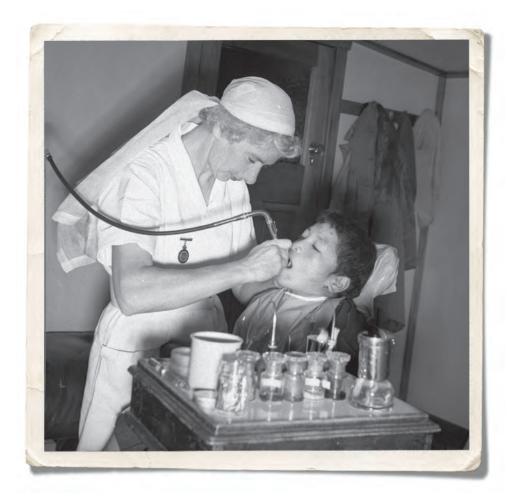
# Adding excellence to the Board



The MAS Board is pleased to announce the appointment of Melissa Macfarlane as a director, effective 1 February 2025. With a career spent in financial services, Melissa brings a wealth of expertise to the Board and she has significant leadership capabilities in strategy, risk, technology, transformation and change management. Melissa has held prominent roles at Westpac, including Chief Digital Officer, Head of Corporate Strategy and COO of Wealth and Insurance.

"It's a privilege to be joining the MAS Board and I'm looking forward to contributing to such a member-driven organisation with a strong reputation in insurance and wealth management," Melissa says. "As the financial landscape evolves, there are a whole host of opportunities to enhance our digital services and technology foundations, while maintaining the personal touch that makes MAS special. I look forward to working with the team on the exciting journey ahead."

Full Members will get the opportunity to vote on Melissa's appointment at the August 2025 AGM. A Notice of Meeting will be sent to Members for review in advance of the AGM.



# **Congratulations to our Members**

To our esteemed Members who have been recognised in the New Year Honours List 2025, thank you for your service.

**Companion of the Order of Merit (CNZM)** Emeritus Professor William Murray Thomson of Dunedin for services to

Professor Helen Linda Pilmore of Auckland for services to nephrology and transplantation services.

oral health.

Mrs Esther Frances Fung, ONZM, of Wellington for services to the Chinese community.

# Officer of the Order of Merit (ONZM)

Emeritus Professor Murray William Tilyard of Mosgiel for services to health.

Dr Catherine Mary Ferguson of Wellington for services to otolaryngology.

### Member of the Order of Merit (MNZM)

Dr Cedric Paul Malpass of Taumarunui for services to health.

Dr Malcolm Erskine Legget of Auckland for services to cardiology (deceased).

Dr Hilary Anne Smith of Palmerston North for services to linguistics and the community.

## King's Service Order (KSO)

Associate Professor Tristram Richard Ingham, ONZM, of Wellington for services to survivors of abuse in care.

**King's Service Medal (KSM)** Ms Fiona Mary Murdoch of Hamilton for services to dance.

# Moment in time 1944 Dental nurse giving a boy treatment at the dental clinic

Many of the public health services we take for granted in New Zealand began around the same time as MAS, in the wake of the First World War. As the country began to recover from not only the ravages of conflict, but the Spanish flu pandemic that followed, public health improvements became a priority. Initiatives such as the school dental nurse were a way to support the wellbeing of young Kiwis. Alongside these great developments came MAS, formed in 1921 by Napier doctor Frank Harvey and his colleagues, set up with pride and purpose to protect and insure the country's all important healthcare providers. Membership was then extended to include dentists in 1963.

# Partnership update

The MAS and Westpac business partnership ended on 4 March 2025. From this date, MAS will no longer refer Members to Westpac for their financing needs. While the MAS-Westpac partnership is ending, this doesn't impact your current arrangements with Westpac. You will continue to be Westpac customers and MAS will continue to be here to provide you with comprehensive insurance and investment solutions to help grow your wealth and protect what's important to you.

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# First things first with... Shaun Phelan

After 45 years making a difference for MAS Members, Shaun Phelan is retiring from his role as National Manager of MAS Business Advisory Services. Naturally he's seen a lot of change in that time, but the heart of the organisation, he says, has always stayed the same.

How does it feel to have had such a long and distinguished career? Our daughter thinks I'm weird! She's in her 30s and has had several career changes, and I've been at MAS for 45 years. But I've loved it.

#### What was MAS like when you started?

I started back in 1980 as a Financial Adviser, and prior to that I worked in the general insurance industry. When I arrived at MAS it was a total breath of fresh air. It wasn't the old boys' network that general insurance was. It was a true mutual, by doctors for doctors since 1921.

#### What have you loved most about

your job? It's definitely a 'people' job. I don't like the management parts of the role so much, I've always just wanted to get out there and deal with the Members. I've been lucky enough to be able to do that right throughout my career. different? When you're part of a mutual, the Members are the owners, and the majority of your Directors are Members. I remember thinking, "Most of the Members know who the Chairman is, so if I get something wrong, the Chairman's probably going to get a phone call!" Some of the past Directors and Chairs we've had have been

What makes working for a mutual

amazing. It's always humbled me to be working with people who give so much to the community. What are you most proud of? I've felt

proud all the way through, but what's given me the incentive to carry on is the thanks you get. You do something you think is simple, like passing on some information to someone, and it ends up making a big difference to them. Once I was at a conference in Dunedin and this woman came up and said, "You won't remember me but I remember you. You helped me into general practice in 1983." She was still there and loving every bit of it.

#### What will you miss, and what's next?

There will be a lot of relationships I'll miss, but they don't have to stop. My focus now is to keep healthy and for my wife and I to spend lots of time with our almost 1-year-old granddaughter.

# Shaun's firsts

What was your first car? My first car was a VW Beetle. Not very practical on a frosty morning in Christchurch as the heater took longer than the drive to work to warm up!

#### What was your first

investment? I thought my VW Beetle was my first investment, but I soon learnt that was not the case.

What was the first concert you went to or album you bought? I can't remember the first album but the first 45 I bought was 'Oh Well (Part 1)' by Fleetwood Mac with Peter Green.

I think my first concert was Santana in 1973 at the Christchurch Town Hall.



What's the first thing you'd grab in a fire? My wife. 😂

What's the first piece of advice you'd give others? We're only here for a short time so enjoy every day as best you can.

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



I still can't get my head around quarks, black holes or a parallel universe, but 'A Brief History of Time' definitely made me think more than most books.

# Nurturing minds

As co-founder of Brainwave Trust Aotearoa, Judy Bailey knows that the early years of a child's life are crucial when it comes to brain development. Here, she shares her passion for helping Kiwi parents give their children the best start in life.

Words Sophie Neville Photography Reuben Looi



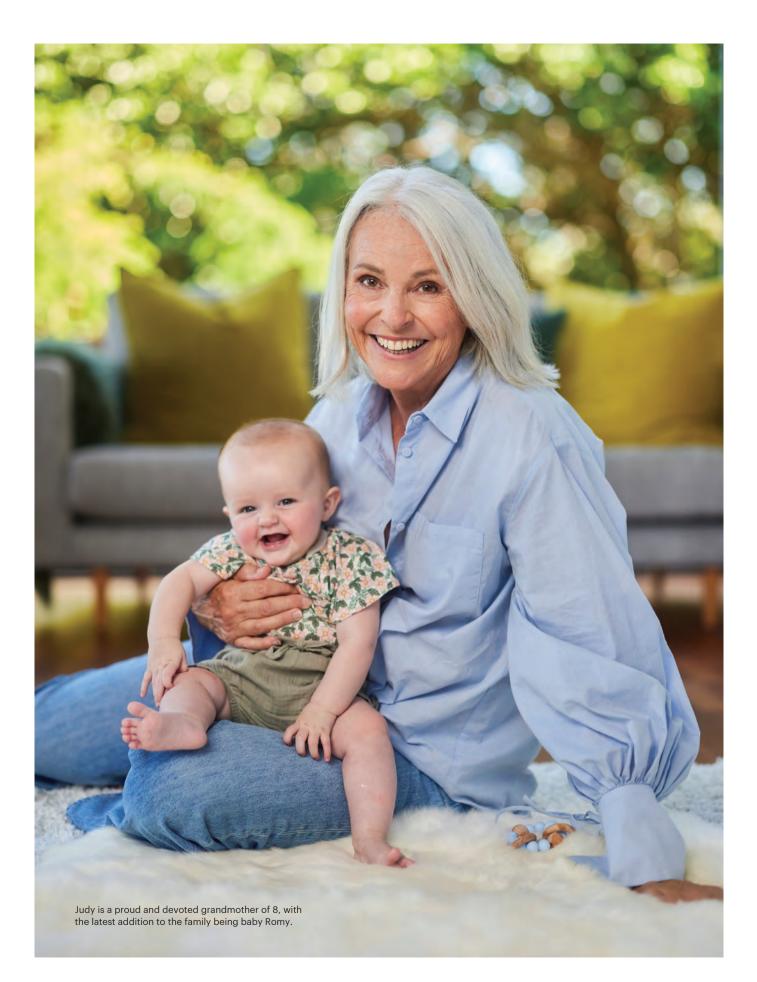
When Judy Bailey gazes into the eyes of her newest grandchild Romy, it's not just the 6-month-old's chubby cheeks or the hilarious raspberries she's learnt to blow that melt her heart. No, this devoted grandmother – or Juju as she's fondly known by her 8 grandchildren – can't help but revel in the miracle that is going on inside Romy's brain. Judy knows that every smile, every cuddle and every tiny moment of connection is firing up her neurodevelopment and setting her up for the best possible start in life.

"That first year is so precious in terms of human development because their brains are like little sponges," says the former broadcaster, who's talking to us today about Brainwave Trust Aotearoa, an organisation that she co-founded 27 years ago, and that is now supported by MAS Foundation. "Babies soak up everything from their environment, the good and the bad, and that directly impacts the way their brains develop. We've always known that it's important to nurture babies and to respond to their needs, but to have a relationship that makes a physical difference to the wiring of the brain is miraculous, I think."

## A lifelong passion

Judy might be a national treasure, our 'mother of the nation' and one of this country's best-known and loved newsreaders, but she would much rather talk about the science behind developing brains than her years on the screen. It's 30 years since she became interested in the importance of the early years in human development, and she's as committed to the cause now as she was then.

"Passionate is such an overworked word these days, but it really has been a passion of mine for a very long time, and I bend anybody's ear who will listen about it," says Judy, talking to onMAS at the Auckland home she shares with her husband Chris. The pair have been married for over 50 years and are parents to James, 45, Sam, 41, and Gemma, 37, as well as the very proud  $\rightarrow$ 





We couldn't let this knowledge and this research and science just sit in the corridors of scientists and academics.

Left Judy's interest in neurodevelopment began in the 90s and it continues to be her passion. **Below** Babies' brains are like little sponges, says Judy.



grandparents of Harry, 18, Sadie, 14, Mila, 13, Hudson, 12, Macy, 11, Billie, 8, Murphy, 7, and Romy, who all live nearby. It's clear that family is Judy's number one priority, both in the immediate sense and in a wider capacity in her charity work. She's also had a long association with Women's Refuge.

Judy's interest in neurodevelopment came about in the 1990s, when she was a busy mum of 3 and full-time broadcaster, delivering the 6 o'clock bulletin each night alongside Richard Long on 'One Network News'. Judy was struck by the number of devastating reports of child abuse and neglect in Aotearoa New Zealand, and she would go home to her own happy, healthy children feeling a sense of despair that such things were happening. She wondered how such abuse could occur, and why some people appeared to have such a lack of empathy and remorse.

"Night after night I was delivering these horrific stories into the nation's living rooms. Often it was people who should have been their greatest protectors who were the perpetrators. It played on my mind, it really did." It was around this time that Judy was invited to join the board of an international conference on child abuse in Auckland. She's still not quite sure why she was included, perhaps the organisers were looking for someone with a high profile, she muses. Either way, she was very keen to join the conversation.

#### **Spurred into action**

It was during a talk by US psychiatrist, neuroscientist and trauma expert Dr Bruce Perry, in which he shared new research on early brain development, that Judy became "galvanised". While the 'nature versus nurture' debate had been going on for generations, Dr Perry's evidence showed that emotionally responsive nurture, particularly from birth to 3, was vital for the healthy development of the brain.



Scan here for more about Judy's mission, or visit **mas.co.nz/** early-years.

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In simple terms, it proved that love, care and strong connection to the caregiver in the first years of life could directly affect the way the brain develops, affecting future outcomes. Tamariki who did not have their emotional needs met in a warm and responsive way were at a developmental disadvantage from the very beginning.

"People were breaking down the doors to get into his presentations and workshops because he was the go-to guy on the topic," says Judy. "And so, I was there and I heard him speak and the rest is history, really. He was galvanising. He just galvanised us all into action."

By "us" Judy means herself, the late New Plymouth paediatrician Dr Robin Fancourt, social advocate Dame Lesley Max and then-Commissioner for Children Sir Ian Hassall. The group might have come from different backgrounds, but they were united in their belief that this research could change the way child abuse, neglect and trauma were dealt with in this country. They felt that arming parents, professionals and politicians with the latest scientific knowledge would have an impact on how our pēpi and tamariki were raised and lead to healthier whānau.

"We couldn't let this knowledge and this research and science just sit in the corridors of scientists and academics. We thought, 'Right, let's get this out there.' We felt that parents could be empowered by it and perhaps change the way they responded to their children, and that it would give the professionals a better understanding of what trauma does to the brain."

#### Waves of change

And so, Brainwave Trust Aotearoa was born and its team set to work, creating presentations, seminars and workshops for parents and professionals. Over the past 27 years, the science has evolved but Brainwave's vision remains the same, that all tamariki in Aotearoa New Zealand are valued and nurtured in order to reach their full potential.

Today the trust, of which Judy is patron, provides targeted, culturally responsive programmes that make research-based knowledge available to all, and support people to improve their care of children based on this information. Brainwave has developed Māori and Pasifika-focused programmes and works with people from all walks of life – parents, caregivers, grandparents, teachers, social workers, police, corrections staff and more. Judy is emphatic that a greater understanding of the importance of the early years for human development would contribute to creating a healthier and happier society.

"All social policy should be underpinned by an understanding of neuroscience and how that affects the brain, how people are wired up," she says. "It should underpin the work that Oranga Tamariki are doing. It should underpin the work of the health department. It should underpin the work of the courts."

Judy is continually moved by success stories reported from the Brainwave frontline and she is particularly proud of the work its educators carry out in prisons, helping people understand why their lives might have gone in certain directions and arming them with the tools and knowledge to break the cycle.

"I have seen first-hand that when some of these people, many of whom have grown  $\rightarrow$ 



# Dr Simon Rowley

If anyone in New Zealand is well placed to talk about the development of our littlest members of society, it's Dr Simon Rowley, a specialist neonatal paediatrician for more than 40 years.

Simon's interest in neurobiology led him to become a trustee of Brainwave Trust Aotearoa 20 years ago and since then he's advocated tirelessly on the importance of the early years. He says that while science continues to evolve, the evidence is clear that the "wiring up" of a baby's brain is dependent on positive experiences in the first 1 to 3 years of life.

"The human brain starts to develop soon after conception, and throughout our foetal life all our neurons, or brain cells, grow and settle into place. But it's not until birth that those neurons begin to make the vast majority of their connections that are vital to a person's development," says Simon. "After these connections occur, a process called 'pruning' occurs, which is like a sculpting of the brain. And both of these things happen only when a baby is receiving the care, love and sensory input it needs. Without that, the development doesn't occur and it can lead to some really poor outcomes."

By this, Simon means touch, smell, taste, hearing and vision. If a child is deprived of these, the brain simply can't develop as it is supposed to. "Every time we cuddle a baby, handle a baby, talk to a baby, sing to a baby, all those things will light up in the brain, and if it happens frequently and with great intensity the pathways will become wired."

He points to a relatively new branch of scientific development called epigenetics, which shows genes can be turned on and off by environmental influences. "What this means is that, say there is a gene for nurturing, it can be switched on by good nurturing or switched off by bad nurturing. It means genes can be influenced by their environments. They're not set in stone."

Simon believes governments should be supporting parents more to ensure they can spend as much time with their tamariki as possible, and that help should be directed to those who need it most. He thinks the early childcare industry needs to be improved based on evidence around brain development in the early years, and that rehabilitation efforts for offenders should take into account their early experiences, too.

"It shouldn't be used as an excuse for what has been done, but I think if there was better understanding of why people do what they do it might result in therapy that helps them recover."

Simon says there are many things parents, grandparents and anyone who spends time with babies and children can do to ensure the best start in life. "If you're a grandparent and that 2-year-old tugs at your trouser leg to tell you something, don't ignore that child. Bend down, get to their level and listen and engage with what they're telling you. Help support the parents around you. It's such an important job raising babies and children, and people can't do it on their own."



up in terrible environments, understand the impact of their own experiences on their developing brain, this kind of dawning comes over them and they begin to understand why they are so angry and disenfranchised. And this information empowers them to think, 'I can make a difference in my child's life,' and 'I can break this cycle.' It's powerful stuff."

#### Shaping the next generation

Again, it comes back to family. Judy believes every baby born should have the opportunity to grow up in a healthy, happy, nurturing environment. And as she bounces little Romy on her knee, she says she'll always feel grateful she was fortunate enough to give her own kids a good start in life, and it's nothing but a privilege now to have a hand in her grandchildren's upbringing, too. She loves being Juju to her mokopuna, who bring her "sheer joy".

"Being a grandparent is wonderful because you're so much more relaxed than when you were a parent. You have the time to simply enjoy them, you're not stressed about work, cooking the dinner, doing all the other things. I love spending time with my grandchildren. I really believe they keep me young. They teach me about the latest music, what different words mean and they make me laugh. They're great human beings." •

# Dr Owen Sinclair

MAS Member Dr Owen Sinclair (Te Rarawa) is a paediatrician based at Waitākere Hospital in Auckland and is the current President of the Paediatric Society of New Zealand. He shares insights on the early years, the biggest challenges for māmā and pēpē that he and his colleagues see on the frontlines, and his wisdom on what could make a difference.

"Not only are the first 1,000 days of a child's life critical, but the research shows that the 9 months prior to that are vital too. If mothers in that period feel cared for and loved – if they're shown whanaungatanga and manaakitanga – and have all the necessities of life, then it's really good for the baby.

But sadly, the opposite is true too. There is now overwhelming evidence that if you get things wrong in that period, the child's brain can be permanently altered with different neuro connections that are very difficult to get back.

The truth is that in Aotearoa, where you're born and how you're born has a huge effect on your life course and your life expectancy. As paediatricians, we see the overwhelming effects that poverty and deprivation have on people.



We see whānau who are struggling and it's seldom their fault.

A key change we have to make is to move away from the blaming culture we have and the stigmatisation of mothers and concentrate on the needs of the pēpē and the tamariki. That's why we would thoroughly support policies that prioritise this period of life, from both a health and economic point of view.

A little bit of money spent in the right place, in order to give people the best start in life, could make such a difference and it could save the government billions of dollars too. Policymakers will talk about the costs of things like maternity leave, but they never look at the economic benefits that come from that. Instead, we have a system that's more focused on fixing problems once they exist. That's very expensive and it can be futile.

What worries me is that we see these inequities in our system, but as a society we just accept that as normal. It doesn't have to be, and it doesn't seem like there's any fairness or kindness in that thinking. You don't need to have policies that always promote winners and losers and other extremely successful societies don't do it. It's not a fait accompli to have a large number of people in your society struggling.

When it comes to organisations like Brainwave Trust and other wraparound support services, there are very few interventions that are more important and more effective at solving some of the big issues in our society. The economic benefits of eliminating inequities and investing in hapū māmā and their babies are huge."

# MAS Foundation's early years mission

Over the past 5 years, MAS Foundation has provided valuable support to many organisations and initiatives dedicated to the early years, and they're aiming to increase their focus on this area moving forward.

"We have heard from our communities that the early years of a child's development, nurtured within a strong whānau, are crucial for long-term health and wellbeing. Over the next 5 years, we're focusing our efforts on Te Tikitiki a Taranga – the topknot of Taranga (Maui's mother), which protected Maui as an infant. This name, gifted to us by kaumātua Mark Ormsby, symbolises the care, protection and support we aim to provide for our mokopuna to thrive.

"By prioritising our collective efforts, we are building a future where our tamariki grow strong, safe, and with the aroha and guidance of their whānau/kāinga/ aiga and hāpori/village/kolo/nu'u. This is our commitment to the health, wellbeing and success of our mokopuna, ensuring they stand firm and proud in the future."



Heads of MAS Foundation Dr Julie Wharewera-Mika (Left) Ngāti Awa, Ngāi Tuhoe, Te Whānau-a-Apanui

Mafi Funaki-Tahifote (Right) Tongan (Tongoleleka, Ha'apai, Kolofo'ou, Ma'ufanga, Tofoa – Tongatapu)

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#### Taku Mamia Trust

Taku Mamia Trust in Hastings is dedicated to enhancing maternal and child health outcomes within Māori communities through culturally grounded initiatives.



## Kakala Malie Incorporated Society

This start-up programme is inspired by positive learning experiences and research of Pacific families in South Auckland, and aims to help shift inequities and disparities.



#### **Visible Difference Aotearoa**

Visible Difference Aotearoa is dedicated to supporting those with facial differences by providing education, advocacy and positive exposure, particularly focusing on Māori and Pasifika communities.



#### Pēpi Penapena

The mission of Pēpi Penapena is to empower whānau with mātauranga (knowledge) to raise happy, loved and strong pēpi and tamariki across Aotearoa New Zealand.



# Perinatal Anxiety and Depression Association

The mission of PADA is to eradicate perinatal mental health stigma in Aotearoa by promoting awareness and ensuring equitable access to information and support for all.



### Ora Toa

Ora Toa is dedicated to enhancing community health and wellbeing in Porirua and the Wellington region by offering accessible, affordable and coordinated services, ensuring continuous care for all.



# Branching out

From hospitals to harvesting – Dr Andrew Liley shares his remarkable story of leaving medicine behind to put down roots at a Wairarapa olive grove.

Words Nicky Dewe Photography Reuben Looi

When Dr Andrew Liley first visited New Zealand, he had no idea this country would eventually become home, or that he'd shift from the hectic world of medicine to a life on the land. But then, fate can be funny like that.

"I can't remember ever wanting to do anything other than be a doctor. I probably had a romantic idea of what it was all about," laughs Andy, a paediatric anaesthetist originally from the UK.

As young doctors, Andy and his wife Helen, who are now both MAS Members, ventured to New Zealand in 1998 when Andy had a 1-year locum position as a consultant at Auckland's Starship Children's Hospital. While the couple thoroughly enjoyed their Kiwi experience, after a year Andy was due back in the UK to take up a position at Birmingham Children's Hospital.

A decade of working there followed, before his thoughts eventually turned back to the South Pacific. "I don't know if I had burnout or what, but after 10 years I started increasingly looking for other options. That's when we thought, 'Why don't we go back to New Zealand?' It's a great place to bring up children and the timing was just right," says the father of 4, whose children were aged between 8 and 14 at the time. "So I got a job at Starship again and over we came."



Above Andrew Liley, seen here with "Molly the olive hound", enjoys being out among the trees and getting hands-on in every step of the growing process.



The family made a new home in Auckland and life was busy, with Helen working as a GP and Andy at the hospital. "I was working as a paediatric cardiac anaesthetist and I ran the acute pain service. I was involved with everything, which was great," Andy recalls. "But then the same pattern happened. After 10 years I was starting to just not enjoy the job."

This time, however, Andy's thoughts were not fixed on moving across the world, but across the motu and doing something very different. "Retirement was on the horizon and I've always wanted to work in a primary industry," says Andy. The Lileys began looking at all kinds of  $\rightarrow$ 





Above The Lileys grow 7 varieties of olives in their sprawling grove. **Right** Andy and Helen are thriving in their new environment. **Opposite** Andy produces a number of olive oils, including a range infused with ingredients like garlic, lemon or blood orange.

different options, from avocados to apple orchards, before an olive grove in Wairarapa came onto their radar. "All of a sudden the idea of growing olives and producing a product that is actually kind of healthy floated my boat," he says.

While it all seemed quite serendipitous, Covid-19 came along and stopped the pair from heading to visit their potential new home. Thankfully, when the lockdown lifted, the 6-hectare olive grove just outside Greytown was still available and after checking it out, the Liley's decided to make the move.

At that point in 2020, the trees, which had been planted 25 years earlier, were just coming into sustained regular production. But while the grove itself was approaching maturity, Andy was still very much a novice in his new world. "It was either confidence or stupidity," he says with a smile, "but I took on the whole thing – the growing of the olives, the marketing, the running of the business – with absolutely zero background."



When you're at the press and you see that first drop of green oil come out... I never tire of that.



Not surprisingly, the world of olives bears little resemblance to Andy's previous job. "With medicine you pitch up at 7:30am and everything's provided for you. You do your job and at the end of the day you go home. Whereas this is 24/7, every day of the year."

Andy also has support from Helen, who continues to work remotely in health while helping out in the business with sales and back-office tasks. "She's not so keen on getting her hands dirty though," he adds with a laugh.

Compared with his old role, the pace at Juno Olives is certainly different. "Coming from anaesthetics, there's an immediacy to that, so you do something and you see the effect. Whereas here, I might not see the effect for a year or even 3 years down the track. That's a completely different mindset."

But even as he navigates this major change, Andy says there are lots of pros, like no longer sitting in traffic every morning, and getting to be outside in the elements and on the land in some way every day.

Though the weather also presents its own challenges. "With this work you do get thrown curveballs over which you have no control," says Andy. "Last year was a really bad harvest all over New Zealand. The weather played into it, the natural lifecycle of olives played into it, and it all just came together in a bad year. Sure it was stressful at the time, but I can't do anything about it so I shrug my shoulders and say, 'OK, well maybe next year."





And when it all goes right, the rewards are rich. "When you're at the press and you see that first drop of green oil come out and taste it and see what you've produced this year – well, I never tire of that. It's just magical."

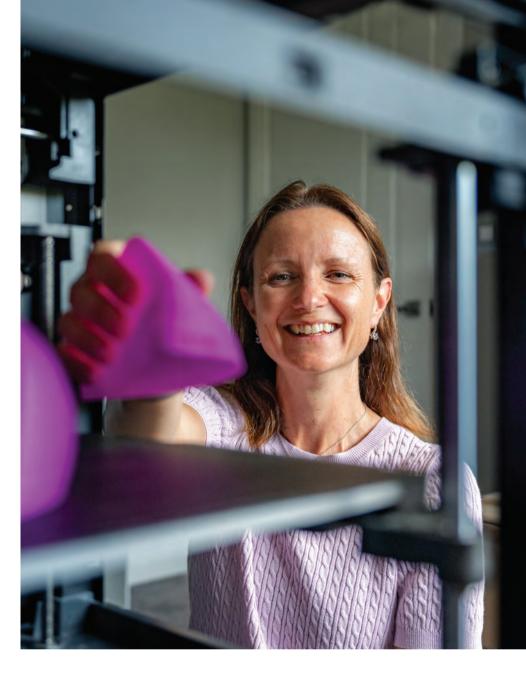
As for the future, Andy says, "For now I'm happy doing what I'm doing. It's physically hard work and it'll not be long before I'm approaching an age where I might not be able to do this, but at the minute I'm fit and healthy. I'd like to think I can continue to improve the quantity and quality of what I produce and leave the grove in a better position than when I started."



Scan here to see Andy at the Juno Olives grove, or visit mas.co.nz/ juno-olives.

# Printing with purpose

Kiwis are known for their ingenuity and taking a number-8-wire approach to problems, and it's no different when it comes to medical innovation. Here we meet some inspiring, entrepreneurial people who are using 3D printing processes to produce custom-made products with a profoundly positive effect.



# myReflection

They say that necessity is the mother of invention and this is certainly true in the story of Fay Cobbett, her husband Tim Carr and their company myReflection. Being diagnosed with breast cancer at 35 while raising a young family was a huge and heartbreaking shock for Fay. At first, she only required a lumpectomy, but results soon showed that more cancerous cells were present and a full mastectomy was needed.

While Fay received excellent medical care at the time, afterwards things were not ideal. "I went to look for a prosthetic breast and all I could find was something very generic. It was not me at all, and the whole experience made me feel uncomfortable." Fay says Tim felt awful for her and wanted to help somehow. "He noticed that people would give me this odd little glance, thinking, 'Something's wrong with her, there's a bit missing." Fay herself was stoic. "At that point it didn't bother me because I'd already done my tour of duty. I'd had surgery, chemo, lost all my hair – the lot."

Tim, however, wanted better for his wife, so he set about making it happen. From an early age, he had always been interested in tinkering with technology. "As a boy he used to play with these electronic kits," explains Fay. When, as an adult, he found they were no longer available, he started his own company, MindKits, and now sells them himself.



Above myReflection customers receive a 'test shell' (right) made to their scan specifications, before the final silicone prosthesis (left) is delivered.

This same enquiring mind saw Tim get interested in 3D printing when it was still relatively new. "He saw the potential for where it could go, so he got the New Zealand distribution rights for some 3D printers back then, and he's kept up with the technology ever since."

With a new challenge to solve, Tim got to work, using a Greek statue with a missing body part as a proof of concept. "He wanted to see whether he could take the breast form and actually create something from it, using 3D printing," says Fay, "and it turns out he could!" They teamed up with a colleague from MindKits to make a world-first product – a prosthetic breast modelled from the woman's existing breast and matched precisely to the shape of her chest.

"To our knowledge, nothing like this has been done before," says Fay. "We believe there's somewhere in the US and Europe, but for the scan alone you're looking at thousands of dollars." And that's another cool fact about their creations – they're affordable for all. "One of Tim's biggest drivers was to make a product that would fit in with the government subsidy for prosthetic breasts."

myReflection now has clinics across the country and production continues at pace. "I'm so proud that it's made here by New Zealanders, for New Zealanders," says Fay. "And that it's custom-made for each lady so that she can get her sense of self back."

#### Fay explains the process

"We have a unique phone app that we use for the scan. It takes mere moments to complete, then all that data is securely sent back to us. The CAD team takes it from there and uses the 3D printers to get the 'test shell' assembled. We send that to the lady so she can try it on to make sure it maps to her chest wall correctly, that it's comfortable, and that it gives her a silhouette she's happy with. From there we make any changes she needs."



# **GO** Orthotics

Tim Ganley became a MAS Member when he graduated as a podiatrist nearly 30 years ago. In recent years, he's been at the forefront of new tech that has drastically changed his field. After working in private practice for over a decade, Tim became interested in making orthotics that could help a huge range of patients, from those with musculoskeletal issues, to children with foot and lower limb pain, to diabetics who might otherwise be facing amputation.

As his skills and reputation for producing orthotics grew, he sold his practice and went into manufacturing full-time. But it was a very different ballgame back then. "We used plaster of Paris bandages to cast the patient's feet and then that would get modified by hand," says Tim.

Thankfully, new tech came along in the early 2000s that changed the game. Tim's company GO Orthotics made a big investment in some CAD software from the US which meant they could now make digital models of a patient's foot, and the messy days of plaster modification were over. "That allowed us to improve the accuracy of the product, and the process was more repeatable too," explains Tim. While the CAD technology had revolutionised the first steps of the process, another big breakthrough came onto the scene about 5 years ago in the form of 3D printing. As always, Tim was quick to move, purchasing 2 massive printers which have completely changed the way he and his team work.



"We can now print up to 35 pairs of orthotics in each printer, overnight," says Tim. In the morning, the team finish the orthotics with additions specific to the patient, then they're ready. "I never imagined we'd be able to do that 10 years ago," he adds. "It's really satisfying to be producing a product that can make a real difference to people's lives."

**Top** Tim's 3D printers use a plant-based material called PA11 Nylon to create custom orthotics for patients.

# Shared experience

MAS Board Member Kate Baddock and her former registrar turned colleague Destinee Macleod share the highs and lows of GP life and the valuable bond built between teacher and trainee.

# Kate

"I'd always wanted to do general practice. My first job was in outback Tasmania. I was a medical officer looking after a camp of 1,200 single men who were working for the Hydroelectric Commission. I saw a lot of groin rash! I was 26 years old and the only doctor, but I had 4 nurses, 2 ambulances, a helicopter and a pet wombat.

Then I did my postgraduate training

I encourage young doctors to think about why a decision has been made, and I do a lot of role plays and get them out of their comfort zones.

in the UK and worked in a lovely practice in the Forest of Dean. They offered me a partnership there, but I'd also been offered one in Australia, so my husband and I came home to New Zealand to decide. Once we got here we thought, 'Actually, we want to be here.'

One of the partners in the practice I'm at now, Kawau Bay Health, said, 'It's time we had a lady doctor up here.' So, I started as a new partner, and that was 37 years ago.

During that time, I also did obstetrics for 20 years, whilst having 3 children of my own. Sometimes I'd be called out in the middle of the night to deliver a baby, and so I'd bundle up my own baby to take with me. That's rural practice at its best. Over the years I've sometimes looked after 3 or 4 generations of the same family, walking alongside people's journeys through their entire lives.

Our practice in Warkworth is a training practice, and I've been teaching new doctors since 1990. I really like sharing knowledge that they're not going to get from books because it's born from experience. Young doctors these days have these algorithms and guidelines to follow. They can choose not to follow them, but they have to be very brave not to. After all, it's hard to get into trouble following an algorithm, even if it's not actually the best thing to do.

I encourage young doctors to think about why a decision has been made, and I do a lot of role plays and get them out of their comfort zones. I challenge



Above Destinee (left) is grateful to her mentor Kate (right) for passing on her wealth of knowledge.

them to justify why they would use algorithms instead of justifying why they wouldn't.

Destinee came to do a 6-month placement at the practice because she lived locally, but as the 6 months went by it was clear that she would be a good fit for us. She has a really good depth in women's health from work she's done in South Sudan, and a really good understanding of people, as well as being very smart and competent.

She knows how to put people at ease and she's really thoughtful about how she manages problems. A good clue for us on whether a doctor is managing the people 'side of things' is how many complaints we get. Destinee has not had one. That's a reflection of what she's like."

#### Destinee

"I come from a line of doctors – my mother and my grandmother are both doctors. I did want to do medicine from a young age, but I don't think I really knew what was involved.

I trained in Auckland, focusing on obstetrics and gynaecology, before heading over to Kenya, followed by Papua New Guinea and South Sudan. My husband and I spent 8 and a half years with a small organisation in South Sudan helping to establish a maternal and child hospital. It was both of our dreams to do something like that.

I started GP training in 2023, and my first placement was at Kawau Bay Health. Kate was my supervisor for the first 6 months and I feel very lucky that was the case. She's a very gifted doctor and very willing to teach. I learned a lot from her then and I still do.

Kate likes to say, 'I don't follow guidelines, I follow the evidence.' When you're new to something the guidelines are all you have because you don't have experience yet. Kate's had so much experience and years of building knowledge upon knowledge and she's able to instinctively draw from that to make her decisions. I think everyone moves towards that slowly, but she's already there.

I admire her wealth of knowledge. She's a very skilled and compassionate doctor. She's been in this community for so many years and the people here have such trust in her. There are so many patients who are going to be devastated when she retires.

I really appreciate that I can knock on Kate's door or send a message and say, 'Hey would you mind popping in and having a look at this?' Not every registrar has that, so I'm making the most of it while I can!"



# Give governance a go

Over the years Kate has held many governance roles, from positions with Primary Health Organisations to Chair of the New Zealand Medical Association. She knows what it takes to be successful in this space and is therefore championing the new MAS Future Practitioner Director Programme, so that more medical people can do the same.

"One of the things I've noticed from working in governance is that, as a clinical person, you can wind up talking straight past a management person. Not only are you speaking a different language, but often you actually see the problem differently. As a result, a lot of clinicians don't venture into the governance world because it's really hard to get to grips with the machinations of management and bureaucracy. However, once you understand organisational processes and are able to communicate in management speak, you can make real progress through the information you impart, and you can help to make things happen when change is needed.

"It often feels like a step too far to take on governance roles. There's a lot you don't know and you might be unsure of how to increase your competence and improve your understanding. The Future Practitioner Director Programme provides a pathway to cross that divide. It'll help enormously with managing your own business or if you want to move into organisational governance."

The programme is available to full MAS Members who are registered dentists, doctors or veterinarians. Applications open 1 May 2025 and close 3 June 2025. Visit mas.co.nz/director-programme for more information.



MAS Member Dr Angela Lim is co-founder of the mental health and wellbeing platform Clearhead. She's dedicating her career to making professional advice and support more accessible to those who need it. Here she shares some helpful thinking when it comes to a common problem.



talk

Dr Angela Lim CEO and co-founder, Clearhead

In what feels like an increasingly polarised world, it can be hard to know how to reach across the political or social divide and have reasonable conversations with friends, whānau or colleagues with different views to us. So, is there a good approach to handling these conversations in a way that doesn't result in a row?

# Dr Lim, it feels like having hard conversations has got harder? Could that be true?

A big challenge that we face today is the impact of social media on our interactions. The connections we form online are much lower fidelity than in real life, and don't require us to use those important interpersonal skills, like empathy and compromise, in the same way, so we start to lose them.

And while social media apps could be designed to foster meaningful connection, their business model does not incentivise that. Instead, it's all about gaining your attention, which is done by presenting more and more extreme information in order to generate emotional outrage. To avoid that we start self-selecting what we see, and then we wind up in a bubble where we no longer have to confront anyone who thinks differently to us.

What all of this means is that we need to become more intentional about practising these skills and having conversations with people that we disagree with.

### So how do we start out on the right foot?

A key skill to use in these conversations is active listening. Instead of approaching the conversation like we're going into battle, we need to go in seeking to understand where the other person is coming from. That doesn't mean we have to agree, but we do need to listen and not try to preach or convert. This approach goes a long way to making people feel that they have been genuinely heard.

Once we're listening carefully, we might find that we hear a gem around what they really care about. Maybe we even agree with them about a particular problem, we just disagree with how it should be solved. We don't have to end the conversation with the sense that someone has won – it could be that nobody's mind changed, but we understood each other a little bit more so we feel more connected. Often what you realise in these situations is that, with most people, we have more in common than we have differences. We're all humans after all with the same needs. Ultimately, we all want safety, to feel that we are loved, and to feel that there is purpose and meaning in our lives. Almost all the thoughts and behaviours we have can be traced back to these very basic human needs.

# Are there any other helpful tricks that we can practise day to day?

Practise engaging in small talk. People can be dismissive of small talk, but it actually builds trust in little ways over time. For example, if every time I see you, you check in with me about how my sick mother is, then when we have a conversation that's difficult or controversial, I know you're coming from a place where you care about me. You've already demonstrated that.

#### What should we do if it gets too much?

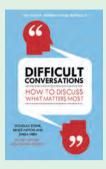
Naturally things can get heated in these conversations so it's important to build self awareness about what triggers you. If someone says something and you have a very visceral physical reaction, you're feeling hot, your heart's racing and you're not self-aware, you will immediately react to them because you're trying to express these uncomfortable emotions you're having. And then it escalates to become a situation where nobody is calm.

When you're in tune with your body, you're able to say, "OK, this is just a physical reaction, I know how to deal with this." You can use techniques like breathing exercises to calm yourself down or you can say, "I'm having a real reaction to what you're saying right now. I know if I continue I'm going to escalate the argument, so I'm going to put a pin in it and take 5." Then go for a walk, process what you're feeling and gain clarity before you come back and respond.

# And what if ultimately, we can't make it a positive connection?

If you're thinking, "I've tried multiple times. I've done all these tips and it's never a good outcome," then you have to decide, "What's my boundary around this?" Maybe that's when you have to say, "I love you," or "I care about you, but for my own wellbeing I can't have these conversations."

# Bookshelf

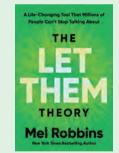


# Difficult Conversations: How to Discuss What Matters Most

by Douglas Stone, Bruce Patton, Sheila Heen

This book has been described as the definitive work on handling unpleasant exchanges, based on 15 years of research at the Harvard Negotiation Project. It provides a step-by-step approach to having those tough conversations with less stress and more success.





#### Dare to Lead by Brené Brown

In this classic from beloved academic and TED talker Brené Brown, you'll find practical guidance on how to embrace vulnerability, build trust, navigate tough conversations, and foster a culture of empathy, resilience, and accountability in your workplace or world.

### The Let Them Theory by Mel Robbins

While not strictly about conversations, this new bestseller from motivational guru Mel provides some great advice for rethinking how we handle interpersonal relationships and gives actionable advice on how to stop letting other people's opinions, drama and judgement impact your life.

Clearhead is an online platform improving access to high-quality mental health professionals and self-help tools. They provide support for workplaces and individuals through their Employee Assistance Programme (EAP), offering choice, convenience and control directly to users. Visit **myclearhead.com** to find out more.



# Guiding light for youth

Raised by her mother and grandmother following the death of her dad, Charlizza Matehe's strong sense of identity has led to a career helping at-risk teens. And she's found incredible support in MAS Foundation. There's a photo of Charlizza Matehe as a girl, taken at Halloween. She's wearing a costume home-made by her mum – a red sundress, white gloves up to her elbows and a crown. "I'm about 7, I think," says Charlizza (Ngāti Kahungunu), "and I'm posing with my arm up in the air, because I'm a fairytale princess. And I'm so happy. I'm completely oblivious to the fact I'm in social housing, there's no money, there's gang activity around me and family violence on my street."

Charlizza grew up enveloped in love, in a cul-de-sac in the Napier suburb of Maraenui. Her father took his own life when Charlizza was just 3, but the strength and mauri of her mum Sally and grandmother Waka meant she "didn't feel the sting" of the suicide that she might have otherwise.

"They created a bubble of safety around me," says Charlizza, now 31. "I always say that while my upbringing looks bad on paper, the way I was carried through by my mum and nan was awesome."

And that's exactly what Charlizza does now for rangatahi (youth) in her community, through her charity Toi Matarua. Together with a small team, and Sally and Waka never far away, this inspirational young māmā spearheads research into the impact of suicide on Māori youth, and provides a safe and nurturing physical space to gather, grow and give back.

A talented performer as a teen, Charlizza initially wanted to "make films like Taika Waititi", and while living in Wellington she established a theatre company as part of a Bachelor of Youth Development at WelTec. Travelling to schools, the 2Face Drama troupe knitted anti-suicide messaging into each performance, but after another death in the whānau – this time Charlizza's sister-in-law – she made a change. "I realised I was pouring all my resources, time, experience and energy into helping these young people when my own community back home was suffering," says Charlizza.

She returned to Napier, and it was here that Toi Matarua was born. The organisation is many things. It's an indigenous research agency first, following tikanga (protocol) to unearth valuable insights into what makes young Māori tick and what will foster belonging, drive advancement and secure their safety. "The biggest protective factor you can give an indigenous young person is their identity," says Charlizza.

Toi Matarua also acts as a rangatahi-led facility, based in a huge green metal shed on Charlizza's property, where young people come to connect and explore their whakapapa, doing everything from laying down hāngī, to learning pepeha, to growing and harvesting kūmara.

"Māori suicide rates are high," explains Charlizza. "If our rangatahi are not already affected by it, it's almost a given that they will be in their lifetime. We share tools so that if it does eventually happen within their whānau, they can navigate their grief, they can find their networks, they can spend time on marae and they can cope. We only have them for such a short time – typically between 13 and 18 years of age. We want them to know what to do at 20, or 50, if they find themselves in dark times."

With the support of MAS Foundation, whose values align "so strongly" with Charlizza's work, a programme called Passion Projects was launched in 2022. "We wanted to explore what would happen if young people were given everything they needed to solve community problems that hadn't yet been addressed," says Charlizza.

#### **Connection and confidence**

Finding funding for anything in the youth suicide space had always been challenging, particularly when the only accepted marker for success is a child who is still alive. But MAS Foundation's high-trust operating model allowed her and the team to lead a powerful kaupapa that could move and flex without rigid structures or pre-determined outcomes.

And the projects, entirely conceived of and directed by the youth at Toi Matarua, are an inspiration. There's a journalism initiative called Pākuru Pānui (breaking news) where rangatahi as young as 14 have secured a monthly column in local paper 'Hawke's Bay Today', covering significant events including "everything from Toitū Te Tiriti hīkoi to interviews with prominent Kiwi." A podcast is in the planning stages.

Another Toi Matarua Passion Project is MokoBoys, a collective of teens who help kaumātua (elders) with tasks they can't





**Opposite** Charlizza with MokoBoys rangatahi Gracyn (left) and Peter. **Top** Getting down to business with Rangitahi Research Lead Sarah. **Above** Participants Julia (left) and Honey packaging their home-made kawakawa balm. **Right** Charlizza with nan Waka, mum Sally and daughter Hiwaiterangi.

easily manage themselves, from figuring out their smartphone to mowing lawns. It fosters connection across the community, says Charlizza, and provides a small income to the kids who participate. "For some of our rangatahi, MokoBoys is the only contact they might have with a grandparent figure," she continues. "It's really cool to see intergenerational relationships grow."

Charlizza, now a mother to 4-monthold daughter Hiwaiterangi with husband Wiari, says it's that connection across generations that has secured her sense of identity and commitment to this important mahi. Sally, now an integrative health specialist, lives on-site, while Waka is a few minutes' away.

"The beauty of an intergenerational household is that I've been able to keep working," says Charlizza, who is completing her PhD in Indigenous Advancement focused on youth suicide prevention. "The mahi is just part of our lifestyle, and I feel blessed to do it every day."



What's next for Toi Matarua? Having introduced a social enterprise aspect to the organisation as a further income stream, rangatahi are making and selling Bokashi composting bins and kawakawa balm, learning vital life and business skills. The sense of pride the teens take in their work is palpable, and so is Charlizza's.

"Since we started our programmes, there have been no suicides among any graduates, any alumni, any young person that's come through us. We know this is working for our young people," she says. "Now I just need to finish my PhD, so that my life's work is all written down for somebody else to pick up and use somewhere else in New Zealand." ●



Scan here to meet some of the rangatahi, or visit **mas.co.nz/** toi-matarua.

# Live healthy for longer

Increasing longevity is possible by making basic changes now, says Dr Brad Stanfield. He talks to health writer Nicky Pellegrino about nutrition, exercise and what you shouldn't be doing.

The quest for eternal youth has been going on for centuries. While life expectancies may have doubled over the past couple of hundred years, our bodies continue to deteriorate at a cellular level as we age. Our immune systems misfire and create chronic inflammation. Our brain power is at more risk of declining. We lose muscle mass and strength. Our DNA is damaged. We get sicker and more reliant on medication.

This is a depressing story that science is focused on changing. In a bid to keep us healthy for longer, researchers are trialling everything from stem cell therapies to growth hormone injections and infusions of youthful blood. Existing drugs are being repurposed, and the market is becoming more crowded with age-defying supplements. Longevity, it seems, is big news. But how likely is it that we can slow, or even stop, the ageing clock? "People have been spreading the hopeful message that breakthroughs are happening and we're on the verge of reversing ageing," says Auckland GP and MAS Member Brad Stanfield. "But when you look at the research, we're not close to that at all. What we are at the forefront of is preventive healthcare. There are things we can be doing right now to live longer and healthier lives."

Brad, who practises in Tuakau, also spends his time deep-diving into the latest science. To help people with effective ways of feeling and looking younger, plus letting them know the fads to avoid, he set up a YouTube channel which now has 280,000 subscribers. Longevity, it seems, is big news. But how likely is it that we can slow, or even stop, the ageing clock?

Before trialling any longevity bio-hacks, Brad stresses that we need to be getting the basics right – optimising our diet, exercise and sleep to help control blood pressure, blood sugar and cholesterol. To prevent frailty, we need to maintain muscle mass, so regular resistance training along with a protein-rich diet is crucial. "People tell me they work on the farm or do a lot of gardening or walking, which is great," says Brad. "But we need to go further than that to hold onto muscle strength."

Once the main pillars of wellness are in place, a supplement he thinks is worth considering as a bonus is creatine. "There's lots of evidence that it improves muscle strength, performance and recovery when you combine it with exercise," Brad explains. "There's also some emerging evidence that, if you supplement older adults with creatine, it seems to improve cognitive performance and memory, so that's another reason to consider it."

Another supplement with science to back it is omega-3 fatty acids. The Vitamin D and Omega-3 Trial, which followed over 25,000 people in the US, found that omega-3 supplements lowered the risk of heart attack by 28%, with effects most strongly seen in those who didn't eat much fish. Meanwhile, a recent trial involving 700 older Swiss adults found that taking just one gram of omega-3 a day seems to slow the rate of biological ageing, particularly when combined with exercise.

Some longevity bio-hacks have turned out to be counterproductive. Resveratrol is a natural compound, primarily found in grape skin and long touted as an anti-ager, but there is now evidence that taking a supplement may blunt the positive cardiovascular effects of exercise. Meanwhile coldwater therapy may be trending but it could have a downside too. There is some evidence that cold water immersion after resistance training may actually hinder muscle growth and strength gains.

"Again, we need to be careful," says Brad. "Just because something is creating headlines doesn't mean we should all jump in."

# The basics according to Dr Brad

**Relax** Prioritise stress management. That might mean practising mindfulness and meditation or simply taking regular walks in nature.

Move While cardio, balance and flexibility exercises are all important, delaying muscle wastage requires strength training exercises twice a week. Weights, resistance bands or bodyweight exercises can be done either at home or at the gym.

Sleep A regular sleep-wake cycle is important and adults need 7 to 9 hours per night. Particularly from middle age, getting enough sleep can be a problem. Exposure to morning light is important, as is avoiding screens at night. Alcohol also disrupts sleep quality. If you're still sleeping badly then melatonin may help. This is a hormone that regulates the sleep-wake cycle and, as we age, our levels decline. In New Zealand, melatonin is a prescription-only medicine, unless you are over 55 when you can get a 13-week supply after consultation with a pharmacist.

Eat The biggest mistake Brad sees people making is not eating enough protein. We need 1.6g per kilogram of body weight – more if we're over 60. Ideally this should come from plant foods like beans, lentils and chickpeas, tofu and nuts, as well as some fish, meat, eggs and dairy. If you're struggling to reach that target, then he suggests adding no-sugar protein powder to your diet.





Dr Brad Stanfield GP and MAS Member

There has been particular interest in an immunosuppressant drug called rapamycin being used to protect ageing muscles, and it has been shown to significantly increase the lifespan of mice. However, it might not have the same benefits for humans, but Brad is conducting a clinical study to try and find out. He will have 40 people work out regularly on exercycles – half will take rapamycin and half will take a placebo. Brad will then investigate whether there really is any pay-off for muscle strength.

"I'm wary of some of the stuff that's happening in the longevity space," he says. "There's a lot of money being spent, a lot of anxiety and health testing, and it doesn't move the needle." ●

# The healing power of forest bathing

Actor Elisabeth Easther explores the wonders of forest bathing and how it can benefit the mind. She shares her experience plus local wooded walks to try.

Does life feel more frantic than it used to, with the increased demands of work and family, not to mention everything else on our plates these days? If this rings true for you, how about setting aside some precious time to indulge in a spot of 'shinrin-yoku', aka forest bathing?

Forest bathing, you say? What's that? Well, it's a mindfulness technique with flow-on fitness benefits and in spite of the fancy name, it simply means spending time in nature. The term shinrin-yoku was first coined in Japan in 1982 and means 'to be in the atmosphere of the forest'. I first stumbled upon the practice during a charming guided walk on Tasmania's Bruny Island.

I was with the Tasmanian Walking Company and we were headed down Mount Mangana, the highest point on the island. We were a chatty group, so one of our guides suggested we space ourselves out and descend quietly, then she outlined the basics of forest bathing and a pleasant walk became something more magical. Being conscious of the crunch of our footsteps, the way the dappled light filtered through the canopy and the songs of the birds and bugs – by walking mindfully we properly absorbed the peace of the Australian rainforest.

Intrigued, I sought to learn more about this forest bathing business, and discovered it has deep roots in Japan's Buddhist and Shinto traditions, while at its heart it is simply about immersing oneself in nature.

Researchers who have studied the psychological and physiological benefits of the great outdoors have found that spending time in nature offers myriad therapeutic benefits, from improving mood and mental clarity, to



**Above** Elisabeth Easther soaks up the benefits of a bush walk in Auckland's Parry Kauri Park.



Scan here to go forest bathing with Elisabeth, or visit mas.co.nz/ forest-bathing. better sleep quality, to alleviating inflammation and stress and enhancing immune systems, energy and happiness levels. One study even found surgical recovery time was improved.

Forest bathing requires us to slow down and be fully present in the natural world. With all 5 senses switched on, you're encouraged to walk mindfully, as it is less about being vigorous or working up a sweat and more about being aware of your surroundings. When we are in nature being fully cognisant of each step or breath, we are more likely to experience serenity.

Like so many modern professionals, I spend the bulk of my working day at a desk, usually looking at a screen, and it is draining. Which is why for many years, I've endeavoured to start each day with a decent dose of fresh air. It never ceases to amaze me how much more settled I feel and how ready for work I am after I've been outside. If I set out with a dilemma in my head, a conundrum about a story or project, I often find the solution while striding about in nature.

But it's only recently that I've come to understand the value of being mindful in my movements, to not automatically plug into a podcast or audiobook or call a friend. Being properly absorbed in the now reaps emotional, psychological and professional dividends.

Auckland GP and MAS Member Dr Megan Corbett, from CityMed in the busy CBD, is well aware of the value to her patients of time spent in the great outdoors. A keen tramper, she sometimes recommends her patients spend quality time in green spaces. "Patients often present with burdens of overwork, or they have fraught personal lives, and while I look thoroughly at all management options, I often suggest they look to find solace in nature."

People can also find it comforting to learn that such a simple solution to life's stresses can be found on our doorstep. So next time you're feeling a bit burned out, lace up your boots and head outdoors for a good oldfashioned dose of nature. It could be just what the doctor ordered! •

#### **Doctors' wellbeing walks**

Tasmanian Walking Company is a small-group tourism operator offering 3 to 10-day walks across some of Australia's most spectacular nature trails. They have a handful of walks specifically for doctors, as they realise that the wellbeing of health professionals often takes a back seat. These walks provide a path to renewed vitality and resilience. This year, 6 Doctors' Wellbeing Walks are being offered in 3 locations: Capes Track and Overland Track, both in Tasmania, and Larapinta Trail in Northern Territory.

# Walks in the woods



#### Parry Kauri Park, Warkworth, Auckland

About 60km north of Auckland's CBD, Parry Kauri Park offers a selection of walking tracks, from loops to A-to-Bs with towering stands of kauri, groves of nikau and peeps of sea between trunks.



### Butterfly Creek Loop, Eastbourne, Wellington

The Butterfly Creek Loop is a favourite capital city walk. Starting at Kōwhai Street, head towards Muritai Park and discover wellmaintained tracks through established native bush.



Ross Creek Reservoir Track, Helensburgh, Dunedin

Head to the impressive reservoir on this pretty scenic loop track through native bush that rings with birdsong.

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# Home truths

MAS Head of Growth (Investments), Jules Riley, offers a fresh perspective on the rent-or-buy debate and discusses the potential benefits of holding on to your property long term.



Jules Riley MAS Head of Growth (Investments)

*I've been told to buy a house as soon as possible and investing in property is the best way to make money in New Zealand. What's your response to this?* 

Buying a home is likely to be the largest financial decision you've ever made, so it's important to make it for the right reasons. Residential property performed well for the 30 years prior to 2022, delivering average annual returns of around 7% with a sevenfold increase in valuations. That said, the future may look different to the past.

House prices in New Zealand are now about 7 times the average annual income and stretched affordability limits future growth. This is already apparent in Auckland, our most expensive city, where prices have risen only 10% since 2019. That's a return of around 2% per year, less than what you could earn in the bank for more risk. The Reserve Bank's recently introduced debt-to-income caps of 6 to 7 times annual income will also help limit the growth of house prices going forward. Alongside unaffordability, another handbrake on price growth is interest rates. The massive tailwind caused by interest rates falling from above 20% in 1987 to around 2% in 2020 is unlikely to be repeated. And the combination of an expensive housing market with higher household debt means that even relatively small increases to interest rates can impact mortgage serviceability and price growth.

On the flipside, renting gives you the time and flexibility to save a bigger deposit and understand what you want to buy. Don't be pushed into buying prematurely by those that claim rent is wasted money – the stats don't back this up. The cost of homeownership in New Zealand (if you're buying a house) is typically twice the cost of renting. Therefore, renting can help you save more and build a bigger deposit. This enables you to borrow less and reduce your interest costs for when you do buy.

Although future price rises may be more measured, buying a home to live in can still make good financial sense. One way to think of it is as a 20 to 30-year forced savings plan with tax-free capital gains along the way. Perhaps a new reality just calls for a new approach: To buy a house as your home first, and an investment second. Is buying a small house and trading up over time a good strategy for building wealth?

While the last 3 years have seen average house prices in New Zealand drop, previous decades of rising prices have conditioned many to think of the property market like it's a ladder they need to climb. Stand on one rung just long enough for your equity to rise and then jump up to the next rung to get into a flasher suburb with fancier neighbours.

But the hedonic treadmill theory suggests that we tend to return to a relatively stable level of happiness despite big changes in our circumstances. In other words, a bigger house may not make you happier. By comparison, the benefits of buying a home you can afford and holding on to it are substantial. When you stop competing and looking to climb the ladder, you can fully engage with your neighbours and community.

One of the most fascinating insights of a study of US millionaires was that they tend to be disproportionately clustered in middle-class and blue-collar neighbourhoods. Living in an average area helped individuals avoid lifestyle creep, freeing up money to save and invest. While occupants of wealthier neighbourhoods tended to earn more, much of this was spent on luxury goods and services, while savings and investment were neglected.

A buy-and-hold strategy can also help you to manage volatility and avoid transaction costs. Like shares, property is a growth asset, meaning it typically has higher returns but comes with more risk. It's generally not recommended to invest in growth assets unless you have an investment timeframe of 12 or more years. This longer timeframe helps you manage market volatility to earn higher expected returns over time.

Residential property is relatively illiquid and transaction costs for buying and selling property can also be high. For the buyer, there's legal, building inspection and LIM costs; for the seller there's marketing costs and real estate commissions of 2-4% of the sale price. These have the potential to take a big chunk of your net return over short holding periods.

There are many factors to consider when making the best financial move for your future. When it comes to saving for your home, our MAS Advisers can help you get there.

This article is of a general nature only and is not intended to constitute financial or legal advice. MAS is a financial advice provider. Our financial advice disclosure statement is available by visiting **mas.co.nz** or calling 0800 800 627.

# Safe as houses

Here are 4 key factors to consider when you're on the hunt for a new home:

Homes in flood zones or earthquakeprone areas not only come with potentially higher insurance premiums but may also have certain coverage exclusions. Local councils around New Zealand have detailed online maps where you can search for a specific property to check whether it's located in a zone prone to these events.

Properties with poorly maintained roofs are more susceptible to water damage, which is one of the leading causes of insurance claims in New Zealand. Be sure to get a full roof inspection to avoid future leaks.

Problematic materials like Dux Quest piping or outdated electrical wiring can lead to major insurance issues. Address these during the building inspection to avoid high repair costs or future claims.

Be aware of properties that may have restrictive cross leases, body corp rules or covenants, as these can limit your ability to make changes or renovations that you might be keen on in the future. They can also lead to potential disputes with neighbours which can be time consuming, stressful and costly.

Have a question you

If you'd like to submit a

financial situation in your

onmas@mas.co.nz with the

subject line 'Money Talks'.

life, send us an email at

question relating to a

want answered?

Scan here for more investment tips, or visit **mas.co.nz/ money-talks**.

# Passive versus active

MAS Head of Investment, Dan Mead, helps demystify a common confusion in the investment space.



# Can you explain the differences between active and passive investing?



Dan Mead MAS Head of Investment

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Generally, passive investing aims to replicate the performance of a particular benchmark like the S&P 500 Index (the Standard & Poor's stock market index that tracks the 500 largest publicly traded companies in the US) or the S&P/NZX 50 Index (which tracks the 50 largest companies listed on the New Zealand Stock Exchange). Active investing, on the other hand, seeks to outperform a particular benchmark by selecting investments that the active manager believes will deliver higher returns over time.

The main advantages of passive investing include its typically lower fees and broad diversification. These benefits are somewhat offset by the general inflexibility of passive investing, which cannot take advantage of price fluctuations to buy or sell assets. Passive investments are also typically purchased in proportion to their share of the market capitalisation of the underlying benchmark. For example, if Fisher & Paykel Healthcare had a weighting of 15% in the S&P/NZX 50 Index, an investor would automatically invest \$15 in this stock for every \$100 they invested in the index. This approach means that companies are purchased with no consideration to their valuation or prospects.

By comparison, the primary benefits of active investing include its focus on outperforming the benchmark and its flexibility to adapt to changing market conditions. Active managers can take advantage of price fluctuations over time and analyse a range of investment factors beyond market capitalisation. Because active strategies typically involve in-depth research to identify investments with attractive valuations and prospects, fees are generally higher than for passive strategies. In attempting to generate returns that exceed the benchmark, active managers can also underperform the benchmark. However, passive managers often underperform the benchmark as they target a benchmark return, minus the fees they charge.

While both passive and active management are valid ways to invest, MAS has chosen to be an active manager. We believe it is possible to outperform the market and deliver higher risk adjusted returns for our Members, by selecting attractive investments using thorough valuation analysis.

Looking ahead, we expect more uncertainty with risks including high market valuations, strained government fiscal positions and persistent geopolitical tensions. Active management gives us the flexibility to anticipate and respond to these risks to protect and grow our Members' wealth.

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# Money to *burn*

With job uncertainty on the rise, many workers are looking for ways to boost their savings. Read on to find out why people are getting fired up about the FIRE movement.

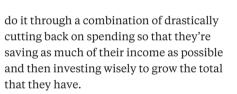
O ne of the many sweeping changes brought about by the pandemic was a shift in attitudes towards the world of work. From The Great Resignation in 2021 that saw people voluntarily leave their jobs due to dissatisfaction, to the concept of 'quiet quitting', where people stay in their jobs but do the bare minimum of what's required. Now, on the flipside, The Great Restructure is making workers across a wide range of industries feel uncertain about job security going forward.

The result of these economic and social upheavals is that many people are now eager to reach financial freedom much earlier in life than the traditional retirement age. But is the idea of being able to retire comfortably sooner than 65 realistic for most of us? And if so, how would it work?

One recognised approach which first made its way into the collective consciousness about 2 decades ago, is the FIRE (Financial Independence, Retire Early) movement. Followers of FIRE are typically willing to make big sacrifices in the short term in order to create the freedom to step away from work in their 50s, 40s or even 30s without having to worry about the loss of salary.

The standard formula for FIRE is to multiply your current expenses by 25 to identify a figure for how much money you'll need to save before you can retire. The assumption is that you'll then only withdraw 4% of that amount per annum thereafter.

So how would one amass this kind of money at an accelerated rate? Most followers of FIRE



Unless you're on a very high income, FIRE is usually not possible by saving alone. Most people will need to cleverly invest what they save in order to reach their goals. It's also worth noting that New Zealanders can't access their KiwiSaver investment until they're 65, so they will need to have saved enough money earlier to get them that far.

Those pondering whether FIRE is for them should also keep in mind that lots of factors can affect how much money you'll need in the future – from being hit by big unexpected expenses to other economic forces like increases in healthcare costs, insurance premiums and taxation.

And finally, don't forget that while Monday mornings can definitely be tough, our jobs are often an important part of how we find purpose, connect with others and keep up with the ways of the working world. That said, knowing that you've got the choice is certainly appealing! •

# **Heat settings**

Within the FIRE movement, there are a few different ways of doing things:

Lean FIRE is for those who are willing to live a low-cost lifestyle both now (to save the money) and later, after they retire. This gives them the opportunity to retire earlier because they will need less than the standard amount.

Fat FIRE is about scrimping and saving now in order to have a more luxurious life once you do retire.

Barista FIRE is the option to save up to a certain point so that you're then free to work when you feel like it, picking up odd jobs or passion projects that will allow you to keep things ticking over.

The article provides general information and is not intended to provide financial advice.

# Many rivers to cross

Paddling their way down the Whanganui River provided MAS Member Nicky Dewe's family with stunning scenery, sore shoulders and some life lessons learned along the way.

I twas my husband's suggestion that our family of 4 – me, him, our 14-year-old daughter and 12-year-old son – should sign ourselves up for the Whanganui River Journey. He sold it as the perfect chance to put phones away, get off the grid and have a unique adventure together. It sounded, in theory, like a great idea.

For those not familiar, the Whanganui River Journey is the only one of New Zealand's Great Walks that doesn't actually involve walking. Instead the trip is 3 days (or 5 for the more committed) of paddling your way through a mix of languid flows and speedy rapids surrounded by towering cliffs covered in lush emerald bush. It's calm, quiet (apart from the occasional jet boat), beautiful and full of birdsong.

Does that sound dreamy and idyllic? Well let me be clear, it is also very, very tiring. When we set off the area had been going through a spell of dry weather and the river levels were unusually low. While this sounded like good news to me, it actually made things harder.

Because the river meanders along at a gentle pace, paddlers must put in maximum effort to move themselves forward. On the flip side, low water means the rapids move extra fast, so paddlers must put in maximum effort not to capsize and wind up in the drink.

I have to confess that I also struggled to get the hang of the steering. I spent

I was able to have some great chats with the kids – on all kind of topics – uninterrupted by any of modern life's usual distractions.

a lot of time careering from one side of the river to the other while attempting to stay in a straight line. For those doing this trip with kids, you may also find yourself doing the lion's share of the rowing while your co-pilot kicks back and performs the important job of 'looking out for hazards'.

An added challenge: When you're in the middle of the river there isn't often the option to take a break. Stay still too long and you wind up spinning around and potentially pointing backwards. Periodically, however, there are little spots to park up – on a shingle bank or at one of the signposted Department of Conservation (DOC) areas which usually feature a shelter, a picnic table and a long drop. All the mod cons.

So it was that after a long 7-hour day of paddling, followed by heaving all our gear (which you store in big waterproof barrels in your canoe) up to the DOC hut, cooking a simple dinner and then bedding down in a dorm with 20 other people, my feelings towards my husband were less than charitable. Why couldn't we have spent a few days relaxing in a luxury lodge, I pondered, as I lay awake listening to the cacophony of snorers in the hut. The next morning, however, the river was calling again, and I was reminded of the old saying that 'the only way out is through'. So we rustled up some porridge, packed some sandwiches, put them within easy access at the top of a barrel and pushed off from the bank once again.

Over the course of the day I had to concede that when I wasn't sending us off in crazy directions, I was able to appreciate the stunning patterns of sunlight playing on the water's surface, spot waterfalls tucked into alcoves of the bush and have some great chats with the kids – on all kind of topics – uninterrupted by any of modern life's usual distractions.

Eventually I even got the hang of turning and braking, and realised (for the millionth time in my life) that letting yourself go with the flow is a lot more effective than trying to control the current. In this case the lesson was quite literal.

On the last day, we faced the biggest and fastest rapid of all. It's known as the 50-50 to reflect the statistical likelihood of you falling out as you make your way through. I can't tell you if there's a particular technique for success, but I found that closing my eyes and hoping for the best



worked a treat. I was genuinely shocked and elated to discover that my daughter and I had emerged still right-side up. Watching as other people weren't so lucky was also pretty satisfying. To be clear, there's no real danger if you fall out, it just means you end up a bit soggy and bedraggled for the final push to the finish.

When we reached the end of our journey, completing nearly 84km in total, I have to say I was on a real high. The trip wasn't easy, but it was incredibly rewarding, and I felt hugely proud of myself and my kids for achieving this awesome mental and physical challenge. And who knows? One day I may even forgive my husband.



Opposite This unique Great Walk serves up stunning scenery of Whanganui National Park. Left Nicky and her daughter taking in the tranquil surrounds while trying to keep their canoe on an even keel. Above The journey takes paddlers through lush rainforest areas.

#### Need to know

Accommodation along the river is either huts or camping, both of which must be booked through DOC.

Transfers to and from the river, along with gear hire (canoes, paddles, barrels, dry bags) can be booked through independent operators. We used Ōwhango Adventures, who were great.

# *Short bursts,* big benefits

No time to get to the gym? Health writer Nicky Pellegrino looks at the latest science which shows that even small amounts of activity have a worthwhile pay-off.

> 10 to 30 seconds of movement is enough to make a positive difference. Even if your job involves lots of sitting, having so-called 'exercise snacks', such as a brief stroll, climbing a flight of stairs or doing a few jumping jacks, will offer benefits, say researchers from the University of Milan. They found that, when doing 10 to 30-second bouts of exercise, people consume significantly more oxygen and expend energy faster than when exercising continuously.

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**O 1 minute** of intense exercise results in better metabolic health, but timing is the key here. A short burst of incline walking or resistance-based exercise 30 minutes before eating breakfast, lunch and dinner is enough to improve blood sugar levels according to research from the University of Otago. 2 minutes of heartpumping exercise every couple of hours is recommended by Stanford University's Marily Oppezzo to help lower stress levels. She suggests a high knee march or jog in place while also moving your arms, or 30 seconds of jumping jacks and 30 seconds of push ups. Ideally, you will elevate your heart rate to the point where it becomes difficult to speak. Afterwards your body will kick into "calm mode". 4 minutes of daily physical activity can almost halve the risk of major cardiovascular events such as heart attacks in middle-aged women. Sessions of vigorous intermittent lifestyle physical activity (VILPA) may be as simple as carrying heavy shopping or playing tag with a child or pet. And just 4 minutes of VILPA, completed in short bursts lasting up to 1 minute, benefits heart health, explain researchers from the University of Sydney. The protective effect of tiny bursts of VILPA was lower for men, however.

> 5 minutes of stairclimbing or uphill walking a day may be enough to lower blood pressure, according to research led by the University of Sydney. Briefly raising the heart rate with everyday activities such as running for a bus or biking to the dairy has measurable health benefits. And researchers estimated that replacing sedentary behaviour with just 20-27 minutes of exercise a day, anything from walking briskly uphill to cycling, could reduce the risk of cardiovascular disease by up to 28%.

**8 minutes** of exercise per week in the months after having a baby makes it less likely that new mums will suffer postpartum depression according to research. Moderate intensity exercise, such as brisk walking, water aerobics, stationary cycling or resistance training with bands, weights or body weight, is needed to achieve the effects. Researchers from Canada's University of Alberta suggest starting within the first 3 months after giving birth. Naturally, new mothers need to follow their doctor's advice after a caesarean section, and in all cases balance what can be done around the many demands of new motherhood. **1 hour** of walking could add 3 hours to your life if you're over 40, say Australian researchers. They tracked data from the US and reported that the greatest gain in life for every hour walked was seen among the least physically active, and that if everyone over 40 managed 160 minutes of normal-paced walking per day, then they could expect to live an extra 5 years on average.

Weekend warriors are doing enough to set themselves up for better late-life health. Studies of people who only exercise once or twice a week have shown they have a lower risk of developing more than 200 diseases, compared to inactive people. And researchers at the Latin American Brain Health Institute estimate that 13% of mild dementia cases would be eliminated if all middle-aged adults played sport or exercised once or twice a week. You may need to exercise longer on those fewer sessions if you want to meet recommended activity levels.





# Tastemaker

Chelsea Winter shares her plant-based evolution, plus 3 recipes from her best-seller 'Tasty'.

Beloved Kiwi cook Chelsea Winter ended last year on a high note when her latest collection of recipes, 'Tasty', became the best-selling New Zealand book of 2024. But despite being a queen in the kitchen, Chelsea assures us that mealtimes at her place are as hectic as in any other household. "I don't think I've ever had a relaxed meal with the kids in my life!" laughs the mother of Sky, 5, and Sage, 3. "One day they love something and the next they're just not interested. It's utterly confounding."

A recent crowd favourite, however, has been a creamy roast pumpkin pasta from 'Tasty', which uses ground cashews to give the richness that dairy would otherwise provide. While the recipes in 'Tasty' are predominantly plant-based, Chelsea also offers many suggestions for how meat or dairy can also be incorporated. It's reflective of Chelsea's own flexible approach to food these days.

"I was really passionate about my plant-based diet for a few years and I found it beneficial in so many ways. I did heaps of research, found out where food comes from and at what cost, and I learned a whole new way of cooking. Now I've arrived at a place where I need more balance. Sometimes having a good nourishing home-cooked stew is exactly what I need."

Chelsea's foray into plant-based books began with 'Supergood' in 2020. While breaking away from her traditional fare was a bold move at the time, Chelsea reflects now: "I think that book was great for demystifying that way of eating for people. It showed that you can still make simple yummy food that doesn't scare the family. It's also great for people who are dealing with intolerances and allergies."

With 7 books under her belt now, Chelsea is well used to the creative process, which she balances with the many demands of parenting. "I'll usually work on a few recipes a week when Sky's at school and my nanny's looking after Sage for a few hours. But when it comes to shoot week, well that's just carnage," she laughs.

Next comes the editing phase, and finally one of her favourite parts: touring. "I don't take it for granted that people come and spend their evenings with me. Sometimes they'll say, 'I've followed you since day one,' or, 'You've literally taught me to cook.' It makes me emotional because I can get quite insular. I'm not out and about heaps and I forget that I've got all these recipes out there that are having an impact on people every day."

Having moved to rural Taranaki in 2022, Chelsea's pace of life has certainly slowed down in a way she's very happy with. "This is perfect for where I'm at in my life right now. It's a great little community here, the beach is 5 minutes away, and there's a Four Square just down the road which has everything I need. I just love it here. It's easy, peaceful and clean."

That said, there's still plenty on the agenda. First up is launching a new range of kitchen utensils, then a trip to Bali with her kids to see her partner who lives part of the year there, then she's hosting a tour group in Southeast Asia with Trafalgar Tours. And finally, of course, they'll be another book towards the end of the year.

But for now, she's still buzzing about the success of

'Tasty'. "It's so beautiful to see something you put so much work into become so well loved. I feel really lucky that I get to do this."

Recipes extracted from 'Tasty' by Chelsea Winter. Photography © Tamara West. RRP\$55. Published by Allen & Unwin NZ.



I was really passionate about my plant-based diet for a few years... Now I've arrived at a place where I need more balance.

# Golden spinach and feta pie

Isn't it a glorious-looking thing? It's the perfect light dinner or lunch to make when you're enjoying an abundance of spinach or silverbeet from your garden (or when you have a couple of bags of frozen spinach in the freezer!).

### Prep: 1 hour Cook: 45–55 minutes Serves: 6

Extra virgin olive oil 300g firm tofu 600g spinach 3 onions or 1 onion and 1 leek, very finely sliced 6 garlic cloves, finely chopped 2-3 tbsp hot water 2 tsp vegetable or imitation chicken stock powder 1 tsp white (shiro) miso paste ¾ cup plant-based milk ¾ cup chickpea flour 1/3 cup nutritional yeast flakes zest of 2 lemons 3 tbsp lemon juice 2 tsp dried oregano 1 tsp salt 1 tsp fine black pepper 1/2 tsp ground nutmeg (optional) <sup>1</sup>/<sub>2</sub> cup plant-based feta, crumbled 1/2 cup fresh parsley, finely chopped ¼ cup fresh dill, chopped, or 2 tsp dried dill

¼ cup fresh mint, finely chopped (optional)

#### **TO ASSEMBLE**

10-12 sheets filo pastryExtra virgin olive oil or melted plant-based butter3 tbsp sesame seeds for sprinkling

 Preheat oven to 180°C fan bake and brush a 30cm oven dish with olive oil.
 Break the tofu into a chunky mince texture and press very firmly in a clean, dry tea towel to absorb excess moisture.
 Add 3 tbsp oil to a pan over medium-high heat. Add tofu and cook until golden brown on the bottom, then stir and continue to cook until mostly golden all over. Set aside in a bowl and season with salt and pepper.

**4** Add a few centimetres of water to a large saucepan, cover and bring to boil. Add spinach, cover and cook for a minute



or so until wilted. Drain in a colander and rinse under cold water. When cool enough to handle, squeeze out the excess liquid. Chop spinach roughly, then pull apart with your fingers to loosen any dense chunks. Set aside.

**5** Return the pan you used for the tofu to a medium-low heat and add 1/4 cup oil. Add onions and/or leek and cook, stirring, for about 10 minutes until soft and golden and starting to caramelise. Add garlic and cook for another minute. Remove from heat and allow to cool. 6 Combine hot water, stock powder and miso in a small bowl or mug and stir to combine. Transfer to a medium to large mixing bowl and add milk, chickpea flour, yeast flakes, lemon zest and juice, oregano, salt, pepper, nutmeg (if using) and 2 tbsp olive oil. Whisk to combine.

**7** Add fried tofu, cooked spinach, onion mixture,

feta and herbs and stir to combine.

**8** To assemble the pie, lay a sheet of filo in the prepared dish, brush lightly all over with oil or butter, then repeat with another 3 sheets.

**9** Pour in the filling, sprinkle with a little salt and cracked pepper and cover with 4 more layers of filo, oiling each one as before. At the end, scrunch up the sides into the dish. For maximum pizazz, scrunch up a few more oiled filo sheets and arrange on top.

**10** Brush with a little more oil, sprinkle with sesame seeds and bake in the lower half of the oven for 45–55 minutes or until a deep golden brown all over.

#### SWAP

It's fine to swap some or all of the spinach for silverbeet (be sure to discard the white stems before weighing it) but it will take a little longer to wilt.

# Love-you potatoes

This recipe is based on one my mum Annemieke created for me as I held a newborn Sage in my arms, lost in a hazy baby bubble with no hope of cooking a thing. I so clearly remember the feeling of overwhelming gratitude and tears flooding my eyes as I took the first bite. It was the most nourishing and grounding thing I could have possibly hoped to eat in that moment. I hope you find them just as special.

### Prep: 1 hour 20 minutes Cook: 20 minutes Serves: 4–5

- 6 medium-large agria potatoes
- Extra virgin olive oil
- 1 large onion, finely sliced
- 4 garlic cloves, crushed
- 1 tsp fresh thyme leaves (optional)
- 2 cups kale or spinach, finely chopped
- 1 cup celery, finely chopped
- 1 cup corn kernels
- % cup grated plant-based cheese
- ½ cup fresh herbs, chopped (I use a mix of mint, parsley and dill)
- 2 spring onions or ½ red onion, very finely chopped
- 2 tsp wholegrain or dijon mustard
- 1 tsp salt



1/2 tsp fine black pepper 1/4 tsp fine white pepper

#### **TO SERVE**

- Plant-based sour cream or aioli
- 1 cup plant-based bacon, fried and chopped Fresh herbs (I use thyme)
- Sweet chilli sauce or hot sauce (optional)

1 Preheat the oven to 200°C and line a baking tray with baking paper.

2 Wash and scrub potatoes to remove any dirt. Dry them, then coat with olive oil and sprinkle with salt. Prick each one a few times with a fork. **3** Arrange on the baking tray and bake for 45-60 minutes, depending on how big your potatoes are, until easily pierced with a fork. 4 While the potatoes are cooking, heat 3 tbsp oil in a pan, add onion and sauté over a medium-low heat for 7 minutes until softened and turning golden. Add garlic and thyme (if using) and cook for another minute. 5 Add kale or spinach, celery and corn and cook for a few minutes until softened. 6 When the potatoes are cooked through, remove from the oven and allow to cool slightly. Reduce the oven temperature to 180°C.



7 When the potatoes are cool enough to handle, slice off the tops lengthways. Using a spoon, carefully scoop out and reserve the flesh, leaving a wall of flesh to hold the structure of the potato together. 8 Add the potato flesh to the pan with the vegetable mixture. Add cheese, herbs, spring onions or red onion, mustard, salt and peppers. Stir to combine and cook for a minute to warm through. Check the flavours and adjust seasonings to taste.

**9** Stuff the potatoes with the filling – really pack it in and pile it up high. You might end up with a tiny bit of filling left, but you can probably get it all on there. Place the stuffed potatoes back on the lined baking tray and bake for about 20 minutes, or until hot throughout.

**10** Serve topped with a dollop of sour cream or aioli and scattered with the plant-

based bacon and herbs. A crack of extra pepper and a little chilli sauce always goes well, too!

### TIPS

You can stuff the potatoes in advance, store them in a sealed container in the fridge overnight, and bake them for 20 minutes at 180°C regular bake when needed.

The corn can be freshly cut from the cob, defrosted from the freezer or taken from a can and rinsed.

You can get very nice plantbased bacon these days that crisps up well in a pan.

Another way to check whether your potatoes are done is to pierce one from the top with a small paring knife. It should go through easily and lift out without lifting the potato up with it.

# Lemon cream pie

If you're a lemon fan (and honestly, who isn't?), you're going to want to try this because I've not held back on the zesty citrus injection. It's such a refreshingly easy recipe to make. I especially love the crust part because there's no precarious rolling, flipping or transferring of pastry and no faffing with baking beads or sagging during cooking. Just smoodge the base evenly into the tin, bake naked (the tart, not you), cool, then add the cooked lemon filling (also a cinch to make). It's a little rustic yet still very elegant, and it tastes utterly divine.

Prep: 40 minutes, plus 6+ hours setting time Cook: 15 minutes Serves: 6

#### BASE

½ cup ground almonds
½ cup brown rice flour
½ cup buckwheat flour
2 tbsp tapioca flour, arrowroot flour or cornflour
⅓ cup coconut sugar
2 tsp psyllium husk
½ cup coconut oil, melted but not hot
2 tbsp just-boiled water

1 tsp pure vanilla extract

#### FILLING

2 cups full-fat coconut cream
½ cup + 1 tbsp agave syrup or maple syrup
3 tbsp coconut oil
3 tbsp plant-based butter
3 tbsp lemon zest
½ cup lemon juice
¼ tsp ground turmeric
¼ tsp salt
¼ cup cornflour mixed with
¼ cup plant-based milk to make a slurry

#### **TO SERVE (OPTIONAL)**

Edible flowers Fresh berries, such as raspberries or blueberries Whipped cream (plant-based if preferred)  Preheat the oven to 180°C regular bake and have a 23cm round pie tin, tart tin or springform cake tin ready.
 To make the base, combine ground almonds, flours, sugar, psyllium husk and a pinch of salt in a medium mixing bowl. Make a well in the centre and add coconut oil, hot water and vanilla. Stir until the mixture just comes together.

**3** While it's still warm, crumble two-thirds of the mixture around the edges of the tin (the sides of the crust will be a little thicker than the base) and press it 3–4cm up the sides of the tin (you can use the back of a dessertspoon for this). You want the edges to be an even thickness.

4 Crumble the remaining dough over the base and press it down into an even, smooth layer (you can use the back of the spoon or the base of a metal measuring cup for this). It should end up about 5mm thick. Take care that it's not too thick where the base meets the sides, or it ends up like a massive wedge. Lightly press down any jagged ridges on the sides with a finger. 5 Bake for 15 minutes, then remove from the oven and allow to cool completely before filling.

**6** To make the filling, place coconut cream, agave or maple syrup, oil, butter, lemon zest



and juice, turmeric and salt in a medium saucepan. Stir in the cornflour slurry. Place over a medium heat and stir constantly with a whisk until thickened. It might take a while, then suddenly start thickening, so don't leave it alone. It should start to bubble a bit and be the consistency of thick, shiny custard.

7 Remove from heat, transfer to a mixing bowl and allow to cool – don't refrigerate it. If you like, you can lay a piece of cling film on the surface to stop a skin forming.
8 When the filling is lukewarm, whisk it quickly to smooth out any lumps, then scrape it into the baked crust. Cover and refrigerate

for at least 6 hours to set properly. Leave it overnight if you can.

**9** When ready to serve, scatter the top with berries and edible flowers (if using) and serve with whipped cream on the side if desired.

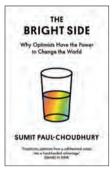
**10** Leftovers can be stored in an airtight container in the fridge for a day or 2.

#### TIPS & SWAPS Dairy-free whipping cream is now available at most supermarkets.

If you're not eating glutenfree, you can use 1 cup plain flour in place of the flours. Cook the base for 20 minutes.

# In review

# **Recommended reads**



### The Bright Side by Sumit Paul-Choudhury

"I became an optimist the night my wife died." So starts astrophysicistturned-journalist Sumit Paul-Choudhury's new book, which offers a refreshing take on optimism, despite its first sentence. Through inspiring stories, insights and practical advice, Sumit explores the psychology, philosophy and practice of optimism, encouraging readers to look beyond life's inevitable challenges and focus on the opportunities for growth and joy.



### Three Wee Bookshops at the End of the World by Ruth Shaw

Kiwi writer Ruth Shaw's story continues in this follow up to the bestselling 'The Bookseller at the End of the World'. In this instalment, Ruth shares more of her charming, brave and sometimes heartbreaking adventures as she finds love, travels the world and keeps her little Manapouri stores going. Tales from the bookshops are mixed with Ruth's recollections, along with excellent book recommendations.



A Different Kind of Power by Jacinda Ardern

During her 2 terms as New Zealand Prime Minister, Jacinda Ardern faced some unique challenges, from terror attacks and volcanic eruptions to a global pandemic. Now, 2 years after stepping down, she shares this deeply personal memoir chronicling her rise in politics. Since showing the world that leaders can be caring and effective, she offers inspiration to a new generation to lead with compassion.

# One to watch

### The Salt Path In cinemas 15 May

Based on Raynor Winn's best-selling memoir, this film follows Raynor (Gillian Anderson) and her husband Moth (Jason Isaacs) as they hike England's rugged 1,014km South West Coast Path, also known as the Salt Path. Facing the challenges of the trek while grappling with personal dilemmas, the pair show true determination and courage as they search for solace in nature and each other.

# Listen up



## The Mel Robbins Podcast

Currently sitting at the top of most charts, 'The Mel Robbins Podcast' gives listeners a dose of motivation and practical life advice alongside candid and relatable anecdotes from Mel's own life. Whatever you're dealing with, her insights empower you to build confidence, overcome fear and take action.



## Stuff You Should Know

Still going strong in its 17th year, 'Stuff You Should Know' boasts more than 1,500 episodes diving into a wide range of topics. Hosted by Josh Clark and Chuck Bryant, this podcast covers everything from true crime to the history of Tetris, making learning fun in the process.







Thank you to our Members for voting us Consumer People's Choice for 9 years in a row



Painting and protecting New Zealand homes since 1946

