



on mas

NOVEMBER 2024

Real talk

Nigel Latta on his
biggest challenge yet

Happy Anniversary

MAS Foundation
turns 5

Green goals

Students on
sustainability

MAS says relax

How to put overthinking to bed
and sleep easier

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A warm welcome from MAS

E mihi ana ki ngā Mema katoa e tuari mai ana i ō rātou wheako ora ki tō tātou hapori MAS. I ētahi wā he uaua ēnei wheako, i ētahi wā he whakanuitanga, ahakoa pēhea, ka whakamihi mātou i ngā tāngata hirahira nei. Kei te hia mihi hoki mātou i te tūāoma nui i tutuki i a MAS Foundation, kua 5 tau te roa o te takohanga ki te whanake i te tōkeke o te hauora me te oranga i Aotearoa. Tēnā rā koutou i ā koutou mahi, waihoki ki ngā ringa raupā me ngā hapori i tā koutou tautoko mai.

Whether it happens to you or to someone you love, health hurdles can have a major impact on your life and the people around you. At MAS, we know you put your trust in us to prepare for the darkest days you hope will never arrive, and that's something we will never take lightly.

In this issue, we catch up with psychologist, TV presenter and MAS Member Nigel Latta, who is currently confronting that reality head-on as he deals with a devastating cancer diagnosis. Read more on Nigel, his new path ahead and why he's now one of insurance's biggest advocates, on page 14.

But we're not just about lending a hand when things don't go to plan. We know that prevention is as important as cure when it comes to keeping well, so we've brought back our popular health screening offer for eligible Members. On a personal note, I undertook the screening last year and after further checks, discovered that I'm classed as 'high risk' for breast cancer and need regular checks going forward. Learn more about this valuable preventive benefit on page 3.

Lastly, keep an eye out for our latest brand campaign with a focus on what keeps Kiwis awake at night. The campaign highlights the ways we help our Members sleep easy, knowing their financial future is secure with MAS. Turn to page 33 for more. And, if sleepless nights are a problem for you, we've also got some tips from MAS Member sleep experts on how to get a more restful slumber.

Again, we want you to know we're always here for you. If you would like to contact us about your insurance needs, we're available on **0800 800 627**. And if you've got feedback on this issue or have a story idea to share, we welcome that too, so get in touch at onmas@mas.co.nz.

Rachael Macdonald
Chief Life Insurance
Officer

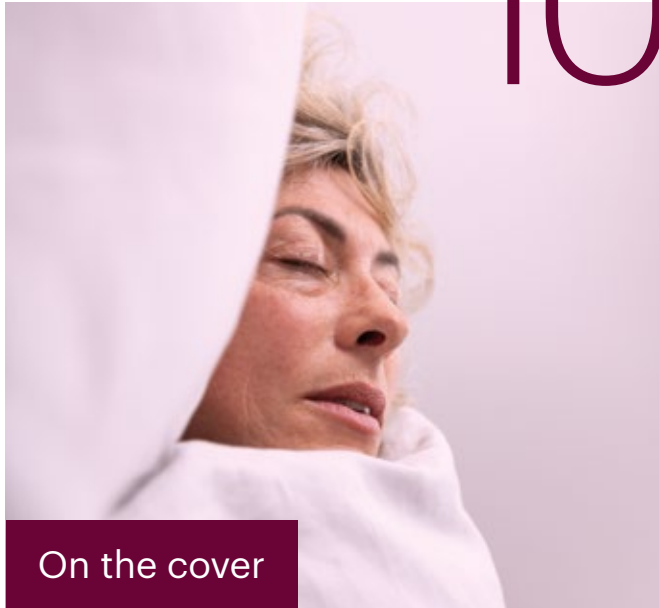


Don't forget, the magazine is also online at onmas.co.nz, where you'll find extras such as videos and additional imagery.

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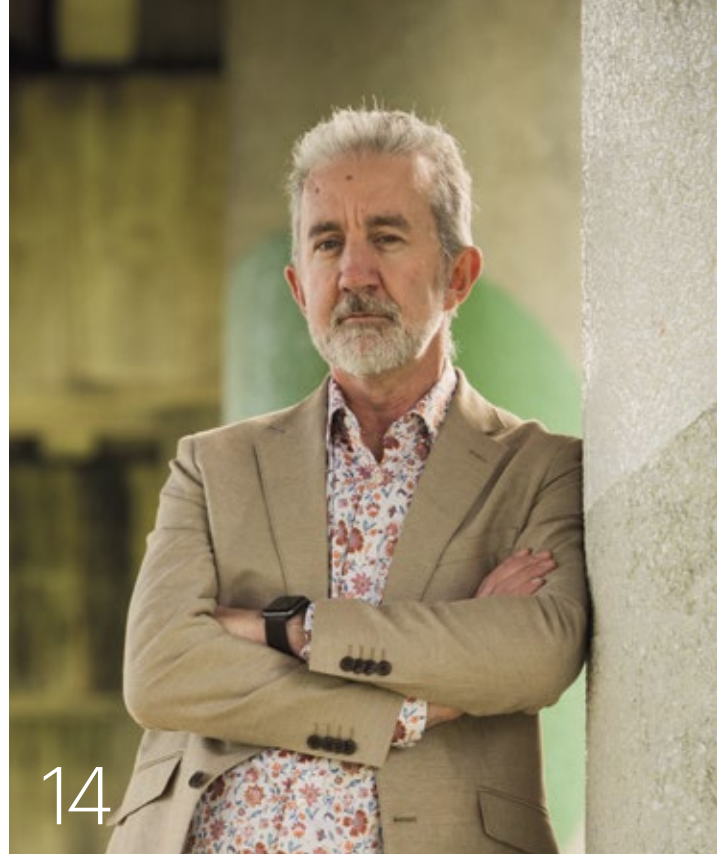
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News in brief

Motoring on with MAS in-house assessors

Members spoke and MAS heard the call. By popular demand, MAS now has a team of expert in-house motor assessors for our Members' vehicle claims.

Having in-house expertise means Members have the convenience of an even smoother claims experience, with more support at each step. They also have the benefit of a dedicated team with in-depth industry knowledge and less time waiting on progress updates.

With a wealth of motor industry experience, MAS in-house assessors are in regular contact with a range of manufacturer repairers, so they're up to date on which technicians have the best skills for your repairs and where to go for the shortest wait times. With increased visibility over the entire process, the MAS team can authorise motor repairs and make even quicker decisions on total losses, all with the usual exceptional service that makes MAS stand out from the rest. Overall, it's about getting vehicle claims sorted faster with less fuss, and it's just another way MAS is here to help.

For more on MAS Motor Vehicle Insurance, see mas.co.nz. To make a claim, follow the easy steps online or call the Claims team on 0800 800 627.



The power of poetry

When Loredana Podolska-Kint received a MAS Here for Good Scholarship in 2022, she was just at the beginning of her mission to create a poetry collection with a difference. Now, *The Poetical Lobe*, a poetry book that captures the voices of Kiwis with neurological conditions, has recently been published. With a foreword by Sir Richard Faull, Director of the Centre for Brain Research, the book includes 80 poems from 55 different contributors.

"The poems are diverse, vibrant, and absolutely beautiful to read," she says. "I wanted to create a space to share these stories, and to also raise awareness of neurological conditions and research." Loredana, an Auckland-based doctor who was inspired to make the book while working on neurological wards as a student, is donating 100% of book sales to the Centre for Brain Research. "This project means a lot to me, and I'm so grateful to MAS for their support. I couldn't have done it without them."

For more, see [The Poetical Lobe Project on Facebook](#). Book copies are available at [Real NZ Books: copypress.co.nz/shop](https://copypress.co.nz/shop).

Focus on health screening

When it comes to taking care of our health, we know that early detection can be a lifesaver. That's why MAS is once again running a mammogram reimbursement offer to Members who fit the criteria, and now, we've extended the offer to also include bowel screening.

Like before, the offer is designed for people who may not have access to these services through the public system due to age restrictions. Following last year's successful trial, we've now added bowel screening for eligible Members aged from 45 to 59. This is ahead of the government's National Bowel Screening Programme, which starts from age 60, alongside mammograms for eligible Members aged from 40 to 44. This fills the gap before BreastScreen Aotearoa testing kicks in from age 45.

The screening reimbursement offer will be rolled out over the next 3 years and is available for eligible Members who have had Recovery Cover and an Income Security Policy for at least 3 years. Alongside looking after Members, we're looking after our people too, and the offer is also open to MAS staff.

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

AGM sees Members cast their vote

For the first time in 5 years, the MAS Annual General Meeting was held in person at the Cordis Hotel in Auckland and online. At the meeting in late August, MAS asked Full Members to vote on a special resolution to change the MAS Board's composition, to ensure it has the right balance of skills to take the mutual into the future.

Full Members cast their vote on 2 key changes to the Members' Trust Deed: to introduce a new requirement for a minimum of 3 practitioner trustees and to remove the requirement for a majority of practitioner trustees. Both changes were approved, meaning the MAS Board now has more flexibility to identify candidates with a broader mix of skills and experience.

Alongside the vote, the AGM included presentations from MAS CEO Suzanne Wolton and special guest Dr Mahsa McCauley, who talked about the opportunities and challenges of AI. MAS Foundation Chair Dr Jenny Gill also gave an update on how the Foundation has committed more than \$1.7 million in grants over the past financial year.



Above / Dr Grace Malcolm receives her award from senior MAS Adviser Larry Keane.

Māori health leaders shine at Te ORA Awards

MAS was proud to support Te Ohu Rata o Aotearoa – Māori Medical Practitioners at this year's Hui-ā-Tau and awards evening. Held in Rotorua at the end of September, the event attracted medical experts from throughout Aotearoa New Zealand and included a scientific conference, career expo and glitzy gala awards dinner. MAS ran a stall at the expo and sponsored 2 special awards:

- Te Ngakau Ora Award in memory of Dr Paratene Ngata, given in recognition of a high level of service, mentorship and support to Māori doctors and students.
- Iwi Health Award in memory of Dr Tony Ruakere, which acknowledges those who have gone above and beyond for their iwi and community.

Big congratulations to winners Dr Grace Malcolm (Ngāti Tūwharetoa, Te Arawa), who took home the Iwi Health Award, and Dr Sarah Sciascia (Ngāti Maniapoto), recognised for her leadership skills with the Te Ngakau Ora Award.

Supporting Members on their governance journey

The MAS Board has approved the launch of a new governance programme exclusively for MAS Members who are doctors, dentists and veterinarians.

The Future Practitioner Director Programme is intended to support the pipeline of new governance talent in those core health professions. This includes those that are eligible to apply for a future practitioner director position on the MAS Board.

Successful applicants will receive mentoring by MAS directors, have an opportunity to sit in on the MAS Board and receive funding towards governance education and training. Participants will also receive structured training on insurance, investments and regulation fundamentals.

MAS intends to hold funding rounds for this programme annually. The first round is in 2025 with entries opening **1 May 2025**.

One of the key drivers for the programme is that it has become increasingly challenging for MAS to recruit practitioner directors to the Board who have the necessary skills and experience to govern an increasingly complex and highly regulated group of financial services businesses.

MAS appreciates that it can be challenging for busy health professionals to get the necessary skills and experience to transition into governance roles. Through the MAS Future Practitioner Director Programme, MAS hopes to contribute to lifting corporate governance education and skills across the medical, dental and veterinary professions.

For more information on the programme, including the application details, please visit the MAS Future Practitioner Director Programme webpage under the 'About' section at mas.co.nz or email scholarships@mas.co.nz.



Happy Anniversary

Making a meaningful difference in the world is important to all of us at MAS. That's why we formed MAS Foundation, and in just 5 short years, we've committed \$7.2 million in grants to a diverse range of incredible organisations. From funding workshops for young parents to supporting research to prompt government-level change, we know we're making a positive impact on a range of Kiwi communities. We're very proud of all we've achieved so far – and as MAS Members have long been the Foundation's biggest supporters, you should be proud too.



Heads of Foundation

Dr Julie Wharewera-Mika (left)

Ngāti Awa; Ngāi Tūhoe; Te Whānau-a-Apanui

Mafi Funaki-Tahifote (right)

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



See more on MAS Foundation's 5-year anniversary on page 6.





Meet the team

Rebecca Turner

MAS Head of Product and Pricing, General Insurance

With a knack for numbers and a wealth of knowledge, Becs has worked in insurance for 15 years. Outside of work, you'll find her tending to the chooks, whipping up her favourite summer dessert or off exploring on her motorbike.

What keeps you busy at MAS?

I often find myself buried in spreadsheets! Leading the pricing function of the General Insurance business, I am constantly looking at data, identifying trends and monitoring the performance of the products. The other side of my role is keeping on top of market movements and being aware of what other insurers' product offerings provide. Valuable Member insights go a long way, ensuring we are able to provide the cover that our Members need.

What's something you wish more people knew about insurance?

Underinsurance is a serious problem. It is a hard conversation to have with people when the cost of living is where it is currently. Making sure that the level of cover is right to fully replace a home, vehicle or all your contents in the event of a total loss is a hard thing to balance against the cost of that cover. But I think education on the consequences of underinsurance is key – not to scare people but to draw attention to real-life scenarios where underinsurance meant that the level of cover was not sufficient to fully replace everything at claim time. These are the conversations that our frontline teams have with Members every day.

What does life look like outside the office?

I have 2 teenage children who are mostly self-sufficient these days, but it still pays to keep abreast of what they are up to on a day-to-day basis! We also have a property that allows us to have a couple of animals, including chickens. We are fairly new to having chickens, but they have quickly got used to us and come running for treats, plus there's the added bonus of daily eggs.

What's your favourite summer treat?

We love having BBQs, but for me, it's not complete without a decent pavlova for dessert. The ones I whip up are always a hit and seem to get demolished quickly so I must be doing something right. My go-to pavlova recipe is straight out of the Edmonds cookbook, just like my Mum and Nana used to make.

What's your most prized possession?

Probably my motorbike. After we were licensed, my husband and I splashed out on new matching bikes, one in silver, the other in black. They both take pride and place in the garage, and I think they look pretty cool parked up next to each other.

After driving a car since I was 16, a motorbike has been a completely different experience. I had to start from square one when it came to learning to ride. My riding instructor told me to imagine I was on a bicycle, and that all the muscle memory of shifting gears with your feet and accelerating with your hand will come with practice. As they say, practice makes perfect. I prefer to say it helps us to improve.

Your top spot for a weekend getaway?

Rotorua. I love the thermal pools for a bit of relaxing. There are some great walks with thermal activity bubbling away close by and of course some lovely lakes. It's also perfect for a road trip, with a stop-off at Lake Taupō.

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

Making a difference, *now and in the future*

As MAS Foundation reaches its 5-year anniversary in December, Foundation Chair Jenny Gill says it is well on its way to becoming an agent of positive social change.



Right from the start, MAS Foundation wanted to do things differently. A small but mighty group with innovation at its heart, it has now supported 70 organisations that are making a meaningful impact in communities throughout Aotearoa New Zealand.

MAS Foundation Chair Jenny Gill says, the Foundation has established itself as a powerful force for good in 5 years, with improving health and wellbeing equity central to all it does.

As of September 2024, MAS Foundation had approved 79 grants, committing a total of \$7.2 million to a diverse range of community organisations.

It might be an impressive amount of money, but Jenny says the way it's being distributed is even more significant. With a focus on forging meaningful long-term partnerships and a more holistic way of helping

communities, MAS Foundation has used being small and new as a strategic advantage.

"We're a small organisation with only 3 part-time staff, so we have to be nimble, and because we're new, we have been able to start with a blank sheet of paper, to do things differently from other foundations.

"Right from day one, we wanted to be innovative. Right from day one, we've wanted to be responsive. We've wanted to listen to the community, to hear about the issues they're facing, to help them think about solutions. We said we don't want 1,000 applications a year asking us for \$5,000, because we knew that wasn't going to help us make a difference."

Thinking like social entrepreneurs

Jenny says philanthropy has a major role to play in Aotearoa New Zealand, and it goes far beyond giving grants.

"When philanthropy is done well, it can provide the venture capital of social change. Charitable foundations can fund innovation they take risks that a government can never take."

Jenny, who was made an Officer of the New Zealand Order of Merit for services to philanthropy after a 40-year career in the sector, says the hospice movement and Kōhanga Reo are 2 great examples of important social institutions that got their start in the 1980s through philanthropic support.

"There was no government funding in the hospice movement at the beginning. There was no government funding in Kōhanga Reo at the beginning. They're typical ideas that come up out of the community, that the community says we need as a community. But to get going and to prove their worth, they almost always need philanthropic money at the beginning," she says.



“When philanthropy is done well, it can provide the venture capital of social change. Charitable foundations can fund innovation. They take risks that a government can never take.”

Behaving like a venture capitalist for social change has inspired MAS Foundation from the beginning to think with an entrepreneurial mindset. It's resulted in a strong focus on one area of change – improving health and wellbeing equity in communities. It has also meant searching out and funding highly competent and innovative community-led organisations that have the potential to become self-sustaining in the long term.

“There have been some basic principles we've operated on right from the beginning. We support organisations that are rooted in their community and that are expert. It's important to us that they're not 'doing to', they're 'doing with'. If an organisation loses government funding, we aren't going to fill that gap. We've made a decision that we can't provide ongoing salary costs, and we won't be supporting any bricks and mortar projects,” she says.

An innovative leadership structure

Jenny credits much of MAS Foundation's success to an executive structure that has 2 “extraordinary wāhine” leading the day-to-day functions of the Foundation in partnership. The dual leadership model reflects the principles of Te Tiriti o Waitangi, with a leader to represent both tangata whenua – Dr Julie Wharewera-Mika (Ngāti Awa; Ngāi Tūhoe; Te Whānau-a-Apanui) – and tangata Tiriti – Mafi Funaki-Tahifote who is Tongan (Tongoleleka, Ha'apai, Kolofo'ou, Ma'ufanga, Tofoa – Tongatapu).

Both Heads of Foundation split their time working on MAS Foundation business with other professional roles within the health sector – Julie as a clinical psychologist and Mafi as a dietitian. Jenny says their combined professional and cultural competence makes them a formidable team.

“Much of the work we do is with Māori and Pasifika communities. We're more effective because we're led by 2 highly accomplished health professionals with huge networks, exceptional language skills and deep personal experience of working on the problems we're trying to solve. On top of that, they have a fantastic working partnership. I think we'll see more organisations moving to a dual leadership model in the future.”

What is health and wellbeing equity?

Both Heads of Foundation are passionate about finding ways to improve health and wellbeing inequities that disproportionately impact specific communities around the country, particularly Māori and Pasifika. Mafi says ethnicity is one of many factors that should not impact health and wellbeing outcomes.



is long term, which means any changes that happen now will need to be maintained well beyond MAS Foundation involvement to have a lasting impact.

“We’re investing in something for future generations by building small changes – incremental changes within the system that will have a bigger impact further on and that will be supported by a collaborative, consistent effort along the way,” she says.

Mafi says the intergenerational view is central to their shared philosophy, and it’s the youngest members of our society that remind us what we’re working towards.

“Equity is about reaching the same health and wellbeing outcomes regardless of the inputs you put in, regardless of your circumstance, regardless of your ability around education, literacy or income,” she says.

Julie says MAS Foundation’s approach is to flip the traditional power dynamic of philanthropy to a genuine model of partnership with the organisations they support. That extends to the language used to refer to their partners.

“We’ve embraced the kupu [words] ‘ringa raupā’– the ones with calloused hands. That recognises that the hard mahi is done by our communities and we are there to provide support in the background whether that be via pūtea [financial] funding or non-financial support,” she says.

For MAS Foundation, partnership means developing working relationships with their ringa raupā that extends far beyond a balance sheet. Often, they work to help ringa raupā strengthen their organisational capability so they can access greater levels of government funding.

“Not everything is about money. Sometimes we can just open up a door for them to connect with other people, so non-financial support is equally important. Sometimes it’s a lot more important,” says Mafi.

Aiming for intergenerational change

The Heads of Foundation are realistic about the amount of time it takes to create change in health and wellbeing outcomes. Julie says the timeframe for social change

“We’ve got a massive system and we’re only a little pond relative to the massive ocean where we are trying to make change happen. So it’s a long-term journey. And it might not happen in our generation, it could be in our children’s generation or our mokopuna’s generation. The important thing is that we keep moving forward.” ♥

Pg 6 / Renei Ngawati of Toi Tangata, one of the many organisations supported by MAS Foundation.

Photo: Adrian Hodge

Pg 7 / Roimata Taniwha Pao’o (left) and Huia Hanlen of Brainwave Trust.

Photo: Ollie Crawford

Above / Mary Roberts of Moana Connect, a Pacific-focused research organisation supported by MAS Foundation.

Photo: David St George

Some of the ringa raupā (doers) we have supported

Over the past 5 years MAS Foundation has supported 70 ringa raupā – organisations working in communities all around Aotearoa New Zealand to promote health and wellbeing equity. To find out more about who we support, visit our website at foundation.mas.co.nz.

Te Manawahoukura/ Te Wānanga o Aotearoa \$315,338 over 2 years

Funding for Āio Pīpī, a Māori/bilingual wellbeing pilot programme in Māori-medium school communities based on traditional practices and knowledge. This funding is part of MAS Foundation's goal of nurturing a kaupapa Māori health workforce.

Taku Mamia Trust \$272,000 over 2 years

Funding was for the Tākuta Tamaiti programme run by the Taku Mamia Trust from its base at Waipatu Marae in Hastings, which is aimed at enhancing the wellbeing of mothers and babies during and after pregnancy.

Perinatal Anxiety and Depression Aotearoa \$484,000 over 2 years

Funding to train Māori and Pasifika educators with lived experience of maternal mental health issues and/or who have participated in hapūtanga wānanga to increase equitable outcomes for Māori whānau and Pasifika aiga/kāinga.

Health Coalition Aotearoa \$720k over 6 years

To fund a Healthy Futures Fellow who produces investigative reports and promotes policy changes to support long-term preventive health measures, particularly around alcohol harm, unhealthy food marketing and child nutrition.

Tongan Society South Canterbury \$203,500 over 2 years

Funding for a Youth Fale for Pasifika youth in Timaru and for a suite of family-centred initiatives run by the Society that enhance mental, physical, social, and spiritual wellbeing.

Katoa Limited and Wairoa te Ohonga Charitable Trust \$526,000 over 4 years

Funding for programmes to enhance the wellbeing of at-risk rangatahi in Wairoa through strengthening their cultural identity and to nurture resilience and leadership skills. Funding was extended following major flooding in Wairoa to help maintain the wellbeing of the community.

Papatūānuku Charitable Trust \$236,000 over 2 years

This funding supports The Trust's work with whānau that have been referred by police following family harm incidents. The programme MAS Foundation funded is pioneering a successful new family-centred approach to healing families that have experienced violence and other trauma.

Rongopai House Community Trust \$235,000 over 2 years

Funding for the Trust's Feed My Lambs programme, which provides support to parents of young children in the Far North, teaches parenting skills and provides connection to other parents.

Brainwave Trust Aotearoa \$350,000 over 2 years

This funding helped develop programmes aimed at helping Māori and Pasifika whānau build their parenting skills in culturally appropriate settings.

MAS Foundation 5-year anniversary timeline



Since MAS Foundation's establishment: \$7.2m in grants to 70 organisations have been committed and \$9m distributed by MAS to MAS Foundation.

As at August 2024

The secrets *of sleep*



“We have this belief that if we don’t sleep, then it’s going to have absolutely terrible consequences.”

Tired and wired? Ahead of MAS’s new campaign on easing the stress that keeps us awake at night, we talked to MAS Member sleep experts about slumber myths, sleep misperception and how to nod off when your mind is having none of it.

Sleep – we all spend roughly one-third of our lives doing it. We chat about it with colleagues over coffee, dissect its mundane details with family, coax kids into getting more of it and spend too many evenings either chasing Zs or avoiding them. As humans, we’re endlessly fascinated by it – just look at how often sleep shows up in books, ads, news articles, songs, poems, films and folklore. Simple and complex at the same time, it’s romanticised, feared, resented and revered. And to most of us, it’s a mystery.

That’s why Dr Michael Hlavac, MAS Member and Director of Sleep Services at Christchurch Hospital, finds himself so popular at dinner parties. “When people hear what I do, there’s often a queue lining up to ask me about their sleep issues! People are always interested because sleep is one thing we all have in common. And there are so many myths and assumptions out there. Everyone’s got questions about it.”

Michael, who splits his time between treating sleep apnoea patients at Christchurch Hospital and seeing clients at Cansleep private clinic, says a lot of his work comes down to reassuring people that their sleep concerns are normal and, if need be, fixable.

“We have this belief that if we don’t sleep, then it’s going to have absolutely terrible consequences. That might be true in some specific cases, but often, not sleeping properly is a completely normal reaction to something else that’s happening in life at the time. If there are issues to address, there are ways to tackle them.”

In the capital, Professor Alister Neill has noticed a similar trend towards heightened anxiety around slumber. As a sleep physician at Wellington Hospital and Director of University of Otago’s WellSleep Centre, he often sees patients caught up in a vicious cycle that leads to restless nights.

“The thing about sleep is the more you worry about not getting it, and the harder you try to get it then the harder it will be to actually fall asleep,” says the long-time MAS Member. “People are worried about sleep initiation and staying asleep, and those concerns are definitely on the rise. But we want to tell people that having a bad sleep from time to time or waking up in the night is completely natural.”

What’s stopping us from snoozing?

These days, it’s not just teenagers who are up too late. With everything from Netflix shows just waiting to be binged on to constant notifications popping up on our phones, we’re filling up our evenings with things that can make us more wired rather than weary.

As a result, many of us are stuck in a pattern of what’s known as circadian phase delay – falling asleep later than usual, wanting to sleep in later or feeling tired in the mornings – and shifting our body’s natural rhythms in the process.

All that lying awake when we should be drifting off is enough to send most of us reaching for our phone again, but Alister says changing our habits starts with changing our mindset.

“In general, I think we need to make sleep a priority again, as much as we would any other aspect of our health. It sounds basic, but we need that tech-free wind-down time for a healthy night’s sleep. It’s also really helpful to keep your wake-up time as regular as possible and get some good light exposure soon after waking.”



Like with many aspects of keeping well, our sleep is impacted by a huge range of factors, from age to alcohol intake. Sleep issues related to anxiety and depression need to be monitored with your GP, but for the odd restless night, Michael's top tip is to trick the brain into forgetting about slumber altogether.

"If you can't fall asleep within about 20 minutes, then get out of bed, go to a different part of the house, find somewhere relaxing and calm and peaceful and do something low stimulus, as this takes your mind away from the fact that you've not been able to sleep," he says.

"Usually, what happens is you'll start to feel sleepy because you're not really thinking about it. Once you start to feel sleepy, then go back to bed and try again. A lot of people do this intuitively, and it's something we recommend because long periods of being awake overnight can make insomnia more hardwired, so breaking that association early is really important."

Alister has a similar take. "I tell people to turn on a low light and read something incredibly boring. Not something related to work, not on a screen and nothing that's stimulating in any way. When you can't sleep, the key is not to catastrophise the situation or give it too much psychological importance."

Are we really as sleep deprived as we think?

While we're often quick to tell ourselves we've hardly slept a wink, experts say it's probably not so bad after all.

Through his own research and a wealth of other studies, Alister says many of us underestimate our sleep by about 1-2 hours a night.



And like much of the science related to snoozing, the reasons for this are complex.

"It's not that people are lying about their sleep, but what the research suggests is it's linked to having parts of the brain that are asleep and parts that aren't," he says. "This is especially true with insomnia, where it seems like the more anxious you are, the more of these active areas you have in the brain when you're asleep. Having more of these active areas also makes it harder for you to tell whether you're awake or asleep."

And if it's not already bad enough that our own biology can have us believing we're not sleeping, there's now a new wave of technology getting in the way.

It's an ironic sign of the times that the same companies developing the tech that's keeping us awake have also started monitoring our sleep, and anecdotally, Alister says data from Apple Watches and sleep apps is prompting more people to incorrectly diagnose themselves with sleep problems.

"I can see how it's interesting to people, and the tech companies are certainly very interested in it, but data from personalised monitoring systems isn't detailed enough to give a reliable insight. It's just not up to scratch yet. The overall message is that, if people are concerned about something, they should see a medical professional and get some quality testing to get to the bottom of it." ♥



Dr Michael Hlavac



Professor Alister Neill

Wide awake?

Sleep experts put some common myths to bed

Older people need less sleep

"This is a really common misconception, and older people often don't expect to sleep that well because they believe the myth," says Dr Michael Hlavac. "Getting older means people have a higher likelihood of developing a sleep disorder like sleep apnoea, and sometimes older people might have a more broken sleep due to pain or other impacts on their health, but they still need the same 7-8 hours a night to feel refreshed."

You can 'bank sleep' to store in advance

Short answer: no. If you're planning on getting an early night ahead of a big weekend, science shows this old trick won't help you to party any harder. If lifestyle factors are keeping you up late, experts say there's nothing we can do to prevent becoming sleep deprived. However, we can catch up and pay off sleep debt by getting a bit of extra shut-eye over the subsequent few nights.

The more sleep, the better

You can get too much of a good thing – and this is true for our slumber. "If you're regularly sleeping for 12-14 hours a night, and we see this sometimes with chronic fatigue patients or people who are having long-term effects from Covid, then you might be at risk of sleep inertia," says Professor Alister Neill. "This is when sleep makes the brain feel tired rather than refreshed. In that situation, we help people to progressively reduce how many hours they're sleeping."

Only deep sleep counts as good sleep

This type of thinking is not only wrong, it can also make us even more anxious about nodding off. "This is something I'm asked a lot, and I always reassure patients that lighter sleep is still useful sleep," says Alister. "Lighter sleep stages are normal and healthy and important for helping the body restore. And you don't have to have a solid, uninterrupted 8 hours either – there are lots of different ways of getting healthy sleep."

Some people only need a few hours of sleep a night

Winston Churchill, Albert Einstein and Margaret Thatcher are among the many famous figures who claimed to only need a few hours of shut-eye to feel refreshed. As intriguing as it sounds, it's likely not true, says Michael. "It's very abnormal for an adult to need anything less than 7 hours of sleep each night. These sorts of claims are probably linked to sleep misperception, and it's certainly not 'lazy' to need 7 or 8 hours of sleep."

Teens can't nod off because they're up late watching TikTok

Yes and no. Michael says it's not just poor sleep hygiene that's turning your teenagers into night owls but naturally-occurring shifts in their sleep rhythms. "When you go through adolescence, your brain starts to secrete melatonin [the hormone that helps us to sleep] later in the evening. You could take a bunch of teenagers and isolate them without their phones and that would still happen, it's just part of our biology. But staying up late on social media will make that delay in going to sleep even more profound."



Nigel Latta on facing his ultimate challenge

Like many of us, MAS Member Nigel Latta never gave his insurance much thought. That was until a devastating diagnosis changed his perspective on the importance of a financial safety net. Here, he talks candidly about cancer, life lessons and why we should all toughen up a bit.

With his gentle but straight-talking style, clinical psychologist Nigel Latta has made a career out of tackling the struggles that make us human. Since first appearing on our TV screens in the late 2000s, his knack for serving up home truths with hard science has made him into a Kiwi household name. Now, facing the fight of his life against incurable stomach cancer, he says getting real about the serious stuff is more important than ever.

"If you're wading through a big sea of s***, you can't exactly sit down, you just have to keep going. That's often what it comes down to. I do all of the other stuff I've talked about for years, like shifting my focus to what I can control, but sometimes, it's about telling myself to stop whining and get up! A bit of moping is alright but then it just gets super boring for everyone."

For Nigel, 57, sharing his journey with the public has been part of the process. In an Instagram video that was widely picked up by media, he talks about the paralysing shock of the day of diagnosis, feeling like he'd "fallen off the side of the world", eating ice cream and crying in a hotel room with wife Natalie when going home to face the kids was all too much, pressing a doctor for a timeframe and being told he may have just 6 to 12 months to live.

It's the sort of chat that nowadays might come with a content warning, but Nigel's got thoughts on that too.

"Stuff happens in life, and I don't know why we need to be warned of that. I didn't put a trigger warning on that video because sometimes I do think we need to toughen up a little bit. People have said I'm courageous

for telling my story. I don't think so. It's just words coming out of my face. It's cancer, it's cells dividing, it's just a thing."

On a recent video call with onMAS, he's noticeably pale but still quick to crack a smile. He says there are good days and bad days, frustrations and wins, and an endless rotation of doctors' appointments.

At one point, there's a flurry of fur in the background as a small dog jumps at the back of his chair. "He's about the size of a rat and he's no good at anything, but he's got a good heart," Nigel says dryly, barely skipping a beat as he rattles off the chemotherapy schedule and his latest daily routine.

"There's an enormous amount of television, sometimes I get so bored with TV it's almost painful," he eyerolls. "All I'm doing right now is feeling sick and just tired enough that almost anything seems like a bother. I haven't lost my hair, but it's weirdly stopped growing and I haven't needed a haircut in 4 months, so that's a bonus!"

“People have said I’m courageous for telling my story. I don’t think so. It’s just words coming out of my face. It’s cancer, it’s cells dividing, it’s just a thing.”

The first phone call

Hearing the word ‘cancer’ at the doctor’s office is earth shattering for anyone, and for Nigel, the fact that it came 6 months to the day since getting married to Natalie, also a clinical psychologist, added extra sting.

While nobody knows how they might react until they’ve been there themselves, it was thoughts of family and finances that jolted him into action mode.

“Literally, the first call I made after hearing that terrible early prognosis was to MAS. I called Andy [Andy Schlaffer, Senior MAS Adviser], because I just suddenly thought how the hell am I going to pay the bills? How are the people around me going to cope? Have I taken care of everyone?’ I couldn’t remember what I’d done with insurance, but I knew I had it. I don’t actually recall much of that phone conversation. But Andy had done a great job with structuring my life insurance policy, and it made an enormous difference to us. It was all such a relief when you’re dealing with everything else.

“Otherwise, we would have been selling the house and downsizing while I was having chemo, it would

have been grim. I think insurance feels like a luxury, but if you can afford it, it’s not a luxury. When you need it, it’s a godsend.”

A MAS Member for more than 20 years, Nigel says the payment from his MAS Life Insurance policy has also allowed for access to the non-funded immunotherapy treatment Keytruda. Alongside recently funded Herzuma and a regimen of high-dose chemotherapy, the results are promising.

“I had cancer cells between my lungs, all around the stomach, in the peritoneum [abdominal wall lining], and that’s all gone now. I’ve got another nodule in the peritoneum that’s reduced by about 45%, and activity in the main tumour itself is down by 60%. So these drugs help. But sadly, particularly with oncology, the difference between living and dying is often money.”

Nigel, who holds Life Insurance and Income Protection policies with MAS, says his experience has made him an advocate for the importance of financial protection should life throw a curveball.

“Whenever I talk to anyone now, and it’s my go-to with all of our friends

and family members, I say you’ve got to have life insurance, you’ve got to have health insurance and you’ve got to have income protection insurance.

“And every single time we’ve had anything to do with MAS, you don’t feel like you’re talking to an insurance company that’s just trying to minimise their losses. You know you’re talking to good people like Shaun [Shaun Bates, Senior Disability Claims Adviser] who really care and who want to help you.”

Walking the talk

In the midst of a career spent studying human behaviour and how the mind works, he says few things have put his theories to the test like living with cancer. And for the Oamaru-born ‘shrink’, as he calls himself, the journey so far has highlighted the importance of looking out for others.

“One of the things I’ve often talked about is how you get to choose your response,” he says. “I decided early on that the most important thing was to make it as easy as possible on the people around me. I kind of feel like having cancer is the easy part in all of this. It either gets better or it gets worse and I die, and at that point, it’s not going to be that big a deal for



Are you financially prepared for the unexpected?

We know that life has a habit of throwing curveballs. But putting some safeguards in place to prepare for the unexpected gives you extra peace of mind, both now and into the future. At MAS, we offer a range of ways to help protect you and your family financially, including life, income and disability cover.

To talk through your life insurance and income protection needs, please call the team on **0800 800 627** or email us at **info@mas.co.nz**. For more information, see **mas.co.nz**.

me. I'm not afraid of dying. But it's the people that have to watch that process. I'm trying to make sure that people around me aren't dragged down by this. And that ties into focusing on the things I can control, like how much sleep I'm getting and how much I'm eating."

From his new perspective as the 'sick person', he's also learned that actions speak louder than words when it comes to offering support in a time of need.

"There are 2 sorts of offers that you get from people. Some say let me know if there's anything I can do to help. Other people say I'm bringing around some macaroni cheese. What I've squirrelled away for when friends run into difficulties is to do

the second option. Sometimes when you're going through things, you don't know what you need or what would be helpful."

These days, with work currently on hold and a new path to navigate, Nigel says tests, scans and treatment plans will be his focus for the future. With steadfast support from Natalie, family and friends, he's taking each day as it comes and leaning in to life's positives.

"Natalie and I have talked a lot about this whole thing, and neither of us feel angry," he says. "I know it works for some people to give the tumour a nickname and yell at it, but for us, they're just cells, they don't know what they're doing. I've got a bit of a dark sense of humour at the best of

times, and for me, that feels better than getting all earnest about it.

"And I've been preaching about resilience for so long, it's time for me to walk all that talk! It's easy for anyone to be great when they're feeling good, but it's when it's really s***, that's when you find out who you are. I'm not perfect, and there are times when I'll get grumpy and days where I get gloomy. But you just have to get back up. Fall over, get up. That's how it works." ♥

This article provides general information only and is not intended to constitute financial advice. Before taking out any insurance product, you should carefully consider the terms and specific policy wording. Underwriting criteria will apply.

MAS is a licensed financial advice provider. Our financial advice disclosure statement is available by visiting **mas.co.nz**.

It takes *a village*



Every year, Canterbury Charity Hospital helps thousands of people in desperate need of medical treatment. From dental care to day surgery, it's down to a dedicated team of volunteers to keep the lights on and the hospital humming, and MAS Members are among the many who love to roll up their sleeves.

There's something extra special about Canterbury Charity Hospital. It's a feeling that's not lost on the 300 or so volunteers who give their time and expertise, the whānau who send donations and leave bequests, the more than 2,500 people who receive medical care each year, the community members who help at fundraising events and all the visitors who have walked through its doors.

"Once people are here, they can really feel what it's all about," says fundraising coordinator Rosie Graham. "Some people say they get goosebumps when they first arrive. It's an amazing place."

Over her years at the hospital, Rosie's lost count of all the thank you cards, kids' drawings and heartfelt messages they've received, each one read with a smile and many making their way into the hospital newsletter.

"Everyone's just so grateful, and the feedback we get is incredible. We had a handmade poster recently that said thank you for saving Mum's teeth, which was very cute. There are so many things that just touch your heart."

With only 5 paid staff on the team, zero government funding and roughly \$1 million in donations

needed each year to keep it running, the hospital is a true labour of love. The radical vision of philanthropists Sue and Phil Bagshaw, it started nearly 2 decades ago as a single building and has since tripled in size, all while steadily expanding its services to plug gaps of unmet need in the community.

These days, the Bagshaws are still part of the hospital helm, alongside 3 other trustees including MAS Board member Frank Frizelle. Services on its ever-expanding list include dental and oral surgery, gynaecology and women's health, colonoscopy, endoscopy, urology and orthopaedic services, dietary advice, dermatology for young people, ophthalmology and a range of general surgeries.

All patients must be referred by a doctor, dentist or social service such as the City Mission, with the hospital providing a lifeline to many



Overnight stays are not possible at this stage, but what the hospital might lack in size, it makes up for in efficiency. The volunteer system and comparatively tiny operating costs mean about 83 cents of every dollar raised goes directly to patient care, so money goes back to the people who need it the most. And while healthcare is the core purpose, Rosie says it's not just medical experts who are sharing the love.

"Our volunteers include admin teams and support staff and all the people who help with our events. That is part of our connection with MAS, as Krissy Winter [MAS Regional Manager, Southern] and her team have helped me with set-up and pack-out for several events, and they provided lunch for the volunteers on our Skin Check Day. These ongoing relationships are wonderful and so important to us."

In an environment built on altruism, it's the joy of making a difference and helping others that keeps volunteers coming back. Whether it's a day a week, a day a month or something else to fit an already busy schedule, most volunteers are regulars, and the door is always open to anyone who wants to lend a hand.

"After being here, I couldn't imagine working back in a corporate office," says Rosie. "Using your skills to help people, that's just magic. It's what it's all about."

Below / Canterbury Charity Hospital relies on its 300 volunteers for everything from medical treatment for patients, to the admin required to keep the hospital running.

who have fallen through the cracks in mainstream healthcare. Add in a cost-of-living crisis, growing issues with health equity and a public health system stretched to the limit, and it's clear that demand won't be slowing down any time soon.

"We've seen a rise in demand across the board, but a lot of it reflects what's happening in the public health system," says Rosie. "For example, we're seeing more people for endoscopies since these patients can't be seen in the public health system until they are 60. We're bridging the gap by seeing people aged 50 with symptoms. This procedure is truly life-saving because, in some cases, we're detecting cancer. Our focus is on meeting unmet need, and because we're lean and flexible, we can quickly change our services to reflect that need."



New teeth for Christmas

Christchurch dentist and MAS Member Zohnia McNeill (Te Atihaunui a Pāpārangi, Ngāti Tūwharetoa) has seen firsthand the transformational power of teeth. Over the years volunteering at Canterbury Charity Hospital, she's cared for mouths that have suffered decades of neglect, removed countless rotten molars, eased chronic dental pain and fitted desperately needed dentures.

The cases she sees are often complex and time consuming. But for many, a session in the dental chair can be life changing.



"There was one guy in particular who stood out," she says. "He needed a lot of dental work, and we saw him over quite a long period of time. He said to us, 'In my old life, I used to hang out with people who didn't have any teeth, so it didn't bother me that I didn't have any teeth. But now I have a new life, I've got new friends, I've joined the gym and I'm around different people. I don't want to be the guy that looks like that any more, because I'm not that person any more.'"


"We knew that his dental work was a massive part of his rehabilitation back into society. For these people it's not about vanity. We're helping people to engage in life, helping them to feel confident enough to go for a job or even to feel more comfortable with really simple things like going to the supermarket. It's allowing them to smile more and it's easing a deep sense of whakamā and shame that was inhibiting them from interacting with the world. I think that's such a gift to be able to give people."

While new teeth are the start of a different life for many, for others, just getting into the chair is half the battle.

"Often people have had bad experiences with dentists and they're very phobic," she says. "We can't change what happened in the past, but we aim to make new memories for people, and hopefully the newer ones will be front of mind. So we always have a bit of fun and a bit of a laugh."

For Zohnia, who hopes her own kids will one day carry on the family tradition of helping others, work has long been a juggle between volunteering at the charity hospital and seeing regular clients at a private clinic. Alongside colleague Barbara Shadbolt, the pair have now increased their volunteer days in the lead-up to Christmas, with a special goal in mind.

"We get so many people asking for dentures or partial dentures, so our aim is to get into the hospital every week and work through the list. Our goal is to help a lot more people get teeth for Christmas. We know how special that will be for them, and it's special for us too. Being able to make a difference in people's lives is such a privilege."

For more on Canterbury Charity Hospital, see charityhospital.org.nz. 

Dentist Zohnia McNeill (left) with Canterbury Charity Hospital fundraising coordinator Rosie Graham.



Life through another lens

Whether she's swimming with turtles in Samoa or escaping to her favourite hideaway on Stewart Island, Dr Robyn Hay is sure to have her camera close by.

For MAS Member Dr Robyn Hay, escaping to Stewart Island's remote and rugged Mason Bay is a boost for the soul as well as an exercise in logistics.



"The usual access is by boat and a 4-hour walk, but because we need to take so much photography gear, we hire a plane and land on the beach."

Apart from its unspoiled beauty and abundance of birdlife, the hidden spot has another magical quality.

"There's no cellphone coverage, so people can't get hold of you. We're so busy in medicine these days that, even when you're not on call, you're still constantly being intruded upon. It's nice to get completely away from it sometimes."

Robyn's favourite photographic subjects are birds and other wildlife.

"I really love what others do with street photography, but personally, I'd struggle to invade a person's privacy. With the animals, I always focus on getting a great shot of their eyes, which I think captures their true essence."

One of her all-time favourite images, captured in a fleeting moment, is of a rhinoceros at Canterbury's Orana Park.

"I spotted a dragonfly resting just above its eyelid and zoomed in for a close-up."

Robyn's interest in photography grew out of an earlier hobby – breeding and showing pedigree dogs.

"The dogs needed professional photos taken for shows. I got tired of paying people who would just set their camera on auto and I thought I can learn to do this myself."

Enrolling in community education classes at the local Papanui High School was the start of her photography journey – but also a personal one. It's where she met her partner of 10 years, professional photographer John Foster. These days, in addition to running a busy practice at Papanui Medical in Christchurch, Robyn helps organise John's regular group photography tours.

"There's one doctor who comes on the trips, but we never talk medicine. It's all about the photography and just losing yourself in the environment you're in."

Robyn loves the technical challenges of photography, and when combined with her creative eye, it's earned her several awards.

In 2020, out of thousands of entries, she won the \$5,000 first prize in the Trustpower Photography Awards. The theme was 'home', and judges

"I spotted a dragonfly resting just above its eyelid and zoomed in for a closeup."





loved the image of Robyn's 77-year-old mum kicking back on her Canterbury porch.

The high-profile exhibition in Tauranga showcases the finalists' photos on giant billboards lining the street. While Robyn was a little embarrassed by the publicity, her mother was "absolutely stoked".

"Mum loves an audience. In fact, she couldn't understand why the media didn't want to interview her, because she was the one in the photo!"

Robyn's photography has also been recognised in the prestigious Asia-Pacific Photo Awards. "Those ones mean a lot to me, because you're being judged against the top echelon of New Zealand photographers."

And just as dog showing led to a new interest, photography has sparked a passion for adventure running.

"I don't want my images to be the same as everyone else's. I mean, how many images of the Wānaka tree have you seen? I wanted to get really fit so I could run up mountains and get to places that others don't get to see."

Having recently finished Race Tekapo, a 32 km run with 2 ascents of Mt John, Robyn's now in training for the Queenstown marathon.

Her weekly training regime includes 3 runs, a pool swim and 2 gym sessions for strength. As well as giving her photography the edge, keeping fit has its obvious benefits.

"If I can't spend 45 minutes in the gym looking after my own health, I'm probably not a very good example to my patients." ♥

Pg 21 / Sunset at Mason Bay.

Above left / Robyn's award-winning shot of her mum.

Below left / A rhino's chance encounter with a dragonfly.

Above and below / Fish and birds are among Robyn's favourite things to photograph.

Photos: Robyn Hay



Building a brighter future



Designing a more sustainable world might seem like a mammoth task, but this enterprising group of MAS Here for Good Scholarship winners say small, practical steps can add up to big results.

From developing smarter ways to save rainwater to turning discarded plastic into 'eco bricks', a group of University of Auckland engineering students are on a mission to find ways to keep sustainability in the spotlight. And while doing better for the planet is the overarching goal, the team at Engineering for Sustainable Development say it's really all about helping us Earthlings who live on it.

"The thing that we want to highlight is that engineering isn't just about buildings and tech," says group co-founder Agustin Soto. "It's about people and how we connect to the environment around us. Developing more sustainable ways of doing things is a key part of that."

For group treasurer and second-year civil engineering student Caroline Beeson, sharing knowledge is essential for living and building greener. "One of my biggest motivators is seeing people younger than me getting excited about the potential of sustainable design. And talking to older generations like my parents too, I'll tell them what I'm working on and they'll say, 'that's so cool!' It's about making people positive about the future and our ability to shape it in healthier ways."

As recent winners of a MAS Here for Good Group Scholarship, Agustin, Caroline and the team are often busy hosting environmentally focused events and workshops on campus and taking part in competitions with some of the country's biggest engineering firms. But Agustin says it's the community projects that are most rewarding.

"One of my favourites was helping the people at the community garden next door to the university. This is a really hardworking group who make compost for people living nearby, they grow food and they're often

working on weekends. We organised a meeting with them and asked what are the main problems you're facing, and how can we solve them? When we heard about how they were walking quite far with buckets of water, we knew we could make things more efficient for them."

After taking applications from students who were interested in joining the project, the team got to work on designing a solution to store and easily disperse rainwater so the garden stays in shape over summer. With the project newly completed, it's already had a range of positive flow-on effects that have not only helped the plants to thrive but the students too.

"Alongside producing tangible benefits for the people that use and manage the garden, it's been an opportunity for students to work with sustainable building practices in a real-life scenario," says Agustin, who moved from Colombia to Auckland to study. "Then there are all the other aspects like developing the funding and making connections in the community."



groundbreaking for us. We will be putting the grant towards running more events for students, and we also want to do more community-based projects. We want to inspire students to create change with their degree, and having the ability to run events and provide hands-on sustainable engineering experience through various projects is really important.

“Whether we’re working with students or the wider community, our goal is to empower people. It’s about letting people know that they have the ability to do something positive and meaningful, whether that’s linked to sustainability or social justice. We all have to work together to make a better world.” 🌱

Far left / The Engineering for Sustainable Development group say winning a MAS Here for Good Scholarship is a welcome financial boost towards future events and community projects.

Left / Group co-founder Augustin Soto and Group treasurer Caroline Beeson at the community garden where they developed a rainwater collection system.

Photos: David St George

And it’s not all about designing and building but education and advocacy too. When it comes to thinking greener, Caroline says it’s often the simplest steps, like showing people how discarded plastic can be pressed into eco bricks rather than languishing in landfill, that can turn cynics into environmentalists.

“Some people are super excited, and they just want to get stuck in. Others are a bit more cynical, and it’s like, ‘I don’t know, is this really going to make any difference?’ But it’s usually pretty easy to turn them around, and of course that’s the message we want

to get out there, that small things can really add up and make a big difference.”

With an interest in designing systems to help communities live better, Caroline plans to work in water infrastructure after finishing her 5-year degree. In the meantime, she says support from MAS will play a vital role in helping Engineering for Sustainable Development engage with more budding engineers on environmental issues.

“We’re just so grateful to MAS for this funding, it’s absolutely

Students studying in New Zealand and who actively contribute or participate in a group, association, community activity or volunteer programme for the benefit of others, can apply for 1 of 2 MAS Here for Good Scholarships each quarter. The individual scholarship recipient receives \$1,000 to help towards study or living costs, and the group scholarship recipient receives \$4,000 to help towards operational costs.

Summer peace of mind:

How to protect your valuables
at home and on the go





Whether you're heading to the bach, hitting the beach, or simply taking a breather it feels like the summer holidays can't come soon enough. But before you head away, it's worth taking a moment to think about protecting your belongings – those that stay at home and those coming along for the journey.

Reviewing your contents insurance now can give you greater peace of mind when you're off on your next adventure. Are your things covered while you're travelling? How can you make sure your home is secure when no one's there? And are there any pitfalls you might be overlooking?

MAS Contents Insurance can help safeguard your possessions so you can spend less time worrying and more time having fun in the sun.

Cover new gifts and holiday purchases under your policy

During the holiday season, we often buy or receive valuable new items, like the latest gadget, jewellery, an e-bike or something special for the home. It's easy to overlook, but these new items might not automatically be covered under your existing contents insurance. Before you hit the road, take a moment to review your policy and ensure any valuable additions are included.

Certain high-value items like jewellery, bicycles or electronics may have sublimits. For example, MAS covers jewellery and watches up to \$8,000 per item, bicycles up to \$8,000, sports equipment and portable electronics up to \$5,000 and works of art up to \$25,000. If your new purchases exceed these limits, make sure to specify them with MAS to ensure full coverage.

Updating your policy is easy. Simply use the MAS contents calculator to quickly assess the value of your new belongings and adjust your cover as needed. If your home will be unattended over Christmas or the summer break or you're bringing valuables on holiday, you can relax knowing you're covered.

MAS covers your valuables wherever you go

We've all got different ideas of the perfect summer break. For some, it's a staycation. For others, it's a relaxing escape to Waiheke Island or camping in the Coromandel. Regardless of how you spend your holiday, one of the key benefits of MAS Contents Insurance is that your belongings are protected – not just at home but wherever your New Zealand adventures take you.

Unlike many other providers, MAS ensures your valuables stay protected while you're out and about. Whether it's a camera on a tramp in Fiordland or a tablet at your campsite, your valuables are insured throughout New Zealand.

If you're travelling overseas, MAS offers coverage of up to \$50,000 for personal effects taken abroad, with a limit of \$5,000 per individual item. So whether you're staying local or heading overseas, MAS can provide cover throughout your summer adventures.



Keep your home secure while you're away

Leaving your home empty over the holidays? Summer can be a busy time for burglaries. This spike is often due to people being away for extended periods, leaving homes more vulnerable to theft or accidental damage.

If someone were to steal gifts from under your Christmas tree, MAS Contents Insurance has you covered. Gifts intended for friends or family are included in your contents coverage, even if they are wrapped and ready to give. However, it's important to ensure your policy reflects the value of these items, especially if they are high value or exceed sublimits.

While MAS covers your contents, there are still a few simple steps you should take to safeguard your home. First, ensure all doors and windows are securely locked, and double-check that outdoor tools and equipment like ladders, are stored away. It's also a good idea to ask a neighbour or friend to keep an eye on your property and collect your mail. Using timers for your lights and leaving curtains open can also deter would-be intruders by making it seem like someone's at home.

If you have a home security system, now's the time to ensure it's functioning correctly. Consider installing security cameras you can monitor remotely for added peace of mind. Taking these precautions helps to ensure that, while you're out enjoying the sun, your home stays safe.

And with New Zealand's unpredictable summer weather, including sudden storms, MAS also ensures that your belongings are protected against weather-related damage. So if a storm rolls in while you're away, your valuables are covered.

Adjust your insurance to fit your summer plans

Now is also a good time to review your insurance and make sure it fits your summer plans. MAS offers flexible options that allow you to tailor your cover to suit your needs – whether you're staying at home, travelling or bouncing between your place and a holiday home.

If you're looking to manage costs, you can adjust your policy by increasing your excess, which could help lower your premiums. If you bundle your Contents Insurance with other MAS products like House or Motor Vehicle

Insurance, you could be eligible for our Goldshield discount. This makes it more affordable to protect your assets in one go.

MAS also rewards long-term Members with a No Claims Bonus. If you've held a policy for 5 years without making a major claim (excluding glass claims), you could qualify for a reduction in your premium. The bonus remains protected for the life of the policy, even if you make a claim later on.

Beyond the flexibility in coverage, MAS offers additional benefits such as:

- covering your children's belongings while they're enrolled in full-time education and living in New Zealand at a boarding school or tertiary accommodation
- up to \$2,000 for credit card fraud and coverage for spoiled food due to a freezer breakdown.

These small yet important protections help make sure that even the unexpected is accounted for. ♥

FAQs

for contents insurance

Q Does contents insurance cover my items if I'm staying at a holiday home, hotel or campground?

A MAS Contents insurance extends to your belongings at any destination within New Zealand. Whether you're staying on the North or South Island, your valuables are protected.

Q What happens to my contents insurance if I'm travelling abroad for summer?

A MAS covers your personal effects even when you're travelling overseas. You'll be protected for up to \$50,000 total for items taken abroad, with a limit of \$5,000 for individual items.

Q Do I need to specify expensive items when travelling?

A Yes, if you're taking high-value items like jewellery or electronics worth more than the sublimit (e.g. \$8,000 for jewellery), you'll need to specify these items to ensure full coverage while travelling. Please note this only applies to travel within New Zealand, not overseas.

Q Will MAS cover damage to my property while I'm away?

A Yes, MAS covers damage to your contents if your home is left empty while you're away for a few weeks. However, it's important to take precautions like securing your property and having a neighbour or friend check on your home periodically. Increased excesses may apply in the event of a burglary. If your house is going to be unoccupied for more than 60 days, get in touch with the MAS team.

Q What if I receive an expensive gift while I'm away? Will it be covered?

A Yes, new items you receive during the holidays are covered, but if they exceed the sublimit for specific items (e.g. \$8,000 for jewellery), you'll need to specify them with MAS to ensure full protection.

Q Are gifts stolen from under the Christmas tree covered by my MAS Contents Insurance?

A Yes, gifts intended for family and friends are covered under your MAS Contents Insurance. Be sure to update your policy if the total value of these gifts exceeds the sublimit for certain items (e.g. \$8,000 for jewellery).

Q Where can I view my contents insurance cover sublimits?

A You can view important over sublimits in your policy documentation or on the 'Policy details' link on the MAS website at mas.co.nz/insurance/contents-insurance/.

Q How do I make a claim if something happens while I'm on holiday?

A Lodging a claim while you're away is simple. You can call the MAS's 24/7 claims line on 0800 800 627 or use the online claim form at mas.co.nz/make-a-claim. A claims adviser will be in touch within 2 business days to guide you through the next steps.



This article provides general information only and is not intended to constitute financial advice. Before taking out any insurance product, you should carefully consider the terms and specific policy wording. Underwriting criteria will apply.

MAS is a financial advice provider. Our financial advice disclosure statement is available by visiting mas.co.nz or by calling **0800 800 627**.

To talk through your contents insurance needs, call the team on **0800 800 627** or email us at info@mas.co.nz. For more information see mas.co.nz.

Hopelessly *devoted*



Professor Joana Kuntz

An estimated 15% of workers worldwide are classed as workaholics. But what does it actually mean, and more importantly, what's it like to live with? Libby Schultz chats to the Kiwi researchers shedding new light on the impact of when a job becomes much more than 9 to 5.

When Professor Joana Kuntz and colleagues at the University of Canterbury interviewed a range of New Zealanders who self-identified as workaholics, the results were disturbing – but not completely surprising. Out of the group of 15, several worked 18-hour days (leaving just 6 hours for everything else, including sleep), while one participant hadn't had a proper day off in 10 years.

Workaholism is defined as working long hours, beyond financial necessity or actual role requirements. But it's more than a simple measure of hours. We might compare 2 people in a similar job, both working 14-hour days – but only one is deemed a workaholic.

As Joana explains, there's a big difference between a super-engaged worker and a workaholic. An engaged worker loves what they're doing. They're in a flow state, the hours fly by and they're mostly

energised by work, not drained by it. Another critical difference? When their work is done, they happily switch off and leave it behind.

A workaholic, on the other hand, has a different experience. Those weekends and late nights are often clouded with stress, guilt, anxiety and even physical symptoms. And when the workday is done ... well, it never is.

"Workaholics don't have the same ability to psychologically detach from work," she says.

"They usually think obsessively about it and are always welded to work, whether they are physically there or not."





Are you at risk?

Experts say there are various factors that could make someone predisposed to workaholism, including socio-cultural values or upbringing where excessive work is glorified.

“It’s the norm for people in Korea to work crazy hours,” revealed one of Joana’s study participants. “Even at a very young age, that just gets ingrained in you.”

Some have their self-worth and identity linked to work – “If you took the hustle out of who I was, I don’t think I’d be recognisable” – or a heightened sense of obligation to others that overrides their own needs – “We’ve got close to 20 staff ... if I don’t work hard, they’re going to lose their jobs and have no money.”

Other common factors include high-striving or perfectionist tendencies, low self-esteem, coming from a disadvantaged background or working for an organisation that normalises excessive work.

Signs you might be addicted to work

Workaholism is not a recognised addiction in the same way as alcohol, drugs or gambling are. But as researchers point out, many of its hallmarks look familiar.

1. Form of avoidance – using work to avoid addressing uncomfortable issues or feelings.
2. Motivational salience – work becomes the all-consuming goal in life.
3. Mood modification – continually chasing fleeting highs from work achievements
4. Withdrawal symptoms – feeling anxiety/guilt or negative emotions when not working.
5. Increasing tolerance – capacity for overwork builds over time.
6. Emotional and physical symptoms – anxiety/guilt, heart palpitations, chronic fatigue, disrupted sleep.
7. Reaching a crisis point – through a pivotal life event, ill health or family intervention.
8. Relapse is common – the compulsion to overwork often returns.

“Workaholics don’t have the same ability to psychologically detach from work.”

What’s ‘normal’ these days?

Philly Powell, founder of the Wellbeing Tick, confirms what many of us are feeling – in 2024, we’re working harder than ever. According to Stats NZ, Kiwis are working 31.5% more hours than they’re getting paid for.

“The data shows that workload levels have become unreasonable across the board,” says Philly. “And it’s so normalised now that it makes it really hard for an individual to push back ... to put your hand up and say ‘actually, this is too much.’”

When faced with growing workloads, workers will respond differently. “People who don’t have workaholic tendencies are able to set boundaries, engage in quiet quitting, or they might just leave and say I have better things to do with my life,” says Joana. A workaholic, however, will simply work harder. What’s most worrying, says Joana, is that organisations can effectively prey on workaholic employees – whether it’s deliberate or not.

Below / Philly Powell of the Wellbeing Tick says Kiwis are working longer hours than ever before.

As one study participant noted, “I was working very late most nights, and the law firm was very happy because I was recording a lot of billable units. We were being paid gold, but it was in the shape of handcuffs.”

The onus on organisations

Imagine approaching your HR manager and saying I’m a workaholic and I need your help.

“I can’t even imagine how an employer would respond,” says Philly.

She says most workplaces aren’t yet equipped to have good support in place around burnout, let alone work addiction. “It’s not even a conversation in the workplace. But it is another challenge we need to face head on and start to educate ourselves about.”

As with any addiction, says Philly, there’s stigma around admitting it. It’s also easy for others to minimise the problem. “Just like people say, oh, she’s fine, she just likes a few wines – it’s like, oh, she works every evening, but she loves her job. But there’s a big difference between that and someone who’s lost control.”

So what’s a responsible organisation to do? According to Philly, they can seek to better understand each employee’s working style – ideally at the onboarding stage – to identify those at risk and put measures in place to support them.

Changing how it is viewed is also important, says Joana. “If workplaces saw workaholism the way society sees other types of addiction, I think they’d have a more compassionate approach to understanding and preventing it.” ♥



Calling all overthinkers

New MAS campaign looks at swapping stressful nights for restful slumber

Are you an overthinker? If so, you're not alone. And worse still, it seems like night-time is when those nagging thoughts really come out to play.

MAS's new campaign takes a fresh look at all the things that keep us wide awake and reminds Members that, with MAS by your side, you don't need to worry.

The new ad, called *The Overthinker*, is set inside a bedroom at night, where main character Natalie is trying to drift off to sleep. Just as she's relaxing into the pillow, intrusive thoughts from past, present and future fill the room.

Part eerie, part quirky, and completely engaging, the campaign highlights how MAS's diverse range of insurance cover and investment options protect and grow your wealth, so MAS Members can stop overthinking and sleep easy.

A peek behind the scenes

Filmed in Auckland over 2 full days, *The Overthinker* campaign features recognisable local actors Michelle Langstone and Kate Elliot, who were carefully chosen to bring the vision to life. For MAS Head of Marketing Laura Stephenson, being on set was slightly surreal.

"The stage was this beautiful master bedroom with detailed furnishings, set up in this huge warehouse. We did multiple takes for each scene to give us plenty to work with, although that meant we had hours of footage to cut down into a 60 second ad!"

"For me, it's the sort of ad that you can watch over and over and still pick up something new. That came through when we tested it with the MAS team as well. Everyone got something different out of it. We were conscious of how much we wanted to spend, and we worked hard to ensure we got the best -quality product without blowing the budget."

MAS Brand Manager Tamzin Beazley says the campaign is an eye-catching way to show prospective new Members why MAS is unique. "We're proud of the fact we offer Members something special, alongside exceptional service. The ad is a way to showcase what we're all about and get our messages out to the world."

"We know that our Members are loyal and put a lot of trust in us. We want Members to be proud of being part of our mutual, and we also want to attract new people to join us."

Keep a lookout for MAS's new campaign video *The Overthinker* on TVNZ+, YouTube, Instagram, LinkedIn and Facebook, and spot the print ad in selected magazines.



MAS staff left to right:

Laura Stephenson (Head of Marketing)
Matt Harvey (Chief Distribution and Marketing Officer)
Tamzin Beazley (Brand Manager)

Holidays *close to home*

Looking for inspiration for your next summer getaway? Holidays don't have to mean digging out your passport. From relaxed roadies and crowd-pleasing treats to creative icons and pooch-friendly pit stops, there's a New Zealand-based adventure to tick all the boxes.

The scenic route

If you can't remember the last time you were down in Central Otago or over on the East Cape, pack the car and sort the playlist – it's high time for a road trip.

Classic New Zealand Wine Trail

Route: Auckland to Marlborough via Wellington

Highlights: Vineyards, gourmet dining, coastal scenery

Perfect for vino fans, this culinary journey takes you through some of the country's premier wine regions. Starting in Auckland, travel south, passing through the lush vineyards of Hawke's Bay, Wairarapa and Marlborough. Indulge in wine tastings, explore charming towns and enjoy stunning coastal views along the way.

Piopiotahi Highway: Fiordland

Route: Te Anau to Milford Sound

Highlights: Fiordland National Park, Mirror Lakes, Homer Tunnel

Starting in Te Anau, the gateway to Fiordland National Park, this route takes you through lush forests, past serene lakes and over rugged mountains. Of course, must-see stops along the way include the reflective Mirror Lakes, the awe-inspiring Homer Tunnel and iconic Milford Sound with its towering cliffs and cascading waterfalls.

Pacific Coast Highway: East Cape

Route: Whakatāne to Gisborne via East Cape

Highlights: Remote beaches, Māori heritage sites, coastal vistas

Explore the beauty of the East Cape on the Pacific Coast Highway. Kicking off in Whakatāne, this route takes you along rugged coastlines, past secluded bays and through small communities rich in Māori culture. Visit the East Cape Lighthouse, the most easterly point on mainland New Zealand, and catch the first sunrise before heading to Gisborne, famous for its wineries and surf beaches.

Otago Heritage Trail

Route: Dunedin to Queenstown via Central Otago

Highlights: Historic gold mining towns, vineyards, scenic railways

Travel back in time on the Otago Heritage Trail, which weaves through the historic heart of Central Otago. Begin in Dunedin, then make your way to characterful Clyde and Cromwell to take in some of the area's gold mining history. Along the way, be sure to visit a local vineyard or two to pick up some world-class pinot noir before arriving in Queenstown. If a classic train trip is more your vibe, take the Taieri Gorge Railway from Dunedin to Pukerangi for sweeping views of the stunning Otago landscape.

Gold-standard snacks

Whether you're exploring up north or taking in the South Island scenery, keep these popular foodie pit stops on your radar.

Black Peak Gelato, Wānaka

With an ever-evolving menu, this small lakeside store churns out everything from creamy classics and zesty fruit sorbets to more unusual options like whisky or Coca-Cola flavoured gelato. If an extra-large waffle cone isn't enough, it also does take-home tubs to stock up the chilly bin or bach freezer.

Fairlie Bakehouse, South Canterbury

It's not uncommon to see a queue out the door at this much-loved local favourite. The bakery has scooped a slew of awards and is best known for its gourmet pies, including flavours such as venison and cranberry, pork belly, Mackenzie lamb and salmon and bacon. Vegetarians, vegans and sweet teeth are well catered for too.



The Craypot, Jackson Bay, West Coast

Serving up whitebait patties, crayfish tails and succulent blue cod, this tiny waterfront café is a hit with seafood lovers. Surrounded by wildly beautiful West Coast scenery, you might even spot dolphins or penguins just a stone's throw from your beachside table.

The Smoking Barrel, Motueka

This popular cafe started out with a focus on smoked meats, but lately, it's become a destination for some of the country's best doughnuts. There's savoury versions stuffed with bacon and perfectly runny eggs, all manner of chocolate, caramel or creamy creations and even boozy options laced with bourbon or Baileys. The on-site baker pumps out hundreds each morning, but you need to be quick as they tend to sell out fast.

Johnny Nation's Chocolate Eclairs, Ohakune

As a local icon that's been operating for more than 70 years, it's the giant chocolate eclairs that really put it on the map. Each morning, the shop is buzzing with visitors waiting to get their mitts on the creamy delicacies, and they often sell out pronto. If eclairs aren't your thing, it also does a wide range of bakery classics such as custard squares and caramel slice.

C'est Cheese, Featherston

No trip to the Wairarapa is complete without a visit to this haven of all things fromage. It's packed to the gunnels with one of the country's biggest ranges of speciality cheeses alongside locally made favourites from The Drunken Nanny in nearby Martinborough and gooey creations from its own brand, Remutaka Pass Creamery. If you don't fancy stinking out the car with stilton, it also has great cheese scones.

Mangonui Fish Shop, Northland

You can't beat a feed of freshly caught fish and crispy chips, and when it comes with views like this, it's even better. Park up on the balcony and watch the boats bobbing along in picturesque Doubtless Bay, and if you have any room left over, it also does a good line in thickshakes and desserts.



Sheffield Pies, Canterbury

Whether you prefer your pies spicy, creamy or stuffed with lamb's fry and bacon, you'll find a hearty bite to suit all sorts at this 'world famous' store. For those who prefer a sweet treat, it also has fruit pastries, cakes and slices, as well as gluten-free and vegetarian options. The award-winning bakery has been operating for 40 years and is so popular it has opened a second shop in nearby Oxford.

Pooch-friendly getaways

Can't leave the fur baby? Here are some top picks if you've got a 4-legged family member in tow. Be sure to double-check the details with each place before you arrive – some spots only allow dogs under 20 kg, while others may include an extra fee for canine companions.

QT Hotels (Wellington and Auckland)

Located in the heart of the capital and at Auckland's Viaduct, QT combines high-end hotel vibes with an arty flourish. Plus, the hotel offers a special "Pup Yeah!" package, which includes pet-friendly rooms equipped with dog beds, bowls and treats.

Kinloch Wilderness Retreat (Kinloch, Queenstown)

Just outside Queenstown, Kinloch Retreat is a boutique hotel by the lake, surrounded by stunning Queenstown scenery. The hotel welcomes pets in select rooms, making it perfect for long walks with your pooch.

Scenic Hotel (Punakaiki, West Coast)

Off to the West Coast with a canine companion? Scenic Hotel Punakaiki has dedicated dog-friendly rooms just metres from Punakaiki Beach and conveniently located on the ground floor. Wake up to ocean views and enjoy beachside strolls with your pet in this picturesque coastal settlement.

Doubtless Bay Villas (Doubtless Bay, Northland)

Situated in Cable Bay, Doubtless Bay Villas offers boutique accommodation with stunning waterfront views. It also has pet-friendly rooms so your pooch can relax with you while you unwind and soak up the scenery.





Braemar Lodge and Spa (Hanmer Springs, Canterbury)

If you're headed to Hanmer, your dog (or cat!) can join you in select suites at upscale Braemar Lodge. Located 10 minutes' drive from Hanmer Springs village, the hotel has spacious rooms and picturesque mountain views, making it a relaxing spot for pets and humans alike.

Creative pursuits

Aotearoa New Zealand boasts a wealth of galleries and museums – don't miss these top spots for an arty stopover this summer.

Whanganui: Sarjeant Gallery

Exhibition: Nō Konei – From Here
Dates: 9 November 2024 – 11 May 2025

After widespread renovations and a significant expansion, Te Whare o Rehua Sarjeant Gallery reopens with an ambitious exhibition featuring over 200 artworks. Spanning 4 centuries of European and New Zealand art history, the collection ranges from traditional gilt-framed paintings to contemporary multimedia pieces.

Whangārei: Hundertwasser Art Centre

The Hundertwasser Art Centre with Wairau Māori Art Gallery is an architectural gem – and 1 of only 2 buildings in the southern hemisphere designed by the renowned Austrian artist Friedensreich Hundertwasser. An embodiment of Hundertwasser's visionary philosophy, the building rejects straight lines and uniformity, and features a forested roof to highlight its harmony with nature.

New Plymouth: Govett-Brewster Art Gallery/Len Lye Centre

You don't have to be arty to be captivated by the unique kinetic sculptures of Len Lye, and the Govett-Brewster boasts the largest collection of the Kiwi visionary's work. There's also a revolving roster of exhibitions, including Lalaga: Le Hui Fono (2 November 2024 – 11 May 2025), which celebrates Pasifika artists from throughout Aotearoa and beyond.

Gore: Eastern Southland Gallery

Discover the extensive John Money Collection, gifted by Baltimore-based expatriate New Zealand academic Dr John Money in 2003. Amassed over 50 years, the collection features a wide array of New Zealand, Australian, African and American artworks. The gallery also boasts one of the largest collections of works by acclaimed New Zealand contemporary artist Ralph Hotere.

Nelson: Suter Art Gallery

Exhibition: Stop Making Sense: Surrealist Legacies

Dates: 19 October 2024 – 9 February 2025

Weird and wonderful Surrealism is a major aspect of contemporary art, and you can see a slice of it for yourself this summer at Nelson's Suter Art Gallery. The exhibition features 15 works from the Chartwell Collection alongside other striking pieces, and not understanding it is actually part of the point – the exhibition is all about exploring the bizarre, dreamlike and unexpected.

Dunedin: Dunedin Public Art Gallery

Exhibition: Rewilding

Dates: 14 September 2024 – 28 February 2025

One for the gardening fans, Rewilding looks at how artists explore gardens, the environment and the concept of nature prevailing over human intervention. From carefully clipped lawns to wild spaces and wilted flowers, the exhibition hints at how gardens represent broader social happenings of the time. ♥

Summer fresh

Whether it's bright and zingy or cheesy and moreish, these tasty bites celebrate the best of the season.



Serves 6–8

Tomato and cheddar galette with buckwheat poppyseed crust

The beauty of a free-form galette is that you can roll the pastry directly onto your baking paper without the fiddly task of transferring it to a tin. Simply add the fillings, fold up the edges and bake!

Ingredients

- 150g (1 cup + 3 tbsp) buckwheat flour
- 1 tsp poppyseeds
- 1½ tsp salt
- ¼ tsp ground black pepper
- 75g cold butter, cubed
- 200g Cheddar, grated (2 packed cups)
- 1 large egg yolk
- 1–2 tbsp iced water
- 500g (about 4–5 medium-sized) tomatoes, sliced into 1cm rounds
- 2 tbsp olive oil
- 1 large sprig fresh thyme, plus a few small sprigs to garnish

Method

1. Put the buckwheat flour, poppyseeds, ½ teaspoon of salt and the black pepper in a food processor and briefly pulse to combine. With the motor running, add the butter one cube at a time, until the mixture is the consistency of breadcrumbs. Add a quarter of the Cheddar and the egg yolk, followed by 1–2 tablespoons of iced water until the dough clumps into a ball. Wrap tightly with cling film and refrigerate for 30 minutes.
2. Preheat the oven to 160°C fan bake.
3. Put the tomato slices in a large bowl, sprinkle over the remaining salt and toss to coat. Leave for 10 minutes, to draw out the moisture. Drain the tomatoes through a sieve, then arrange on paper towels and pat dry.
4. Shape the pastry dough into a disc and roll out between 2 sheets of baking paper until roughly 30cm in diameter. Remove the top sheet of baking paper and, keeping the pastry on the bottom layer of baking paper, transfer to a baking tray.
5. Sprinkle the base with the remaining grated Cheddar, leaving a roughly 7cm border around the edges. Arrange the tomato slices over the top of the Cheddar and fold the edges of the pastry up to encase the filling.
6. Brush the edges of the pastry with half the oil. Scatter over the thyme leaves, drizzle over the remaining oil and season well with black pepper.
7. Bake for 1 hour, until the pastry is crisp and the tomatoes are cooked and deeply coloured. Allow to cool slightly before garnishing with thyme, then slice and serve hot.

Serves 4–6 as a side

Charred nectarine and broccolini salad with spiced honey

This salad combines my favourite things: stone fruit, broccolini, soft cheese, nuts, honey and sweet spices.

Ingredients

- 200g (1¼ cups) corn kernels (fresh or frozen)
- 1 tbsp olive oil
- 150g broccolini, cut into florets and stems cut into thirds
- 4 nectarines, pitted and sliced into 1cm wedges
- 2 large handfuls cos lettuce, torn
- 400g can cannellini beans, rinsed and drained
- 125g fresh mozzarella, sliced
- 50g (1/3 cup) hazelnuts, toasted and roughly chopped
- 25g (3 tbsp) shelled pistachios, chopped
- small handful fresh coriander, finely chopped
- ¼ tsp chilli flakes

Spiced honey dressing

- 60ml (1/4 cup) extra virgin olive oil
- 60ml (1/4 cup) red wine vinegar
- 2 tbsp honey, gently warmed to liquefy
- ½ tsp salt
- ½ tsp ground cumin
- ¼ tsp ground cinnamon

Method

1. Lay your corn kernels on a clean tea towel and pat dry.
2. Heat a large, dry cast-iron frying pan over medium-high heat. Add the corn kernels and cook, stirring occasionally, for 3–4 minutes until they develop char. Remove from the pan.
3. Pour the olive oil into the pan. Add the broccolini and cook for 5 minutes, stirring occasionally, until lightly charred underneath. Remove from the pan, and gently wipe the pan clean.

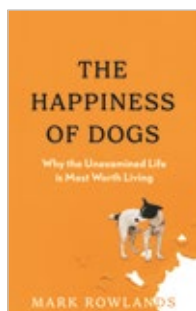
4. Put the nectarine slices, on their side, into the pan. Cook for 2–3 minutes, flipping halfway, until lightly charred on both sides. Remove from the heat.
5. To make the spiced honey dressing, vigorously whisk all ingredients together until emulsified.
6. To assemble, arrange the cos lettuce leaves on your serving platter. Scatter over the cannellini beans, followed by the broccolini, corn, mozzarella and nectarine slices. Evenly drizzle over the dressing. Sprinkle over the hazelnuts, pistachios, coriander and chili flakes. Season with salt and black pepper.
7. Serve at room temperature or chilled.



Recipes extracted
from **That Green Olive**
by Olivia Moore
Penguin, RRP\$50

Summer reads

Whether you're a sports fan, a nature lover or looking for a suspenseful summer page-turner, these hot-off-the-press new releases have something for every reading list.



THE HAPPINESS OF DOGS

Mark Rowlands

Allen & Unwin

Philosopher Mark Rowlands draws from his life with dogs and the ideas of thinkers like Socrates, Hume and Sartre to explore how dogs experience the world. Delving into their morality, freedom, consciousness, intelligence and love of life, Rowlands suggests that canines may offer profound insights into the meaning of life – perhaps even more so than humans

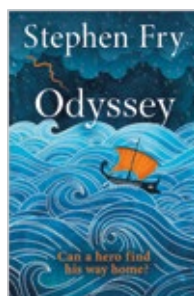


THE FALLEN WOMAN

Fiona McIntosh

Penguin Books NZ

In this historical adventure, botanical artist Jane Saville is banished to the countryside by her manipulative mother to protect the family's honour. Living in secrecy and poverty, she meets Guy Attwood, a wealthy heir passionate about rare-apple hunting for the Royal Kew Gardens. Set against the backdrop of the English countryside and Salisbury Cathedral, this heart-wrenching tale reveals Jane discovering her greatest strength in her darkest hour.

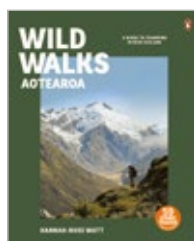


ODYSSEY

Stephen Fry

Penguin Books NZ

In the final chapter in Stephen Fry's retellings of the Greek myths, *Odyssey* follows the aftermath of the Trojan War. As the Greeks return home, they face new trials – Agamemnon must confront his wife Clytemnestra, who is understandably looking for vengeance since he sacrificed their daughter to appease the gods. Meanwhile, Odysseus has angered the god Poseidon and is cursed to wander the seas, facing angry monsters as he attempts to return home to Ithaca. Ideal for classics fans, Fry brings these ancient tales to life with his signature wit and insight.



WILD WALKS AOTEAROA

Hannah-Rose Watt

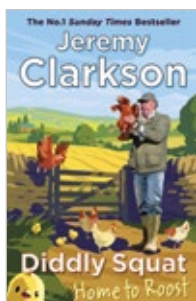
Penguin Books NZ

Informative and visually stunning, *Wild Walks Aotearoa* is packed with essential information about gear, safety on the tracks, reading topographic maps, hut and track etiquette, and advice for solo and female trampers. Featuring 59 well-trodden and lesser-known walks – from quick stop-offs to hikes for tykes and multi-day journeys – you'll find options for all ages and all levels of fitness, and experience.



ALL OUT
Neil Wagner
 Penguin Books NZ

An inspiring and revealing memoir from one of New Zealand's finest cricketers, Neil Wagner shares his journey from humble beginnings in South Africa to becoming a Black Caps fan favourite. Known for his unique bowling style and passion, Wagner opens up about his triumphs and personal challenges, offering an intimate look into the highs and lows of his career.



**DIDDLY SQUAT:
 HOME TO ROOST**
Jeremy Clarkson
 Penguin Books NZ

Bedlam prevails in another eventful year at Diddly Squat Farm. Jeremy Clarkson faces failed crops, unprofitable livestock and relentless challenges from weather and bureaucracy. Yet he remains undeterred, thanks to his thriving farm shop and the support of his quirky team – girlfriend Lisa, farm manager Kaleb, Cheerful Charlie and security head Gerald. Despite setbacks, Clarkson's humour and determination shine through.



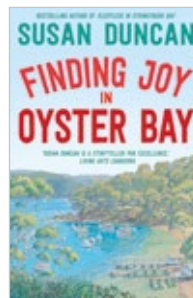
**THE CITY AND ITS
 UNCERTAIN WALLS**
Haruki Murakami
 Penguin Books NZ

In the latest novel from internationally bestselling author Haruki Murakami, *The City and Its Uncertain Walls*, showcases the author's signature skills in surrealism to move between reality and fantasy. The plot is set around a man who is trying to work out what happened to his former girlfriend who disappeared when they were teens and shifts between childhood and adulthood as Murakami uses intricate storytelling to delve into the complexities of human existence.



THE BLUE HOUR
Paula Hawkins
 Penguin Books NZ

The latest from the bestselling author of *The Girl on the Train*, *The Blue Hour* is another one for fans of suspenseful thrillers. The story is set on Eris, an island with only one house, one inhabitant and one way out – unreachable from the Scottish mainland for 12 hours each day. Once home to Vanessa, a famous artist whose unfaithful husband disappeared 20 years ago, it's now inhabited by Grace, a solitary woman content in her isolation. When a shocking discovery is made in a London art gallery, a visitor arrives on the island, and long-buried secrets begin to surface.



**FINDING JOY IN
 OYSTER BAY**
Susan Duncan
 Allen & Unwin

When former journalist turned café owner Kate Jackson abandons her 6-month-old baby and disappears without a word, the quirky offshore community of Cook's Basin steps in to salvage the situation. In the midst of it all, relationships are tested, loyalties divided and the future of the beloved Briny Café – the heart of the community – comes under threat. Wrapped in the colourful culture of a boat-access community, *Finding Joy in Oyster Bay* is the final book in the Cook's Basin series.



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