

*on*mas

April 2026

The magazine for **mas** Members

Generous nature

*The Canterbury
crusaders on
a mission*

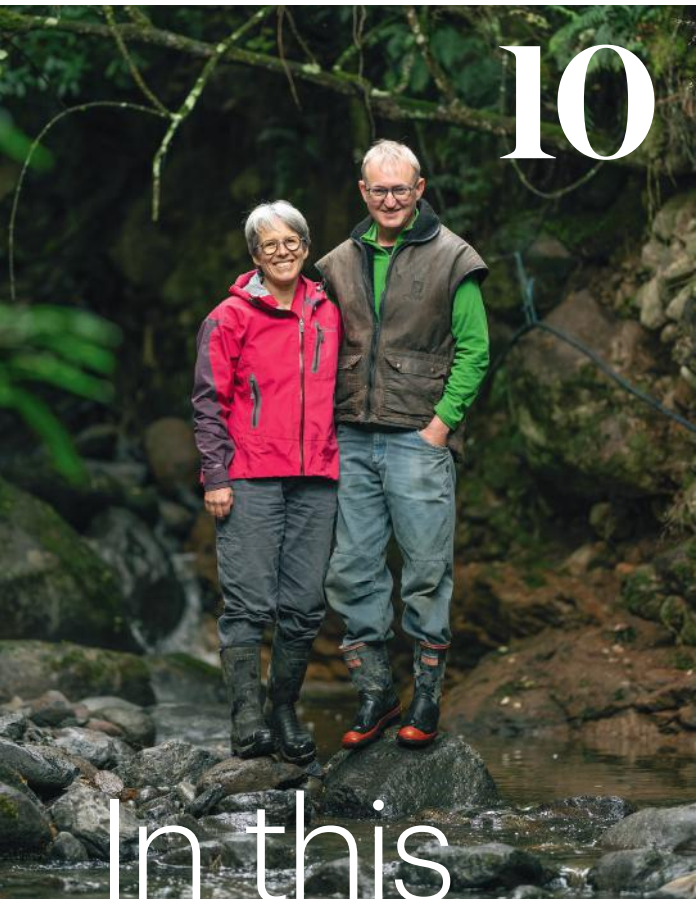


Love vs money
When saving
styles collide

Magic mushrooms
Meet the doctor treating
depression differently

Myth busters
Your investment
questions answered

Waiheke wonderland
The creative couple
behind Casita Miro



In this issue

Enjoy these stories and more by visiting mas.co.nz/onmas.

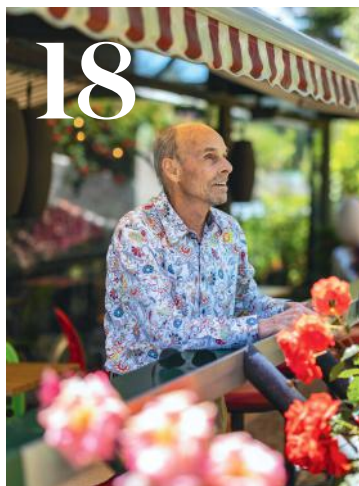


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A warm welcome from MAS



At MAS, we're always working hard to support our Members in the here and now, while also keeping the future clearly in our sights. From making sure you're well protected with the right insurance for any outcome, to carefully and consistently managing your investments so your financial future is in good stead.

These efforts were recognised in the recent Consumer Awards, where we were voted People's Choice for House, Contents and Car insurance for the 10th consecutive year! They are also evident in our excellent MAS KiwiSaver Scheme fund performance, both in the recent quarter and longer-term over the past 10 years.

At the same time, behind the scenes, we're in the midst of making major digital and technological enhancements so our systems are fit for the future and empowered to deliver the best products and a great online experience for you day to day.

Many of our wonderful Members are putting their skills and expertise towards endeavours that will help create a better tomorrow, too.

In this issue, we meet Canterbury MAS Members, Mark Nixon and Megan Reynolds, who are dedicating their days and resources to regenerating a large tract of retired farmland in Kaituna Valley to create a nature reserve that will benefit people and the planet.

Then there's psychiatrist Dr Cameron Lacey, the first mental health specialist in New Zealand authorised to use a novel depression treatment that includes the hallucinogen psilocybin. This approach has the potential to improve the lives of many Kiwis who are struggling.

We also catch up with Members Cat Vosper and Barnett Bond who own the stunning Casita Miro restaurant and winery on Waiheke Island. They are busy using sustainable practices to run this absolute gem in their community.

We hope you enjoy these inspiring reads here and online at mas.co.nz/onmas. If you have stories you'd like to share please let us know. You can email us onmas@mas.co.nz.

Jo McCauley
Chief Executive Officer

Kimihia te pō, rangahaua te ao.
Kei mata nuku, kei mata rangi,
kei konei te mata o te atua.

Kei konei hoki te mata o te
whenua, kei konei a
Papatūānuku.

Kei roto ngā mahi a ngā ringa
raupā e whakarauora ai te
whenua.

E kimihia te rongoa mō te katoa.

E hauhaketia ngā hua o te
whenua me te moana.

E hanga ana te whare tapawhā
hei mea whakaruruhau mō tēnā
rohe, mō tēnā rohe.

Mauriora ki a koutou katoa.



Mark Ormsby

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

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News in brief



A partnership that protects

The partnership with Hato Hone St John is an important way that MAS is able to support communities across the country with life-saving knowledge and tools. As part of Shocktober last year, we ran a giveaway to provide an AED (automated external defibrillator) to an organisation that needed one. The winner was Macleans Primary School in Auckland, which has long wanted one for the school and the surrounding community, as the nearest one was some distance away. MAS and Hato Hone St John both came along to present this valuable item to the school, where it now sits proudly out front.

Above (from top) Hato Hone St John's Mia Noyes runs the Save Your Teddy demonstration; MAS Advisers Andy Schlaffer and Esha Puggal present the AED to Macleans Primary Principal Matthew Cooke.

The children also loved taking part in the Save Your Teddy demonstration, a fun 3-step hands-on activity where they learnt some essential safety skills using their own teddy bears. The children and the school are now set up to make a life-saving difference in the case of a cardiac arrest.

From the Board

Leadership news

The MAS Board has appointed Dr Doug Hill as Chair, effective 1 December 2025. Doug, who is a Dunedin-based GP and owner of Broadway Medical Centre, has been on the MAS Board for 7 years, with the past 3 spent as Deputy Chair. Along with his medical background, he brings extensive governance experience as a Chartered Fellow of the Institute of Directors.

Supporting Doug as Deputy Chair is Brendan O'Donovan, who has been involved in MAS governance since 2012 and is the current Chair of the Investment Committee. The leadership change has come after Brett Sutton stepped down following 10 years on the Board, including 3 as Chair. Doug says, "It is a real privilege to be stepping into the role of Chair. I'm looking forward to continuing to deliver strongly on our strategy, and I greatly appreciate the support of Brendan and the wider MAS team."

Board boost

The MAS Board is also pleased to announce that Jennifer Lang has been appointed as a MAS director effective 1 April 2026. Jennifer is an Australian actuary with more than 25 years' experience in the financial services industry, specialising in insurance. She has held senior roles including Chief Actuary, CFO and Appointed Actuary at several life and general insurers, and worked

as a Partner for 2 major consulting firms. She brings specific expertise in risk management, data analytics, pricing and capital management.

Jennifer also currently holds several non-executive Director positions on a range of boards and is a regular presenter at conferences on leadership, insurance and risk management. While she has lived most of her life in Australia, Jennifer comes from a Kiwi family and has always had a professional interest in New Zealand. The Board is delighted to welcome Jennifer and the wealth of experience she brings to the organisation.



Dr Doug Hill.



Jennifer Lang.

In memory of Russell Standage

We were saddened to learn of the passing of former MAS Board Member Russell Standage on 29 December 2025, aged 78. A long-standing MAS Member of 56 years, Russell served on the MAS Board for 18 years until his retirement in March 2004, bringing deep professional insight and steady judgement to our organisation.

A dentist based in Christchurch, Russell was known for his commitment to his profession, his thoughtful contributions around the Board table, and his strong belief in the value of a mutual owned by its Members. His service reflected a genuine dedication to both his colleagues and the wider MAS community. We extend our sincere condolences to Russell's family, friends and all those who had the privilege of working alongside him.

A great honour

The following MAS Members were recognised for their services in the 2026 New Year's Honours List and we wish them a warm congratulations for this much-deserved accolade.

Dame Companion of the Order of Merit (DNZM)

Professor Helen Victoria Danesh-Meyer, CNZM, of Auckland for services to ophthalmology.

Knight Companion of the Order of Merit (KNZM)

Mr Rodney Kenneth Drury of Queenstown for services to business, the technology industry and philanthropy.

Companion of the Order of Merit (CNZM)

Professor Beverley-Anne Lawton, ONZM, of Wellington for services to women's health.

Officer of the Order of Merit (ONZM)

Mrs Lynley Elizabeth Lloyd of Auckland for services to renal nutrition.

Ms Suzanne Jane Porter of New Plymouth for services to the arts and event management.

Member of the Order of Merit (MNZM)

Ms Donna Elise Chisholm of Auckland for services to journalism.

Dr Caroline Ann Oliver of Wānaka for services to cancer research and the community.

Mrs Elizabeth Robyn Whiting of Auckland for services to costume design.

King's Service Medal (KSM)

Mrs Robyn Ann Bruce of Maungaturoto for services to youth and sport.

Dr Tania Anne Pinfold of Wellington for services to youth health.

Dr Leonie Kaye Sinclair of Rotorua for services to health.



Moment in time

1925 Man behind the wheel of a Willys Knight car

Founded in 1921, MAS came about during a decade of many major transitions in New Zealand society, including the shift from horse-drawn transport to cars and trucks. Accordingly, one of MAS's first ventures in its early years was the introduction of affordable motor vehicle insurance for doctors. This was key given that in many rural towns, it was the local doctor who had the first car, enabling them to make house calls at all hours of the day and night. Today, MAS continues to offer comprehensive car insurance and was the 2025 winner of the Canstar Most Satisfied Customers Award for Car Insurance in New Zealand – more than 100 years after it first began.

10-year cheer!

The results are in and MAS has been named Consumer People's Choice for House, Contents and Car Insurance for the 10th consecutive year! In the latest Consumer NZ survey, MAS recorded the highest satisfaction scores for house insurance (81%), contents insurance (80%) and car insurance (84%). Consumer NZ Chief Executive Jon Duffy says that MAS's consistency sets it apart in the market. "To be recognised year after year shows that MAS is meeting consumers' expectations where it counts – delivering clarity, value and service people can rely on, particularly during times when building and maintaining trust is so critical."



Behind the scenes of this issue



From left Photographer Reuben Looi has a laugh with sisters-in-law Norma and Lynsey Hayward; Marama McFarlene, a Māmi Awahi at Mana Inc, shares her story for our YouTube video; onMAS Editor Nicky Dewe goes off road at Tūpari Reserve; videographer Abe Raffills films Dr Cameron Lacey in his Elimbias Health office.



Clockwise from top The Sunday Soirée included a panel with (from left) Kathryn Wilson, Glenys Talivai, Dr Savitha Bhagvan and Madison Malone; MAS Members at the event; Lorraine Coyne, MAS Head of Private Wealth; MAS CEO Jo McCauley.

Women and wealth

As part of MAS’s ongoing commitment to supporting women to thrive financially, we marked International Women’s Day on 8 March by hosting our inaugural Sunday Soirée at Ōrakei Basin in Auckland. MC’d by Madison Malone of Business with Madison, the event featured an inspiring panel including: Dr Savitha Bhagvan, New Zealand’s first female trauma surgeon; footwear designer and businesswoman Kathryn Wilson; and women’s advocate and Chief Executive of Public Trust, Glenys Talivai. The panel explored pivotal moments in their career journeys and the financial lessons learned along the way.

MAS CEO Jo McCauley captured the importance of these discussions by highlighting the systemic challenges women still face when it comes to finances. “The gap doesn’t start large, but it accelerates through mid-career stages,” says Jo. “That tells us career breaks, pay disparities and compounding effects over time are likely playing a significant role.”

She added, “At MAS, we believe in creating environments where women can have open, informed conversations about money. When women build knowledge and wealth, the benefits ripple through families, communities and future generations.”

Summer stars

MAS was proud to bring 3 software development interns – Gary Ren, Thomas Pike and Harry Wills – into the business as part of the Summer of Tech programme. MAS’s Head of Digital Product, Eileen Soh, says, “This has been a great way to invest in the future workforce and a chance to nurture the next generation. At the same time, we’ve learnt so much from them.”

With MAS in the midst of large transformation work designed to enhance the Member experience, it’s been an ideal time to give graduates the opportunity to take part in a major project. During the programme, interns were paired with experienced professionals to explore emerging technologies and accelerate their hands-on learning. As many of MAS’s Innovation and Digital team were once part of the Summer of Tech programme themselves, they saw this as a great opportunity to give back and support the next wave of talent.

“I personally find a lot of joy in that sharing of knowledge,” says Eileen. As for the interns themselves, Eileen says, “We wanted to give them deep practical experience in a supportive environment so they can move forward in a strong position.”

Below MAS’s Summer of Tech interns (from left) Gary Ren, Thomas Pike and Harry Wills.



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mas'

Your future's in good hands



First things first with... Andrew McLeod

Wānaka GP and MAS Member Andrew is stepping back from full-time practice after 40 years.

How has Wānaka changed over the years?

When I started as a GP in 1985, Wānaka had a population of 1400 and now it's 15,000. It's much more cosmopolitan. There are people here who could afford and choose to live anywhere in the world, so the skills, knowledge and experience here are outstanding... People from every profession as well as the arts, sport and the outdoors. It's a very lively community.

How has your work changed in that time?

When I joined it was a practice with 2 GPs, 1 practice nurse and a receptionist. Now we have 10 GPs, 4 nurse practitioners, rural nurse specialists, nurse prescribers and healthcare assistants. That said, it's still the same geographical distance from Wānaka to Dunedin and it can be quite scary when things go wrong. Life's become more complicated, but we've got more support, skills and technology here to help.

What have you loved about it?

The joy of general practice is not the treating of disease, it's the continuity

of getting to know people and being there in some capacity through highs and lows. For quite a few families, I'm now looking after the third or fourth generation, but I probably won't hang around long enough to look after the fifth though! I have made a decision to stop doing general practice in the middle of this year.

What do you do outside of work?

The outdoors here provides all sorts of opportunities to get out and play. I've done 25 long-distance triathlons and they tend to be in quite special places around the world. I'm by no means an elite athlete, but I do have stickability; I just keep on chugging away like a diesel engine. Before I got on to this, I thought you probably just zoned out and focused on the end, but no, you focus on putting one foot in front of the other. It's a life lesson in being in the here and now and being the best you can in that moment.

What continues to make you happy?

The view from the front deck of the lake and the mountains beyond fills my heart with joy. I promised myself I'd never lose the sense of wonder at the environment here and I can honestly say that it still just blows me away. ♥

Andrew's firsts

What was your first car?

A Trekka, which was a supposed all-terrain vehicle we used to take skiing at Mount Hutt, Coronet Peak and Treble Cone. Seeing if the car would make it up the hill was part of the adventure.

What was your first concert?

I won a trip to Sydney to see Dire Straits, which was pretty great.

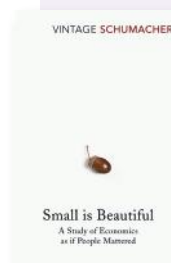
What's the first thing you'd grab in a fire?

A very battered Swiss Army knife, which goes pretty much everywhere with me. It would be high on the list of things that would be close at hand.

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

'Small Is Beautiful', which I came across when I was about 14. It's an economics treatise about how bigger isn't better.

Corporations live for corporate growth, but we need to remember that nature, the community and individuals are what matter.





Generous nature

Meet Canterbury conservation crusaders Mark Nixon and Megan Reynolds, who dedicate their time and resources to restoring Kaituna Valley's flora and fauna.

Words Fiona Fraser **Photography** Reuben Looi

We've just experienced the coolest year of the rest of our lives, suggests Mark Nixon. It's been a confusion of heatwaves interspersed with hailstorms – clear signals that our planet is under stress. And Mark, together with wife Megan Reynolds, will not sit idly by.

“We want to look our as-yet unconceived grandchildren in their unconceived eyes and be able to tell them that we tried our best to turn back the tide,” says Megan. “If everyone did a little bit, we might get somewhere.”

‘Getting somewhere’ is certainly the goal for MAS Members Mark and Megan, who formed Mikimiki Conservation Trust 3 years

“It must be hard for them to understand that a couple of greenies want to turn the hills back to golden yellow!”

ago in order to protect and enhance native flora and fauna. Their trust then purchased a 410ha block of land on Banks Peninsula, and that’s where they spend most of their time, working towards regeneration.

Both are medically trained (Mark jokes that he “only went to medical school to find a wife”), and they’ve each enjoyed fulfilling careers: Megan spent 17 years in sexual health at Christchurch Hospital; Mark co-founded ARANZ Medical 30 years ago, a company specialising in wound imaging and prosthetics, and still sits on the board of what is now a global business.

While most retired doctors and executive directors might be using their new-found freedom to travel the world, it’s not a path



Above Mark and Megan in the expansive Tūpari Reserve. **Below** They are hands-on in their approach to enhancing the land for native plants, insects and birds to thrive.

Mark and Megan wish to take. Instead, they spend long, happy days killing old man’s beard (wild clematis), removing wilding pines, trapping possums and stoats, and observing bird and insect life at Tūpari Reserve, the name they’ve given the land.

When working on the property, the couple live in their house-truck. Bought sight unseen on Trade Me 21 years ago, the truck was, at first, a nifty enabler of economical summer holidays. Mark, Megan and their 3 children would head up to Nelson, where they parked the truck and spent precious time together.

But conservation was never far from their minds. It’s clear that these planet-conscious people have always been broad thinkers; they were early adopters of electric vehicles, eat a vegetarian diet and are best described as quiet greenies.

Lay of the land

Their journey into the big green unknown started when they bought a smaller 40ha block of land near Akaroa – “our gateway drug” laughs Megan – before hearing of a

much larger farm in Kaituna Valley. Endowing the newly purchased land to the trust, their gift was complemented 3 years later by a second purchase and endowment, made by another conservation-focused couple, taking the total area to 730ha.

As they continue to pour blood, sweat and (rarely) tears into this land, the hope is that one day, the trust will be financially self-sustaining. “We’re looking at the option of selling carbon credits and potentially doing some eco-tourism accommodation,” says Megan.

For now, the only dwelling on the reserve is home to 3 ecology students, paid interns getting stuck into weeding while gaining practical skills, knowledge and experience along the way. One thing they’re not doing is planting native trees, because at Tūpari Reserve the team follows natural regeneration principles.

“The main barrier to native seedlings establishing is the grass,” explains Mark. To help with this, there’s an unexpected ally: gorse. “Using gorse as a nursery →





It's a minor sacrifice, really, if you think of what's at stake, which is the health of the planet.



Left The cosy housetruck has been modified multiple times in the last 20 years. **Above** Mark checks on a pest trap. **Opposite** After decades in medical roles, Megan and Mark enjoy giving back to nature in their "slice of paradise".

crop has been pioneered on Hinewai Reserve nearby. It's proved that, over several decades, it can invade grassland and encourage native trees that grow through, shade out and then proceed to kill the gorse."

Megan admits some of the local rural community have scratched their heads at the couple's vision. "Traditional farmers spend their lifetime getting rid of gorse, grazing hills that are lovely and grassy. It must be hard for them to understand that a couple of greenies want to turn the hills back to golden yellow!"

Team effort

But it's working. Along with the removal of grazing stock from the block, the nature

lovers have noticed undergrowth returning and birds flocking – little markers of success in what can be, at times, a physically arduous, mentally taxing lifestyle. Thank goodness they have help, with a small band of committed volunteers visiting every few weeks.

"There's Max and Di, who are 75-plus but so young at heart and absolute models of volunteering. There's a recently retired civil servant, an ex-DOC worker, and an engineering graduate we met while sleeping on the same bench on the Kepler Track," says Megan, numbering them off.

Mark and Megan also guide tramping groups and interested walkers over the land on tracks they have built following old stock routes. In January, they opened

an alternative route to the much-loved Packhorse Hut, allowing walkers to complete the hike as a round trip.

Spray, secateurs, traps, boundary fencing and so much more... Does it all cost an absolute bomb? Well, yes. "But writing the cheque is the easy part," says Megan. Not that she's being flippant about what they've spent so far. "It's managing a property of this size that challenges us the most, and also working to be accepted into a new community."

Indeed, in Kaituna Valley, everyone knows everyone, and as Mark and Megan quickly discovered, social occasions revolve around the Kaituna branch of the Red Cross, which organises Christmas parties, movie nights, and fundraising



events. “It’s a real sense of community where people truly look after each other, and I think they’ve all got pretty green hearts too,” Megan says.

Small changes, big impact

Life in the houstruck isn’t quite as rustic as one might imagine. “We’re living it only slightly rough” Megan emphasises. There’s electricity (solar would be preferred, but there’s not quite enough sunlight in winter to enable it), an incinerating toilet and plenty of vegetables passed on by their new neighbours, which, Megan adds, “is great because our diet can get a bit muesli-based, if I’m honest.”

Sometimes they forage. Megan admits to being fascinated by the smaller, less

charismatic species, including the fungi, springing into life at Tūpari. They even named their conservation trust Mikimiki after the ubiquitous small-leaved coprosma shrub. “If you look after those little, more boring guys, the big guys look after themselves,” Megan explains.

The philosophy of every small step being part of a system also applies to a life from which international travel is consciously absent. While contemporaries are jetting off to Europe or spending a New Zealand winter in Bali, Mark and Megan say they can’t justify the carbon burned by flying. “Unless people like us who can, don’t, nothing’s going to change,” Mark says, and Megan agrees.

“It’s a minor sacrifice, really, if you

think of what’s at stake, which is the health of the planet. After all, the first rule of medicine is to do no harm.” Besides, she concludes, why would they want to be anywhere other than this beautiful slice of paradise?

“It’s quite nice to be locked away here, noticing what nature showcases to you. We see some amazing rare bugs, fragile native plants and things most people never will.” ♥



Scan here for more about Tūpari Reserve, or visit mas.co.nz/tupari-reserve.

A touch of magic

After decades of work and research in the mental health field, MAS Member and psychiatrist Dr Cameron Lacey is now the first, and only, provider of a groundbreaking treatment for depression in New Zealand.

Words Nicky Dewe **Photography** Reuben Looi

According to Ministry of Health figures, an estimated 600,000 adults in New Zealand experience depression and anxiety every year. Based on those numbers, there won't be many Kiwis who haven't been affected by the black dog, whether enduring the storm themselves or seeing it steal joy from the lives of loved ones. Depression and anxiety not only take a huge personal toll, but have a high social and economic impact on our nation too.

While there are, thankfully, a range of treatments available, there are still around 30% of people who find no significant or lasting relief from the options they've tried.

But last year, New Zealand became one of just a handful of countries to allow a promising new approach. This novel treatment includes the patient being given a precise dose of psilocybin as part of a broader therapy package. Psilocybin is the medical name for the hallucinogen derived from what are commonly known as 'magic mushrooms'.

The first, and currently only, doctor permitted to administer this treatment in Aotearoa New Zealand is psychiatrist and MAS Member Dr Cameron Lacey (Te Ātiawa). Based in Christchurch, Cameron's career in mental health spans several decades across Australia and New Zealand, working directly with patients, in medical leadership and in academia, where he is now an Adjunct Professor at the University of Canterbury.

Striking a new path

Over the years, and particularly through the research part of his role, Cameron has been committed to finding new ways to help people recover from depression.

"I was involved with a group that was trialling different combinations of psychotherapies, cognitive training and medications for people with mood disorders, so we were always looking to see what else could be added in to enhance outcomes," he says.

His interest was piqued when he began to see international research showing



Above Cameron Lacey, pictured on Christchurch's Sumner Beach and in his office at Elimbias Health (left), spent years looking into the possibilities of psilocybin and how it could benefit Kiwis struggling with treatment-resistant depression.





positive responses to psychedelics for people who had been through many treatment types without lasting success. While the data itself was promising, there were still question marks over whether it would be a viable option here.

“I became very interested in this and spent a number of years researching, writing and planning around it,” says Cameron. Next came a small feasibility study to see whether it would be possible to recruit patients and meet regulations and approvals.

Then, in 2023, Australia made a landmark change to their legislation, allowing for medicines containing

psychedelic substances, including psilocybin, to be prescribed by authorised psychiatrists for the treatment of certain mental health conditions. This set the scene for New Zealand to follow suit. Here, however, legislative change was not required – once regulations were defined and standards were met, Medsafe gave Cameron approval in June 2025.

Part of the package

So how does psilocybin work? Well, to understand the treatment, you first need to understand the disease.

“You could think of depression as a person being almost imprisoned by

negative thoughts and cognitions about themselves, and their connection to others and the world,” says Cameron. “But the experience of psilocybin allows them to see those aspects in very different ways, including what’s happened in their past, which creates the possibility for change.”

Cameron is quick to clarify, however, that psilocybin alone is not a magic bullet.

“Often people come in with the hope that as soon as they’ve had the psilocybin, they’ll be free of depression. But we know that’s not the case. It requires ongoing work in order to leverage the insights that occur during psilocybin to create meaningful changes.” →



Above Alice Brent tried various treatment options before Cameron suggested psilocybin. **Below** During the dosing session, patients listen to a playlist designed to match the trajectory of the psilocybin experience.



That ‘ongoing work’ involves both pre and post-dosing therapy sessions that help patients not only work through their current challenges and perceptions, but also consider and make sense of them in relation to what they experienced under the influence of psilocybin.

Taking the trip

The dosing day itself is a carefully run procedure where patients are closely monitored and cared for by Cameron and his colleague, psychotherapist Professor Marie Crowe. People will arrive with whānau or a chosen support person, they run through the consent process,

“Most people we see will have tried at least 2, if not all, of the existing antidepressants.”

and then, “we talk about their expectations, set intentions for the day, and when they’re ready, they receive typically one capsule,” explains Cameron.

Marie and Cameron will then sit with the patient for the next 6–8 hours, while the perception-altering substance does its work.

“After about 5 hours, people feel like they’re beginning to return to themselves, and the effects of the psilocybin are no longer apparent. Then we’ll spend 1-2 hours talking about what they experienced, how that may relate to their experience of depression, and what that could mean for their treatment and journey beyond their depression.”

Understanding the risk

While every precaution is taken with the treatment, as with any medication, there are risks.

“There’s a risk that you can have an unpleasant experience with overwhelming emotions, anxiety or distress, which can contribute to a worsening of the mental state,” says Cameron. “But the most common side effects are nausea, anxiety and headache, often for the first 48 hours.”

For a very rare few, it’s possible that the effects of the hallucinogen will persist in the days or weeks after the dose – a condition called Hallucinogen Perception Persisting Disorder – but studies put this likelihood at less than 2%. At those odds, it makes it an appealing option for those who are constantly battling bleak thoughts with no clear relief from any other source.

“Most people we see have tried at least 2, if not all, of the existing antidepressants. And most will have had some access to cognitive behavioural therapy or other talking therapies,” says Cameron.

Unfortunately, the treatment costs are still prohibitively high, at approximately \$20,000 per patient. “That’s largely through the very high administrative burden to get to this point, as well as the intensity of the clinical treatment – the number of therapy sessions, and the requirement for 2 clinicians for an 8-hour session.”

There’s also the cost of the psilocybin itself, which is currently imported from overseas in order to meet the quality control requirements – a process which is not yet possible here at home.

Opening the door

Cameron intends to keep pushing for psilocybin to become available on the public health system so that it can be accessed equitably, rather than being limited to those who can afford it.

“Otherwise, we risk exacerbating our current mental inequities,” he says.

Since becoming authorised to use this treatment last year, Cameron has been inundated with interest from potential patients, as well as world media watching on with interest. Meanwhile, he’s focused on continuing his crusade to help improve wellbeing, one person at a time.

While it’s still early days, with 20 patients now at various stages of the treatment protocol, he’s optimistic for what’s to come. “Unfortunately it’s not a fix for all, but the majority of patients have experienced a significant improvement over the course of the treatment.”

And for those who haven’t or who aren’t able to access this treatment, Cameron still wants to impart a clear message of hope.

“There always remains a whole variety of other treatments and approaches that people haven’t tried. So, even if we aren’t able to accept and help everyone because of current eligibility, there are other options they may benefit from. I want people to retain hope and keep persisting.” ♥



Scan here for more about psilocybin, or visit mas.co.nz/psilocybin.



Psilocybin treatment patient Alice Brent.

My experience with psilocybin

“I’ve had depression most of my life and I’ve been on lots of different antidepressants since I was about 18. It can be so crippling. Sometimes the only thing keeping you alive is your heartbeat and your breathing. You can’t show up for anything.

“Prior to seeing Cameron, I knew something had to change. We went through therapy and trialling medications for a year and a half, and then he told me about psilocybin. I had absolutely no idea what it was until he put it in layman’s terms as ‘magic mushrooms’. Even then I didn’t know much.

“I couldn’t sleep the night before the dosing. When I got to the clinic I said, ‘I’m really worried I’m going to sleep through the whole thing.’ Cameron chuckled and said, ‘You won’t.’

“It was a very normal capsule; it just looked like your average multivitamin. Within half an hour, I noticed the floor wasn’t where it ought to be. Then I put the eye mask and headphones on and away I went. I knew where I was and that Cameron and Marie were

there, but all of my thoughts were very introspective.

“During the trip, I saw the beginning of my life through to now. At the start, I was in a green forest with dappled sunlight and I could hear children giggling and squealing. There was a lot of delight, but from there it got very sad.

“I thought I would experience some euphoria, but for me it was mostly sadness and then anger.

“Since then, it hasn’t been a pretty process, but slowly I have emerged. The psychotherapy before and after is a huge part of the treatment, and dosing day is just one small piece that opens your mind. Then you’ve got to do all the work and make sense of what you’ve experienced.

“It’s helped me put into words things that I’d always felt but hadn’t necessarily been able to express. It’s had a ripple effect on my family too. I’ve been able to be more present, not just going through the motions. For most of my life I’ve felt like I’ve been hovering and watching myself like a movie. Nothing felt real. Now I feel things a lot.”



Island time

From law and rural medicine to an award-winning Waiheke vineyard and restaurant, Barnett Bond and Cat Vosper have grown their dream life from the ground up. They talk about why they made the switch and how living in the moment has helped them thrive.

Words Sophie Neville Photography Reuben Looi

Barnett Bond and Cat Vosper have long been prone to what they call “rushes of blood to the head”. First, it was the purchase of a gorse-covered block of land on Waiheke Island more than 30 years ago. Then came the decision to juggle their careers in medicine and law with grape growing and winemaking. And just when that seemed ambitious enough, they decided to open a restaurant too.

But those rushes of blood have, the charismatic couple concede, turned out rather well. And as they show the onMAS team around Casita Miro Vineyard, it’s clear this place is a deeply personal labour of love. They might not have set out to become restaurateurs, but they love what they do here in this special spot, perched on a north-facing slope above Onetangi Beach.

“We’re in the joy business,” says Cat, “so when we do our job properly, we make people really happy. What’s not to like about that? It’s very meaningful.”

Cat and her doctor husband Barnett, both long-time MAS Members, first crossed paths in amateur theatre in the late 1980s. Barnett was a GP in Matamata and Cat was working as a lawyer. Treading the boards was supposed to be a bit of fun, but Barnett still remembers the several torturous weeks of the show’s run, having to watch the leading man kiss the woman of his dreams on stage night after night. “It did me in!” he laughs.

He needn’t have worried. They soon found their way to each other and the rest, as they say, is history. Marriage followed, then their 3 children, George, Harrison and Miro – all adults now – and the life-changing decision to follow a dream from Waikato to Waiheke Island.

As a rural GP, Barnett – who studied medicine at Otago in the 70s – loved the intensity of the role. Attending births in the night, rushing to the scenes of road accidents and being the go-to guy for every type of medical emergency was equally as fulfilling as it was exhausting. But after 15 years, the sleep deprivation and pressure began to take a toll.

“I was in my 40s and thought, ‘Well, what’s the exit strategy?’” →



Creating Casita Miro has been a passion project for Waiheke couple Barnett Bond and Cat Vosper.



Above Barnett's mosaics are inspired by Antoni Gaudí's iconic Park Güell and La Sagrada Família in Barcelona. **Below** Sustainability is a key factor in the running of the restaurant, with Cat and the team growing a lot of the ingredients in their large on-site gardens.



Wine, it turned out, was the answer. Barnett had been a judge at the New Zealand International Wine Show for years and knew his way around vineyards. In one of those aforementioned rushes of blood to the head, he thought, "I could probably make this stuff." He laughs now at just how naive he was. "I advise anyone who's reading, don't do that! That's not a great leap to make; drinking and judging wine is quite different to making it."

Yet when he visited Waiheke with friends, he knew it was just the place for his next adventure. "I could see this was a magic piece of grape-growing soil."

Cat, too, was enamoured by the idea of life on Waiheke, and before they knew it they were the owners of a sun-drenched plot that had certainly seen better days.

Grape expectations

"We moved when our daughter Miro was a week old," says Cat. "I was juggling my law career with 3 very young kids, and then farming. It was a very busy time."

Undeterred by the work ahead, they named their vineyard Miro – after their little girl, whose name means 'fruit of the forest' in most Māori dialects, and as a nod to the famous Catalan artist Joan Miró. Over time and with a huge amount of work, their dream began to materialise.

The weeds gave way to grapes, and they began to produce wines that gained widespread acclaim. Eventually, Cat stepped away from law to concentrate on grapes full time, while Barnett continued as a GP during the day and made wine at night. "Those were very long days."

After a decade, competition from cheaper imports created new challenges. That's when Cat had another rush of blood to the head. "She said, 'Why don't we open a restaurant?'" recalls Barnett. "I said, 'Sit down, I'll make you a cup of tea and I'll put a cold compress on your forehead and the feeling will pass.'

"Fortunately Catherine took no notice of me, and said, 'Well, I'm going to do this anyway.' So we all pitched in and converted a little building into a restaurant."

And so Casita Miro was born. This award-winning Spanish-inspired restaurant is set

We're in the joy business, so when we do our job properly, we make people really happy.



in an awe-inspiring pavilion, constructed from wrought iron, tiles and glass, to which visitors pour in every year. Cat and her team pride themselves in using the finest, freshest products from their own organic kitchen gardens and source locally wherever possible – all served alongside their own wines, of course.

A taste of Spain

A talented artist, Barnett's incredible mosaics, which decorate the property with a Gaudí-esque riot of colour and joy, have become as synonymous with Casita Miro as its food and wine. Casita Miro, they say, is a love letter to their beloved Spain.

"Stylistically, it's our response to the great beauty that is Spain," explains Cat. "The colour and the vibrancy with which those lovely people curate their world is just stunning. There's art and colour everywhere. We were always profoundly moved by that because it certainly is not

the way New Zealanders have tended to express themselves."

For Barnett, the creative outlet of his mosaics has been a wonderful balm to the stress of a life in medicine. "Medicine is complicated and making diagnoses isn't easy. You wake up in the middle of the night thinking, 'Did I get that right?' The washing machine of your mind keeps going, until you think, 'Well, what I need is a diversion.'"

His mosaics have certainly been that – a mindful, creative outlet that has spread across the property. He's currently working his way down the winding driveway and isn't quite sure where he'll head after that. "Out to the ocean, perhaps."

With the 's eldest son George in charge of winemaking now, Barnett is enjoying having just one job again: medicine. He's a GP at The Calder Centre at Auckland City Mission, a clinical director at Starship Children's Hospital,

and works in Auckland Hospital's radiology department. He has a special interest in raising awareness of the preventable disease rheumatic fever, and chairs the Auckland Rheumatic Fever Group.

This may still seem busy, but Barnett insists he's got a great work-life balance now. "It's been wonderful having George take over as I feel I've got the balance right. He pulls me in to help sometimes, but I'm just the cellar hand now."

Cat says life with Barnett is about living in the moment. "He's the hardest working fellow on the entire planet and that's what I love about him. He is relentless and thoughtful, and it's what I love in the business sense, too."

Together they are united in their day-by-day approach at Casita Miro. "We just live in the moment," says Barnett. "There's no corporate behind us; there's no pressure to do a certain thing. But if we go on making people happy, then this is a viable business model. And that's very gratifying." ♥



Scan here for more about Casita Miro, or visit mas.co.nz/casita-miro.

Soul sisters

MAS Member Lynsey Hayward and her sister-in-law Norma talk about their special bond and how they support each other during their busy lives.



Lynsey and Norma Hayward are sisters-in-law, cherished friends and proud champions of each other's impressive endeavours. Both originally from the UK, they have each built their careers and raised their children here in New Zealand, along the way providing love, laughter and support as they navigate life a long way from home.

Early days

Lynsey: I trained as a doctor in the UK, then came over to New Zealand and got inspired to do obstetrics and gynaecology. I've worked at Middlemore Hospital in Auckland as a consultant since 2001, and along the way I've had 3 children, taking some time out with each of them. I now

work half the time in public and half in private practice, and I specialise in pelvic floor disorders in women.

I really enjoy working with the women of South Auckland, many of whom don't have a lot. They often present late with urinary and prolapse issues and they've suffered greatly, to the point that they don't leave home or socialise, or it's impacted their ability to work. Being able to help them and improve their quality of life is something I really love.

Alongside my day job, I became involved with the International Urogynaecology Association (IUGA), eventually becoming its President. The society has members in 93 countries, which has given me a fantastic opportunity to teach and travel.

Our foundation, FIUGA, has sustainable fellow training programmes in Ghana, Nepal, Sri Lanka and soon, I hope, Brazil.

Norma: I started my career in the Civil Service in London, then worked at the Institute of Management in the UK. I was having a career break and travelling in South America when I met Lynsey's brother Richard in Ecuador. After returning home, we both got itchy feet and decided to come to New Zealand to live and work. We arrived in 1997 and I got a job as an account manager with the New Zealand Institute of Management. We shared a big house with Lynsey and her husband and their baby James, and it was such good fun.

Lynsey: In that house, we had a kitchen



We shared a big house with Lynsey and her husband and their baby James, and it was such good fun.

Giving back

Norma: I got pregnant when I was 40 with the first of my 2 daughters and I knew I wanted to be a stay-at-home mum. Having previously studied some psychology, I got interested in what was going on in the brain for little Molly, and I discovered Brainwave and the importance of the first 1000 days of life. This was back in their early days; I went to a presentation and I was hooked! I applied to train as a kaiako (educator). I'm now one of their longest-serving kaiako.

Nowadays, I do workshops for teen parents, a programme in South Auckland schools for Year 9 students, and I also work in the Auckland prisons. I just love being able to share and discuss this incredible information. It's great to see parents, from young mums to dads in prisons, start to understand what they might need to be doing with their tamariki. We're very grateful to have MAS Foundation's support too.

Alongside that, I am president of West Auckland Riding for the Disabled and I've volunteered there for 22 years. We help about 55 children a week with horse-riding therapy. We assist children with physical and cognitive disabilities, and we also support children who have suffered from maltreatment like abuse, neglect or trauma. These children can have various struggles managing their behaviour, emotions and learning, but they can come and benefit from warm gentle horses and warm gentle people. That can be a big protective factor in their lives.

Lynsey: What Norma hasn't said is that she won a NZRDA Volunteer of the Year Award. She has spent more than 10 years fundraising and developed a covered riding facility in Henderson. This has made a massive difference to their operation. It's been almost a full-time unpaid job – lots of paperwork and determination.

Family time

Lynsey: Our kids all get on too. Norma's got 2 beautiful girls and they are a credit to her. Edith is studying in Brussels and Molly is doing medicine at Otago. My daughter Bryony is there too, working as a junior doctor in Dunedin Hospital. My sons also work in the medical field: James is a doctor on the North Shore and Chris works for RosterLab, a medical roster start-up.

When we all get together, Norma and I often cook. We're normally the doers of Christmas, Easter and family meals. Norma makes the best apple crumble.

Norma: We always laugh a lot. I really admire Lynsey's energy and work ethic. She's so hard-working, she's generous and she's creative too. She takes up all these different skills; she's welding at the moment and making stained glass.

Lynsey: Norma is ever the optimist. She is patient and incredibly kind and gives the most wonderful warm hugs. It's always a good day when I see Norma. ♥

with a hatch through to the dining area and we used to post baby James through the hatch. James was a handful and I was studying for big medical exams at the time, so having extended family there was amazing.

Then Norma was also there for my son Chris' birth. My mum was due to come out to New Zealand, but she was really sick with ovarian cancer. I was 34 weeks' pregnant when she was diagnosed. Being a gynaecologist, I knew this was a terminal illness. I ended up being induced so I'd be able to go back to the UK. I was so upset about Mum, but Norma, besides working, came along to the birth and then she stayed and helped out with my older 2 children. That was huge.



Above Despite their busy schedules, Norma (left) and Lynsey always make time for each other.

Words Nicky Dewe Photography Reuben Looi

Mana makers

As a secondary teacher, Kelly Peterson-Teariki saw first hand the impact that kindness and compassion could have on troubled teens. She talks to Nicky Dewe about using her experience to empower youth beyond the classroom.

“It’s not rocket science, what we’re doing here,” says Kelly Peterson-Teariki, CEO and founder of a transformative organisation called Mana Inc. It’s a statement that belies the incredible impact her mahi is having, though it’s true that at its heart, the kaupapa of Mana Inc is quite simple: Passionate and committed people sharing their time, energy and skills with a group of taiohi (youth) who stand to benefit greatly from kindness, nurturing and investment.

Mana Inc has been a brave and beautiful mission of Kelly’s, built in the post-Covid period when crime and truancy were at an all-time high in her South Auckland neighbourhood of Papakura. As a trained secondary school teacher, a leader in education and an expert in pastoral care, Kelly had the mātauranga (knowledge) and the experience to recognise what was needed and took a bold step to try and turn the tide of this growing problem.

Many of the rangatahi who come through the Mana Inc programme have faced serious challenges in their young lives, falling through the cracks of education and employment, and some are already caught up in the youth justice system.

“We’ve got kids that have been involved in really serious criminal activity prior to coming here,” explains Kelly. “So the first



step is to sit them down and say, ‘Look, you need to own the parts of this that you’ve done, because you can’t move forward if you can’t accept that you’ve caused some harm.’”

Kelly says that once the kids face up to the gravity of their actions, they’ll often say to her, “Why do you still like me?” She’ll respond, “Because that was just one moment in time, but you were born as this beautiful baby with all this mana and potential and it’s still in there. It’s just been clouded, so we’re going to pull it back.”

It’s a critical point for reaching these taiohi, says Kelly, “because they’re in this period of time when they’re still youthful. They’ve got their lives ahead of them and they’re going to be māmā and pāpā themselves sometime, so how do we want them to be in that role? Our job is to help them realise how awesome they are without all that other nonsense.”

Opportunities to grow

The process of ‘pulling it back’ is to guide the taiohi through a learning and support



Opposite Kelly has built a strong foundation for teens to reignite their mana. **Above** Kaimahi Muna Lee leads the karanga during a pōwhiri at a Mana Inc induction. **Right** Taiohi are welcomed to the programme with open arms, no matter what they've been through.

programme built around the holistic health model of Te Whare Tapa Whā. The programme (which operates in 10-week cycles) sees participants get involved in a range of mana-enhancing activities. This includes: focusing on their hauora (health); practising creativity through sketching, crafting and building; learning entrepreneurship; and taking part in activities on the whenua (land) and moana (sea), such as fishing.

“The hook for them is being outdoors, but they’re also learning about how to be a kaitiaki [guardian] of our moana. They get to know what it actually feels like to gather kai and give it to someone else. Afterwards, they provide it to their own whānau or to those less fortunate, and through that they get to experience all that manaaki [support] and how you feel good by using your physical self in a positive way.”

While these missions have a massive impact, there are smaller moments that make a difference too. “I had a young boy say to me, ‘When I own my own house and I have visitors, I’m going to do this too,’” says Kelly. “I asked him, ‘What do you mean?’ and he said, ‘I’m gonna give them a Milo and a biscuit, and talk like we’re doing.’ Up until now, that concept had been so foreign to him, because he hadn’t seen it. Now he’s starting to think,

“This is how I’m going to treat people.”

The kaupapa of Mana Inc is clearly proving to be positive, but the approach – bringing together groups of troubled teens – was novel and viewed by some as risky when it first began in 2021. Kelly’s own personal and professional experiences, however, had shown that restoring identity and igniting passions were the key to breaking through.

Cultural shift

“I was born and raised down in Gore by a Pākehā mum and a Māori-Samoan dad, at a time when there weren’t many Māori families down there,” says Kelly. “Me and my 3 siblings had a beautiful upbringing. Mum had 2 jobs, Dad was in the meatworks and sport was our thing. We didn’t have all the flash stuff, but we had everything we needed.

“As an adult reflecting back though, there was always something missing – and that was identity. I’ve come to realise that the associations I had with my Māoritanga

at that time were all the things I didn’t like. Growing up, anything to do with violence or alcoholism or abuse always seemed to come from whānau Māori.”

Kelly says her own life could have been marked by these same challenges, but as a good scholar with a determined streak, she made her way to the University of Otago to gain a degree in physical education, followed by a postgraduate qualification in secondary teaching. A principal who recognised her potential invited her to apply for a position at Auckland’s Aorere College, and at age 21 with a 1-year-old daughter, she called on her courage and moved north.

Within her first week at Aorere, Kelly’s eyes were opened to a new world. “There were all these Māori and Pasifika people doing beautiful things. Suddenly I could see, feel and hear this abundance of culture. And I was like, ‘Wow, what is this?’”

Over the next decade at Aorere, Kelly’s career flourished, as did the lives of her students. “In my second year there, I was →



Below Mana Inc kaimahi Raniera and Muna engaging with rangatahi Te Awaroa Moke.



kind of pushed into leadership; there were a lot of kids no one else would take, but who were doing really well in my class.

“I was just being kind, using affirmations and finding different ways to make learning exciting and fun. I got booklets translated into their languages, that sort of thing. I just thought, ‘Well, that’s what you should do, shouldn’t you?’ What it showed me was that if these kids are feeling good, they can achieve anything.”

In 2015, Kelly was shoulder-tapped to take on a leadership role at Papakura High School in the wake of a damning ERO report. Again, she applied the same principles from her past experiences.

“It really started not with the curriculum, but with the adults. Who are the people in front of these kids day in and day out? Do they have a passion for it? Do they like kids? Over the next couple of years, we were stripping back the pastoral care system to make it better so the kids wanted to be there and were proud to show up.”

A new approach

After Covid however, the numbers dropped. “When we started returning to school, the number of kids that didn’t show up went through the roof. I just couldn’t turn away from it anymore.” Knowing she couldn’t help them if they

weren’t there, Kelly began working with her other connections in the community and looking for what she could do.

“Prior to this, I had been in lots of multi-agency hui, and people were trying to do things, but there wasn’t really anything that was sticking because the same kids were reoffending.”

One of the kids who had recently been in trouble was known to Kelly through whānau at the school, so she decided to step in and do something. One morning, Kelly and her colleague, Muna Lee, went and bought pies and bakery treats and turned up at a home they knew a group of taiohi were crashing at.

“We just talked to them like you’d talk to your own teenage child, around what they love, their aspirations, what they were like at school, just normal stuff. That kind of opened them up a little bit and then they started talking about what was not going so well.”

Homelessness and poverty featured in their stories, as well as family harm. Soon after, Kelly wrote a proposal for what would become Te Rauora Taiohi youth empowerment programme and shared it back to the boys who agreed to take part.

“I went to the police, to Ngāti Tamaoho, our hapu here, Papakura Marae, Oranga Tamariki and the local board. I said, ‘Right, we’re not mucking around here. These kids are giving us some answers, so let’s

Our job is to help them realise how awesome they are without all that other nonsense.

try this, because I think it might work.”

Straight away they saw success with youth not reoffending, and they received funding from the Department of Internal Affairs to continue. Early on in the programme, MAS Foundation stepped in with a grant that helped solidify Mana Inc’s future. “When I met with [Heads of Foundation] Julie and Mafi, we’d just started to establish ourselves. I shared what we were up to and it just aligned so well with the Foundation’s focus on improving the wellbeing of children.”

Kelly says that while some funds went straight towards programme costs so they could keep running, a big part went to laying the groundwork to make Mana Inc sustainable for the future. This included establishing an HR system, getting the right legal support and looking into becoming a charitable trust.

“It was those important nuts and bolts that were not even in my frame of thinking at that time,” says Kelly. “I was more

focused on the bottom of the cliff stuff, but they said to me, ‘We really see value in what you’re doing. We want to help you to build those foundations so that you actually can be around for a lot longer.’ They saw that before I did.”

Now, Mana Inc has 10 kaimahi (staff) on the team and is still going strong. From the first group of boys whose lives turned around, to the 160 other kids who have followed, the approach is working.

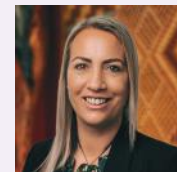
“The power of people just speaking good kōrero to these kids is like magic,” says Kelly. “We’re not doing anything out of this world; it’s just being kind and opening up their eyes to other things that they never knew existed.” ♥



Scan here for more about Mana Inc, or visit mas.co.nz/mana-inc.

Julie says: “Every taiohi is born with mana. When we choose to see it, speak to it and build around it, we don’t just change a young person’s trajectory, we restore the foundations of whānau and community. This kaupapa proves that when systems centre mana and whānau, they shift from managing problems to unlocking potential, becoming more responsive, more human, and ultimately more transformative for the generations to come.”

Mafi says: “Mana Inc’s commitment to ‘weaving people together’ and surrounding taiohi with ‘ofa/aroa, compassion and respect closely reflect MAS Foundation’s value of ‘Whiria Te Tangata’. Together, these values help strengthen health and wellbeing equity for our future māmā and pāpā, especially those from communities facing the greatest challenges.”



Heads of MAS Foundation

Dr Julie Wharewera-Mika (Left)

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

Mafi Funaki-Tahifote (Right)

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



Words Nicky Dewe Photography Reuben Looi





Nailed it

As a talented classical guitarist, Dr Tom Cawood's fingernails are essential to his craft. He shares how he developed a science-backed, wool-based treatment to keep them in top-notch condition.

How many times have you needed a product only to find there's nothing on the market that suits? It's a frustrating situation, but in most cases we give up and settle for what we can get. Seldom do we decide to invent it ourselves.

Unless you're MAS Member Dr Tom Cawood, Christchurch general physician by day, but a man of many other projects after hours. To name a few: he's helped build an IT and software company; was a registered financial advisor; wrote a book about thyroid cancer; and has big plans for an environmental breakthrough (more on that later). His most recent accomplishment, however, is creating something he's needed since he was a teen.

As a young lad growing up in Scotland, Tom picked up his dad's old guitar, which had been languishing in a cupboard, and found he had a flair for it. From there, a love of classical guitar blossomed and Tom soon became celebrated for his skills, playing in concerts accompanied by large orchestras. One issue, however, was that he needed strong nails to pluck the strings and he couldn't prevent his from continually breaking.

Despite his promise with music, Tom ended up pursuing a career in medicine and eventually moved to New Zealand with his wife and children. His curious nature never waned, and over the years there have been many other projects in the mix.

"There are always about 7 things on the go and my attention span is about 5 years max," laughs Tom. "My wife's job is to try and dissuade me from the ideas that are least likely to be successful. And some of them have been truly awful."

Perpetually busy with work, family and hobbies, Tom was abruptly stopped in his tracks in 2018 when he suffered a major stroke, stemming from earlier heart valve problems. It was then that he turned back to his original love of guitar to help rehabilitate his brain. But the problem of how to keep his nails long and strong persisted. So he took matters into his own hands – literally.

Tom wanted to create a strengthening formula that would truly work, but first

he needed to come up with a way to test it. “One of the things that struck me was that there was no lab model of a fingernail, so how was I going to show that it works?”

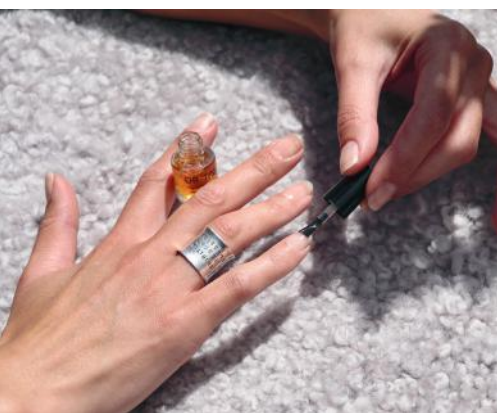
Determined to create a solution backed by science, Tom began researching keratin, the protein nails are made from, and found there were quite a few studies coming out of nearby Lincoln University. So with his usual enthusiasm, he gave them a call. “Luckily they agreed to see me, though I’m sure they were thinking, ‘Who is this random guitar-playing dude?’”

A strong start

After much discussion between Tom and the university scientists, the team developed an audacious plan to develop a giant fingernail. They would then divide it into smaller pieces and measure breaking force, providing a cost-efficient way to tweak and test the strengthening formula until they got it right.

A Callaghan Innovation grant helped support the research and, over time, the team produced a formula that included a special blend of hydrolysed keratin from sheep’s wool that made the lab nails 78% stronger in 2 weeks.

They then shared the formula with a range of human testers. Some were Tom’s mates from the Christchurch Guitar Society and others were people who used their hands professionally – a hairdresser, a farmer and a house renovator, to name a few. There was more trial and error and the odd research challenge until 100% of respondents saw significant improvement.



Above The lab-tested Dr Tom Nailcare range consists of Nail Strengthening Intensive Care formula and Nail Strength Cream. **Opposite** Tom no longer needs to deal with broken nails preventing him from practising his passion.

Now Tom’s on another learning curve: How to market and sell a new cosmetic product, with proven credentials, to the masses. “I thought the science behind it and the consumer studies would be what mattered to people,” says Tom. “But it turns out almost nobody reads that part!”

With Dr Tom Nailcare on its way to selling well in New Zealand, the next step is to conquer the Australian and European markets. Yes, Tom wants to help everyone have stronger nails, but he’s keen to build funds for his next plan, too. Once again, it’s linked to his personal passions, though on a somewhat grander scale this time.

As a keen tramper and fisherman, Tom is on a mission to help eradicate the invasive alga, didymo, that is disrupting South Island rivers. “If I could make a difference and potentially help control or even eradicate it, that would be fantastic,” he says. “I’ve already persuaded the key scientists in the area to get involved and we have some ideas how we might do it.”

If Tom’s track record is anything to go by, it sounds like we best stay tuned. ♥

MAS moment

Tom’s life was turned upside down 11 years ago when he discovered, by chance, that he had a congenital heart problem. “My wife, who is a GP, was resting her head on my chest and heard a funny sound. It turned out to be a very damaged bicuspid aortic valve that was no longer functioning.” As Tom was preparing for open-heart surgery to replace the valve, he was fearful of the outcome and the financial burden that could potentially be placed on his family if he couldn’t work. Thankfully his Income Security Insurance with MAS helped alleviate that part of the stress during a terrible time. “It was the reassurance of knowing I could put that worry on the back burner for now that made a difference,” says Tom. “Psychologically, it was one less thing to worry about when the world was falling down.”

Motherhood mentors

Jo Teina and Jasmine Davis are supporting Māori and Pasifika mothers who have faced perinatal distress, so they can, in turn, support their own communities.

Pregnancy and new parenthood are often portrayed as a time of happiness and fulfilment, but the feelings can be more complex. For some, it can be marked by exhaustion, shame and a deep sense of isolation that is rarely spoken about. When a mother is struggling, the ripple effects are felt across her pēpi, her whānau and her wider community. Providing the right support and expertise at this time is critical and particularly for groups who are disproportionately affected.

In Aotearoa New Zealand, Māori and Pasifika women experience higher rates of depression, anxiety and maternal suicide

than any other groups. Two inspirational wāhine who are striving to change these outcomes are Jo Teina and Jasmine Davis.

Jo (Ngāti Apakura, Ngāti Hinetu) has worked in maternal wellbeing for 40 years. She was one of the first Māori midwives to practise in South Auckland and developed a kaupapa Māori antenatal education programme, Wānanga Hapūtanga. She is also the kaumātua and Māori Educator at Perinatal Anxiety and Depression Aotearoa (PADA). Working alongside her is Jasmine (Faga – Samoa, Ngāti Porou), who is a youth practitioner with more than 12 years' experience leading rangatahi engagement

programmes. Jasmine has also contributed significantly to perinatal mental health resources and is PADA's Pasifika Educator.

Together the two have been delivering cultural competency workshops, training those who work with new māmā – be it midwives, social workers or other healthcare professionals – to better serve their Māori and Pasifika clients, understanding culture, values and systemic inequities they face.

While the work is demanding, one of the biggest handbrakes has been that there's only 2 of them. They had a goal to grow the number of wāhine who could share this knowledge, and MAS Foundation stepped in to support. The Hine Ora Hine Tū programme was set up in 2024 to train more Māori and Pasifika women, particularly those who had overcome their own hardships, to become Peer Support Educators in their own communities.

“We cast the net wide and invited those who had a passion for perinatal mental health and lived experience of distress to come on the waka,” says Jo, “and we actually co-created the programme with them. Initially we thought they would learn how to facilitate the programmes we run, but in the end there was so much more to it. They gave birth to their own programmes whilst healing from their own trauma.”

Jasmine Davis.

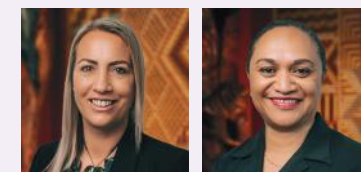




Opposite Jo with Natalia-Rose, whose mother participated in the programme.
Above right Pasifika course attendee Anjelica Tova with son Immanuel Manaia.

Julie says: “Lived experience is not a weakness to overcome, it is the wisdom that systems have too often ignored. When wāhine are trusted to lead from their own stories in community-led spaces, healing becomes collective and deeply transformative. This kaupapa shows that when we centre indigenous knowledge, lived experience and community-led solutions, we don’t just support māmā through distress, we reshape the system to be more culturally grounded, more compassionate and truly responsive to whānau.”

Mafi says: “We’ve had the privilege of working and learning alongside Jasmine and Jo, empowering them as they developed the Hine Ora Hine Tū programme. They embody the Samoan proverb ‘E fofo e le alamea le alamea’, honouring the belief that communities hold the wisdom and solutions to their own challenges.”



Heads of MAS Foundation

Dr Julie Wharewera-Mika (Left)
 Ngāti Awa, Ngāi Tahu,
 Te Whānau-a-Apanui

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



Scan here for more on Jo and Jasmine’s work, or visit mas.co.nz/hine-ora-hine-tu.

Jasmine, who ran fono (meetings) with a Pasifika lens, says, “We provided space for participants to talanoa [speak with openness] about their own experiences, and we shared tools, skills and cultural context. It was a village of māmā who wanted to advocate for their own family and friends so they wouldn’t have to go through the same experiences.”

Feeling safe to open up was a big step, says Jasmine, particularly for this group. “Some of our Māori and Pacific māmā are cautious about engaging with services and being judged for not being a good enough mum if they admit they’re struggling. The fear of having their children taken away is real,” explains Jasmine. “We are also quite humble people, and we don’t like asking for help, so that can mean that some of the early warning signs are missed.”

For the Māori cohort, wānanga took place on the marae, which was important. “The disconnection to te ao Māori and not knowing mātauranga Māori around birthing is one of the underlying causes of perinatal distress,” says Jo. “Based on research, we knew that connection to culture makes a difference for whānau. I don’t think we knew how transformative it was going to be for the wāhine.

“We had māmā who had some tertiary education, but there were others for whom this was brand new. They’d never had any Treaty education, so for our Treaty workshops we actually went to Waitangi.

They got to participate in marches and forums and they really grew.”

As the wāhine were exposed to new experiences, their confidence grew too. “Most of them had never spoken in front of people before,” says Jo. “But, man, you see them now, and they run a whole session. They share their lived experience – sometimes crying, sometimes not – but every time making the whole room cry.”

“I think this has been suicide prevention in its own right,” Jasmine says. “By coming on the programme, these mums get that cultural grounding, education and a sense of community. But it also helps them in a professional sense; it creates opportunities for them to find work.”

An evaluation of Hine Ora Hine Tū, conducted by Katoa Ltd, found that the programme “created measurable change in perinatal wellbeing, workforce confidence and system-level practice.” It said that, “by centring indigenous knowledge, lived experience and collective wellbeing, Hine Ora Hine Tū is building pathways for equity and planting seeds of enduring, intergenerational transformation.”

The pair now hopes the mission will continue so more women will get the right support, and the stigma around this prevalent issue will be reduced.

“I want to see change in my lifetime so that suicide is no longer the leading cause of maternal death,” says Jo. “I want this to be a safe place to grow and have a baby.” ♥

Couple goals

MAS Head of Growth (Investments), Jacob Hattersley, looks at ways couples can balance their needs when it comes to saving, spending and investing.



My partner is a natural saver, whereas I spend more freely. How can we create a financial plan that respects both our styles?

It's not uncommon in partnerships for one person to have a very different perspective and relationship with money than the other. That's why it's so important that shared financial goals are discussed honestly and openly, and reviewed on a yearly basis. Not doing so can create friction and lost opportunities later down the track.

For both individuals and couples, it's a good idea to do a review of your total budget as a starting point. Then you could try a specific budgeting approach, like the 50/30/20 model. To do this, you start by looking at your total income and working out what expenses are non-negotiable. These would likely be rent or mortgage, utilities and groceries, and they might take up somewhere around 50% of your total income. The remaining amount is a bit more exciting. Thirty percent could perhaps be utilised to fund the 'wants' – things like dinners out, a bit of shopping or travel (which might involve a bit more side-budgeting). This is for keeping people happy during their life and

throughout their journey. The remaining 20% can be invested longer-term for the much bigger goals.

Not everybody will have this much left to invest, but even putting aside a small amount regularly, perhaps each payday, works really well. It opens the ability for a 'dollar-cost averaging' strategy towards an investment. This method means that, irrespective of whether the market and indeed unit prices are high or low, routine set payments over a long period of time will provide an average cost of purchase.

Actively managed investments – such as MAS Investment Funds, which offers diversification at an asset, global and industry level – can be opened with as little as \$500. This fund can then be contributed to on a routine basis according to your budget, and can also accommodate any ad hoc lump sum payments. The investment works well for individuals and couples who wish to invest for the longer-term while still having the ability to access funds in the investment.

Often, couples who are reviewing their budget can benefit from some advice to ensure their bigger long-term goals are met. MAS has Advisers across the country who can provide personalised investment advice at no additional cost. There is also no minimum sum required for advice to be provided.



Jacob Hattersley
MAS Head of Growth
(Investments)

As a couple, how can we balance our twin goals of a good lifestyle now and a comfortable retirement?

It's important that we don't purely focus on the future and equally look to enjoy the present. As an Adviser, I've spoken to couples who admitted they had gone through long periods of not 'treating themselves' and perhaps tightening the belt a bit too much. This ultimately made them miserable and led them to access an unnecessarily large portion of their savings or investments to make up for lost experiences. I wondered if this would have been the case if they had agreed on a plan and perhaps enjoyed the odd pleasures along the way to their financial goals?

That said, I also recall speaking with a couple in their late 40s who admitted they'd had much fun travelling and spending everything they earned, but felt panicked at the prospect of retirement and frustrated at themselves for not saving at all. Neither were a member of a KiwiSaver scheme and one of them had just lost a well-paying job that they'd held for around 15 years.

So balance is definitely key. There are great tools online where you can input the kind of retirement lifestyle you want, your current age, when you wish to retire and your investment values and existing contribution rates. The MAS KiwiSaver Retirement Calculator offers this, though a MAS Adviser can also work through a more thorough process. For some, it might simply be a case of adjusting their risk profile; for others, it might be a combination of things like risk profile adjustment, increasing contribution levels and reducing expenses. ♥

A MAS Adviser can help you work through this based on your own specific circumstances. If you would like to chat with a MAS Adviser, phone 0800 800 627 or email info@mas.co.nz.



Scan here for more tips, or visit mas.co.nz/couple-goals.



Attitudes towards risk

There are a few factors to consider when working out your attitude to risk and your best approach to investing, which a MAS Adviser can help you with. They are:

Capacity for risk: This considers your age and current net worth. Understanding your capacity for risk is vital because it defines how much financial loss you can realistically withstand. Factors like age, which affects investment time horizons, and net worth, which determines financial buffers, directly shape suitable strategies. Aligning advice with capacity can protect you from undue stress and long-term financial harm.

Tolerance: This refers to how comfortable you both are in seeing fluctuation to your investment value based on market movements. Advisers always look to understand this as people can actually end up 'locking in losses' if they make a knee-jerk reaction during a period of market volatility. It's important to stay on course in the investment journey and take emotion out of the equation. Interestingly, people's tolerance to risk can sometimes be completely misaligned to their capacity. Also, some investors might feel comfortable around risks for one asset class (such as property) versus another (such as equities), despite both carrying different kinds of risk.

Requirement: This refers to how much risk needs to be taken in order for goals to be achieved. If a couple has big aspirations for growth in their investment returns over a 20-year period, for example, they might not have their expectations met by a conservative investment. Conversely, the Adviser's job is also to ensure investors are not exposing their investments and capital to more risk than is required for their goals to be met.

Timeframe: This is critical for both the investing couple and the Adviser to understand. If the timeframe is too short, then certain investments may not be appropriate as there is simply not enough time for an investment to recover should market volatility ensue. For example, a couple with an investment timeframe of 1 year should never consider investing solely in equities. On the other hand, if a couple is young, have already bought their first home and are saving for retirement, which could be 35 years away, they have an exceptionally long timeframe and will go through multiple investment cycles.

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Take the *wheel*

New or used? Big or small? Fuel or electric? With so many decisions to make, the process of buying a vehicle can be overwhelming. We break down some choices that can help future-proof your purchase.

Buying a car is a big deal. Most people will keep their car for close to a decade before they think about changing or upgrading. It's important, therefore, to consider a range of future factors when making a major purchase like this – both to ensure you get what you need out of it now, and that it continues to suit you over time.

A key question for anyone purchasing a new car is what fuel or energy type to go for: petrol, diesel, hybrid or fully electric. As society moves towards clean energy sources and a lower carbon future – and petrol prices and supply are uncertain – does it make sense to switch now?

While a hybrid or electric car could have a higher upfront cost, the benefits and cost savings might more than offset that, which may ultimately make it a more sustainable decision. For a fully electric car, you need to know that you'll continue to have a dedicated home charger and a household electricity supply that can support it safely.

Taking into account future costs and repairs is important too. The popularity and volume of the car type affect parts availability and price, so common makes and models are typically cheaper to keep on the road. Knowing that the parts are readily available and that there is a network of places across the country

“One of the pros of buying a new car is that they usually have fewer unexpected repairs.”

where your car can be serviced and repaired may make your life easier.

Whether or not you choose to buy a new or a used car may come down to budget, but one of the pros of buying a new car, as opposed to an older model, is that they usually have fewer unexpected repairs in the first 3–5 years, and a warranty which keeps maintenance costs a bit more predictable.

Good safety ratings are always an important factor. Not only do they bring peace of mind, but often result in reduced premiums in your car insurance. Cars with good security systems will also help keep premiums down, so put that on your consideration list too.

As well as questions around the car itself, don't forget to factor in how your own life might evolve in the next decade? If you plan to start a family at some stage, or there could be grandchildren in the coming years, will the car comfortably and safely fit child seats in the back? Is there easy access for lifting babies and toddlers in and out? Check for ISOFIX, a universal system designed for fitting child seats that uses an attachment point in the car rather than a seat belt. It's been mandatory since 2014 in all new cars, but some earlier models may not have it. While babies might be small, the gear that comes with them can be a major deal. Is there plenty of room for a pram, pushchair and other infant paraphernalia in the boot, if needed?

If your kids or grandkids are still young, consider how their needs might change in the coming years. Are you likely to be taking multiple kids to school or sports practice, in which case, is it worth considering a 7-seater? Will you be carrying bikes or needing to tow a trailer or a caravan to a campsite? Then tow rating and trailer brake control compatibility might be important.

Finally, how might your commute change over time? Maybe you have a short daily hop right now, but if you're thinking about changing jobs or houses in the next few years, keep comfort factors in mind in case your travel time significantly increases. ♥

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

Top tips to maintain the value of your car

While it's true that a car starts depreciating as soon as you drive it out of the dealership, there are a few choices you can make and things you can do to help preserve its value:

1 Choosing popular colours and features means it might be easier to find buyers when you come to sell. Hot pink or lime green may be harder to resell.

2 Stay up to date with servicing and keep records, check oil and water regularly, fix damage promptly with quality repairs and avoid risky modifications.

3 Park off-street and ideally under cover if possible. New Zealand's wild weather conditions – and the debris that comes with them – can take their toll on paintwork, glass, rubber seals and wiper blades.



MAS offers different types of car insurance based on your needs, with Comprehensive being the most popular. This option includes full cover for the insured vehicle as well as legal liability cover for damage caused to other people's property. It also has additional benefits such as no excess on lock and key replacements, no excess on windscreen glass repairs and the ability to choose your own repairer. Get in touch with MAS on 0800 800 627 to find the right cover for you.

Myth busters

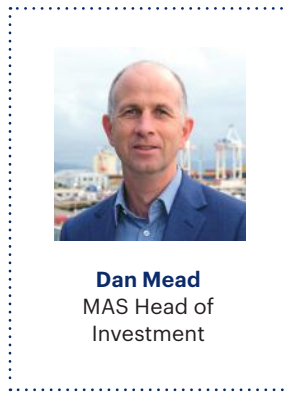
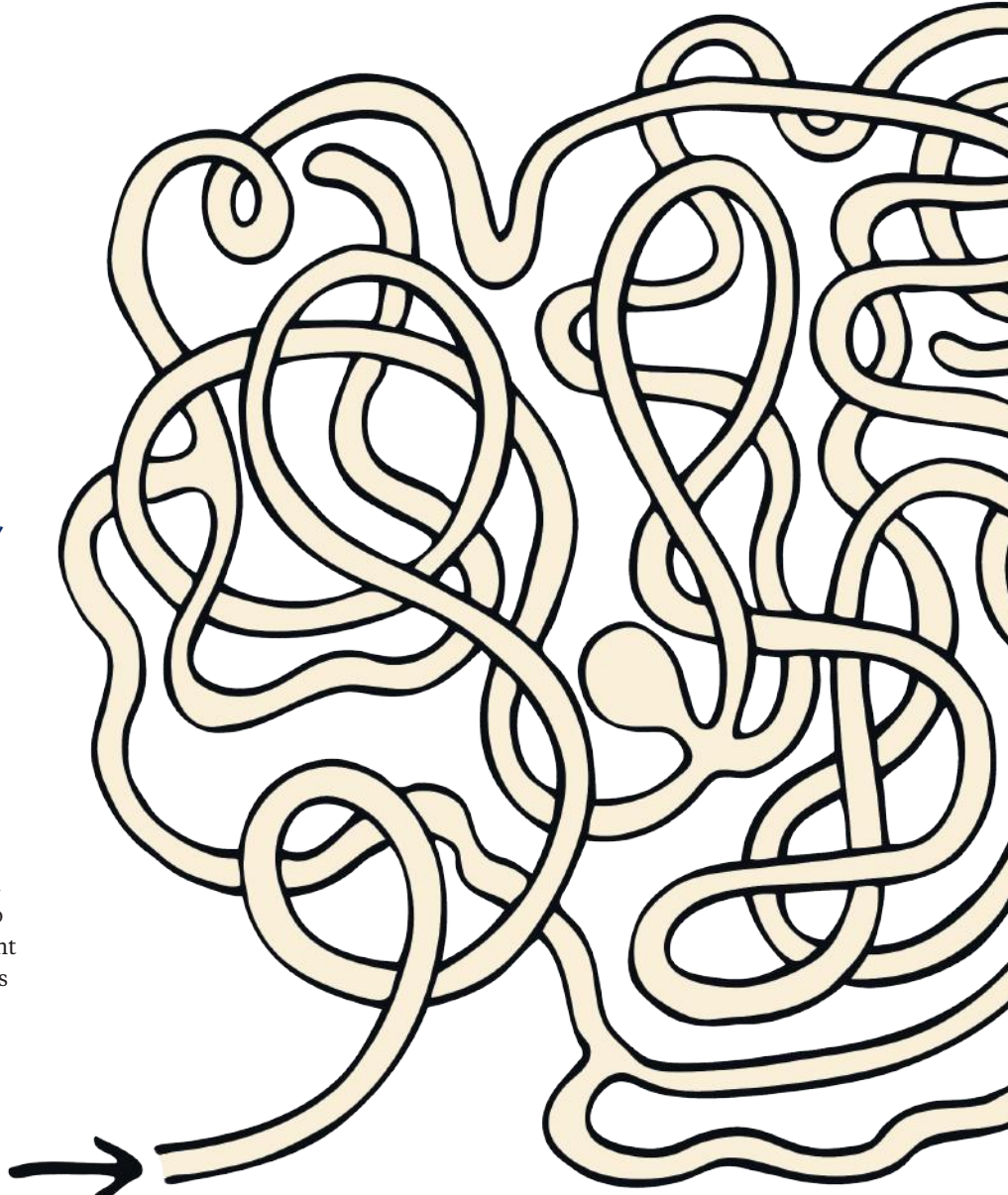
There are many myths that surround what can sometimes be seen as the mysterious world of investing. To help set the record straight, MAS Head of Investment, Dan Mead, shares the truth behind some of these misunderstandings.

MYTH You need to be wealthy before you can start investing.

You don't actually need a lot of money to get started. In fact, you only need \$500 to open a MAS Investment Funds account, so you can really start at any age or stage. You do need to be over the age of 18 to open a MAS Investment Funds account in your own name, but parents or guardians can open one on behalf of their kids at any time to get them started.

MYTH Investing is just too risky. People often think that share markets are scary and worry that they could end up losing all their money. While this is true in very rare situations, it typically only occurs if you put all your investments into just one or a handful of companies or bonds, and those investments completely fail or default. The time invested also matters – you have a higher possibility of losing money if you only invest in the share market over a short period. Investing is a long-term proposition.

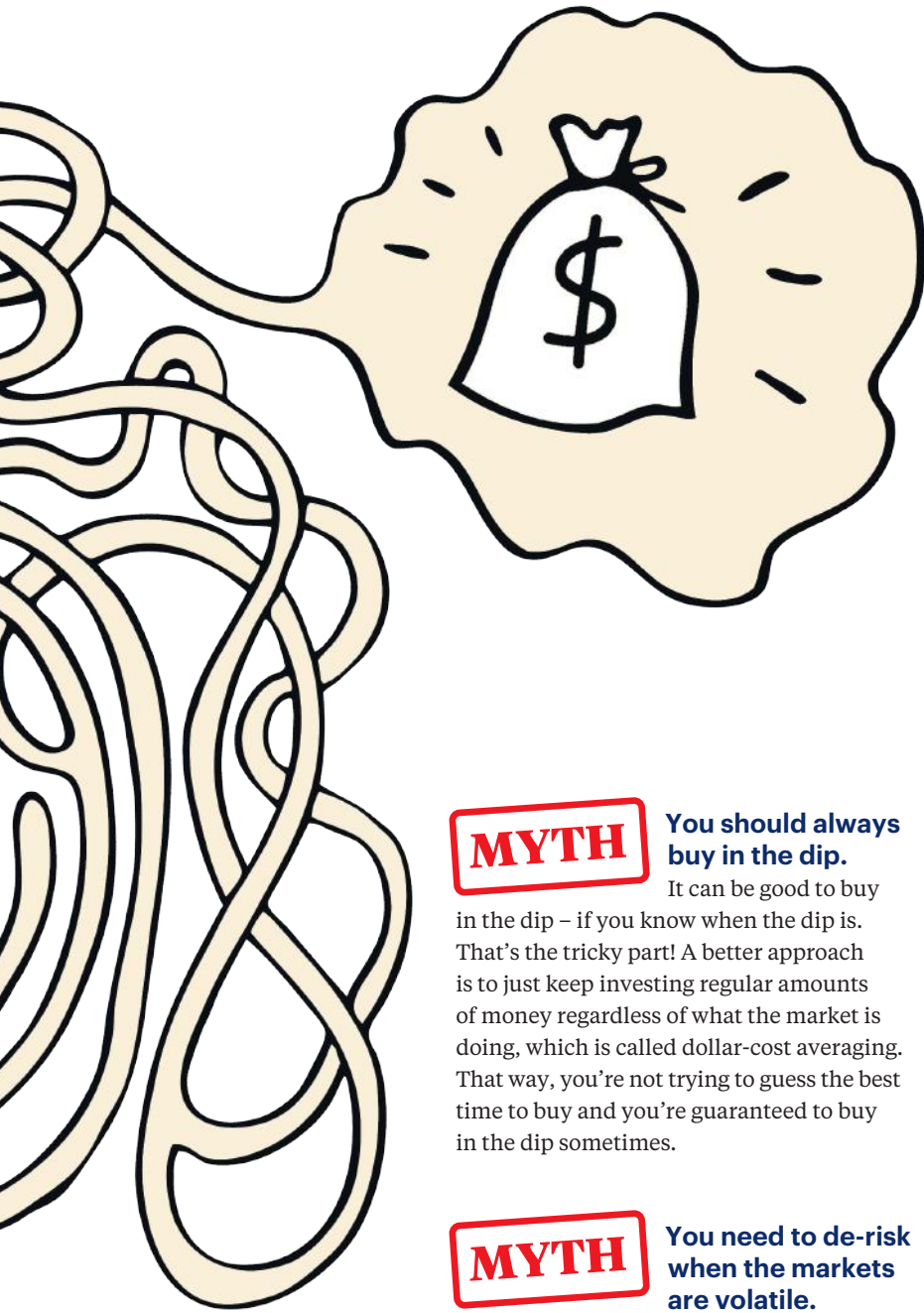
However, if you diversify your investments, which means you spread your money across different asset classes, countries, industries and companies, then the odds of losing everything lowers substantially. MAS funds are diversified in this way.



Dan Mead
MAS Head of Investment

MYTH It's better and safer to keep money in the bank.

On the one hand, yes, when you have money in a bank account it won't experience the sudden ups and downs that other investments might. However, while it avoids those risks, it doesn't protect you from inflation. Inflation is when the cost of everyday goods and services goes up over time, meaning your money buys less than it used to. So, if the interest rate your bank pays you is lower than the rate of inflation, your money is actually losing its buying power.



MYTH

You should always buy in the dip.

It can be good to buy in the dip – if you know when the dip is. That’s the tricky part! A better approach is to just keep investing regular amounts of money regardless of what the market is doing, which is called dollar-cost averaging. That way, you’re not trying to guess the best time to buy and you’re guaranteed to buy in the dip sometimes.

MYTH

You need to de-risk when the markets are volatile.

It’s important to have your long-term goals in mind and not get swayed by volatility. Sometimes the best days for growth in the market happen right after a big drop. If you get worried during a downturn and pull your money out, or switch to a low-risk fund, you might miss those crucial ‘best days’ when the market bounces back, and that can have a huge impact on your money.

It’s all about staying in the market and not looking at your investments daily, because that’s when you might do something that goes against your long-term investment goals. It’s best to be on autopilot and set up regular payments that go into your savings so you don’t have to think about it.

MYTH

High risk means higher returns.

This is not necessarily always the case. It’s generally expected that you’ll get high returns, but it depends on the specific time period and type of investment as to whether that’s the case. Just look at what has happened to bitcoin recently.

MYTH

Past returns predict future returns.

This is not true. That’s why you’ll often see a disclaimer at the end of investment advertisements where fund managers are required to state that ‘past performance is not an indicator of future performance’. The reason for this is that markets are always changing, therefore investors move their focus to different types of companies, industries or investment strategies over time. Sometimes a few big companies or specific sectors might lead the market for a while, but this leadership doesn’t last forever.

MYTH

All KiwiSaver scheme funds are the same.

In the first instance, I’d say that the most important thing is that you’ve joined KiwiSaver. It’s good for your long-term financial security and your future self is going to thank you for it.

There are, however, some differences between funds and you should understand what those differences are before investing.

Some KiwiSaver scheme funds are passively managed, so they aim to match the market’s performance, not beat it. They usually have lower fees but they may not generate the same after fees returns as actively managed funds. Then there are also different asset allocations among different providers, i.e. how your money is spread across different types of investment sectors, like company shares, property or cash.

It’s good to understand what you’re investing into, so again, consider speaking to an Adviser so they can help you make the right choice. ♥

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Sweet escape

MAS Member Elisabeth Easter looks at the mental and physical effects of limiting added sugar in your daily diet, and shares some healthy alternatives.



When a colleague shared that she was taking a break from processed sugar, I thought, “Well, that’s not for me,” because sweet treats are a big part of my life. Not sweets, per se, but I do love chocolate and cake. Baking really floats my boat; my spiced apple cake is sublime, if I do say so myself. Ditto my lemon drizzle. That said, I’m also committed to daily exercise to offset some calories.

When I looked into the sugar thing more, though, I learned about its impact on health.

Consuming too much added sugar (which, as the name suggests, is sugar that is not naturally occurring, but has instead been added to food) can increase blood pressure and chronic inflammation and has been linked to a greater risk of heart health problems, cardiovascular disease, stroke and osteoporosis. Some studies also suggest it’s linked to certain cancers, primarily through its contribution to obesity, and evidence indicates it may affect overall cognitive deterioration.

I also learned that at a day-to-day level, reducing or going without could improve my mood, skin and sleep, as well as stabilise my energy levels. So I figured a period of abstinence would be interesting. Did I have a dependency? Would I feel a lack? Would I notice if my gut health improved?

The first day was uneventful until it was time for my afternoon coffee – with NO treat. I still had a cuppa, but without a generous slice of the aforementioned apple cake, it was boring. Instead, I replaced cake with fresh fruit and nuts, plus a bigger lunch with extra protein. My bedtime coffee (don’t judge) was also cake-less, but the pangs felt psychological, not physiological. I missed my cosy habit.

Hot summer nights saw me skip my iced tonic. As a non-drinker, a ‘special drink’ when others are imbibing feels fun. And no splash of Rose’s Lime in a big glass of iced water after gardening, either. But I definitely wasn’t going to replace sugar with artificial sweeteners. Not only are they completely devoid of goodness, they can actually strengthen our preference for sweet things. As a result, I drank more milk and more herbal tea.

When I had the occasional cafe meeting, I browsed the contents of cabinets like a hungry seagull, my beak

The experiment was more of a circuit breaker for a moderate sugar consumer.

pressed up against the glass. Yes, I could have had a cheese scone or a savoury muffin, but that wouldn't have scratched the itch.

Even after 4 weeks, I still felt wistful for my cake breaks. As for shedding kilos, I couldn't be sure as my bathroom scales aren't reliable, and I no longer fixate on weight. However, as a sometimes-actor who has to regularly measure myself for costume fittings, I can tell you I lost 2.5cm around my middle.

In other respects, life felt no different without cake, chocolate, a few fizzy drinks and an occasional ice cream. Instead, the experiment was more of a circuit breaker for a moderate sugar consumer. What it did do was make me mindful of what drives my desire for certain foods at certain times. Whether I'll resume my twice-daily cake habit remains to be seen, but my workmate Melissa (see right) saw real results. ♥

Simple swaps

1 Soft drinks are full of sugar and offer no nutrients, so try sparkling water infused with lime, orange or mint leaves instead.

2 Flavoured yoghurts often pack in several teaspoons of sugar, so buy plain yoghurt and add your own frozen berries or sliced banana.

3 Pre-made sauces and condiments hide surprising amounts of sugar, so read labels carefully and opt for simple herbs and spices to add flavour instead.

4 Avoiding highly processed foods generally helps with sugar reduction. Choose meals and ingredients that have clear nutritional value.



Family challenge

Last year, Elisabeth's colleague Melissa Silkstone, along with her parents and her brother, decided to go without sugar for 10 weeks leading up to Christmas.

"It started after I visited my brother in Melbourne," explains Melissa. "We made the most of the food scene there and, on our final day, as we shared a caramelised tiramisu, I joked that I didn't think I could eat sugar again until Christmas – and my brother said, 'Let's do it!' When we told our parents about our pact, they got FOMO and decided to join us in the challenge.

"Our plan was to go completely cold turkey on processed sugar. No lollies, chocolate, ice cream or baked goods, but fruit, yoghurt and honey were permitted. We were also allowed one or 2 alcoholic drinks at pre-Christmas work functions.

"The first 2 weeks were the hardest. Cravings were intense, especially after dinner, and we used yoghurt or fruit to get through the evenings. The cravings did ease, but social situations were a challenge. Watching others enjoy treats sparked lots of conversations.

"We'd share photos in our family group chat and rate our cravings out of 10. Dad struggled the most, as he has a serious sweet tooth. Fittingly, he and Mum first met when she worked



After a few tough weeks, Melissa and her family felt the benefits of reducing their sugar intake.

in an ice cream parlour!

"In the end Dad saw the biggest impact, losing 7kg just by cutting sugar, without changing exercise or his overall diet. My brother lost 5kg and my mum and I each lost 2.5kg.

"Importantly, we all slept better and became more aware of how much sugar we normally ate in a day. You don't really notice it until you actively cut it out. On Christmas Eve we finally had dessert – brandy snaps with cream. They tasted incredible, but we were completely sugared out after just one each!

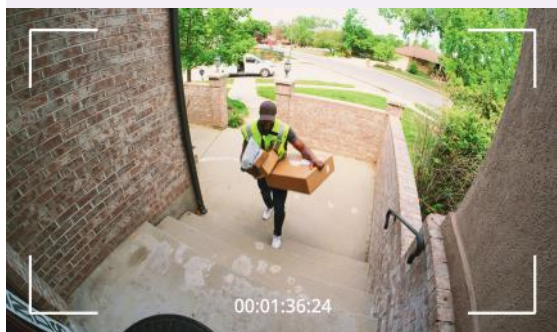
"Since then, we've relaxed the rules and agreed to just have treats on weekends. Dad has continued to do well, and his GP has been amazed at the improvements in his bloods, cholesterol and weight."

Tech savvy

Keeping up with technology feels like a full-time job these days. There are so many new apps and updates, and AI seems to infiltrate everything. It can be hard to tell what's helpful and what's hype, so here are 8 hacks that might make your life a bit easier.

1 Safe and secure

Home security used to mean elaborate alarm systems that were prone to shrieking at the merest provocation. Now they're much more sophisticated. Smart security cameras and doorbells can be purchased for as little as \$60, you can install them yourself, and they allow you to monitor activity around your home in real time. See who's at the door while you're at work, check if the kids are back from school, or confirm you actually did lock up before leaving – all from an app on your phone. Some smart cameras and doorbells are audio enabled too, so you can speak to the person on your doorstep from wherever you are.



2 Movement motivator

Finding time to exercise is hard enough, and figuring out the right workout to choose can be a bridge too far when motivation is low. Fitness apps eliminate that mental hurdle by serving up ready-made workouts tailored to your level. If you just want to get out and move, apps like Strava are great for tracking runs, walks and bike rides around your neighbourhood, so you have a tangible record of your efforts and data on what you've achieved. For home workouts, Nike Training Club offers free, expert-led sessions covering everything from HIIT to yoga, so someone can talk you through it and keep you on track.



3 Pet patrol

Realising your dog has slipped through the fence or waiting for your cat to return from a late night prowling session is a stressful time for pet owners. Investing in a pet tracking device – a small GPS tracker that attaches to your pet’s collar – could help ease that anxiety. These show your pet’s location on your phone’s map so you don’t need to roam the neighbourhood calling out their name. Even if they’re not lost, wouldn’t you like to know where your cat goes each day? Enjoy hours of entertainment tracking their routes.



Dinner dilemmas

How many hours have you spent staring into the fridge or pantry wondering what you can make from the random assortment of items residing there? Inspiration is seldom helped by small voices demanding, ‘What’s for dinner?’. Well now you can outsource this everyday problem to AI. Feed in the details of the ingredients at your disposal, and within seconds you’ll have meal suggestions that actually work with what you’ve got, no emergency supermarket dash required. Sadly it can’t do the actual cooking... yet.



5 Decor done right

Gone are the days of buying a couch only to discover it dominates your lounge, or painting an entire wall only to hate the colour by morning. Smart home decorating tech now lets you test-drive design decisions before committing to a purchase. With augmented reality (AR) app features from retailers like IKEA and Freedom Furniture, you can virtually place furniture in your actual space through your phone’s camera. Paint brands like Resene let you photograph your walls and digitally ‘paint’ them in thousands of colours, showing you exactly how Rice Cake compares to Truffle in your specific lighting.

6 Fast facts

No one wants to imagine themselves in a medical emergency, but this hack could literally be life-saving if disaster strikes. Both iPhones and Android devices let you add critical emergency details that are visible from the lock screen, no password required. This can include your blood type, allergies, medications, emergency contacts and any medical conditions first responders should know about. On iPhone, it’s called Medical ID (go to the Health app and tap your profile picture to find it; on Android, it’s called Medical Info and is found via Settings under Safety and emergency.

More juggle, less struggle

The invisible load of parenting isn’t so much the doing, as the remembering – keeping across the play dates, parent/teacher interviews, dress-up days and doctor’s appointments. Thankfully, a clever Kiwi mum invented an app called PAM (Personal Admin Manager) to make life easier. PAM is an AI-driven assistant that automatically organises family schedules. It processes info from emails, school newsletters, appointment reminders, group chats, screenshots and any other brain dumps you provide. It merges all the details into a single, easy-to-manage system that sits in both parents’ phones so everyone knows what’s what.



8 And switch off

While clever tech can make our lives easier, and even bring us peace of mind at times, it’s not always our friend. Sometimes turning off devices and the constant stream of notifications is the best thing to do for an overstimulated brain. In those moments, connecting back to the analogue world – a physical book, a face-to-face conversation, a walk without headphones – might be the smartest hack of all.



Lucky move

MAS Member Narly Kalupahana is living the dream in his recently renovated Devonport villa.



When lawyer Narly Kalupahana moved to Auckland from Hong Kong with wife Rachel and baby son in tow, the former Wellingtonians bought a small villa in the seaside suburb of Devonport as their first home back on Kiwi soil. With 3 bedrooms, a half section and family close by, it was the perfect landing pad.

“It felt huge compared to the apartments we were used to in Hong Kong,” says the patent attorney and long-time MAS Member. “We loved Devonport straight away. We could walk to the ferry to get to the city for work, the village was lovely and the beaches in summer were fantastic.”

But as their family grew, the couple would often find themselves glancing over the fence at their neighbours’ much larger villa, complete with second storey, generous backyard and swimming pool. “We’d go over for drinks and think, ‘Now that would be the perfect house.’ We loved it.”

Fast forward a few years, and after dropping the occasional hint to let them know if the place ever came up for sale, that dream house next door became theirs. “We agreed on a price and it was all signed and sealed within a couple of days. It was the easiest sale process ever.”

High ceilings, matai floors and light-filled rooms made it an easy fit for family life with their 3 growing children. But after a few years the couple began shaping the house to better suit their life. Keen entertainers, they created an outdoor living area with a louvred roof and heaters for all-weather use, and a new kitchen with warm timber joinery, double ovens and a large stone bench that now doubles as Narly’s office for much of the week. “I have a desk upstairs, but I love working here,” he says.

“I like being around when the kids get home from school. I can keep an eye on what they’re ransacking from the cupboards.”

Last year was stage 2 of the revamp, led by Jimmy Lawton from local firm Geoff Richards Architects with the renovation work done by Tony Gordon and Elevation Builders. A cosy snug was added, finished with soft green carpet and stylish timber shelving. A generous new family bathroom also went in.

Now 10 years on, and with pet dog Doris by his side, Narly says the decision to move next door was the best one they could have made. “We’ve got the house exactly where we want it. I can’t see us ever leaving. We feel pretty lucky.”

Want to share your home? We’d love to feature it in onMAS. Email onmas@mas.co.nz.

Blank canvas

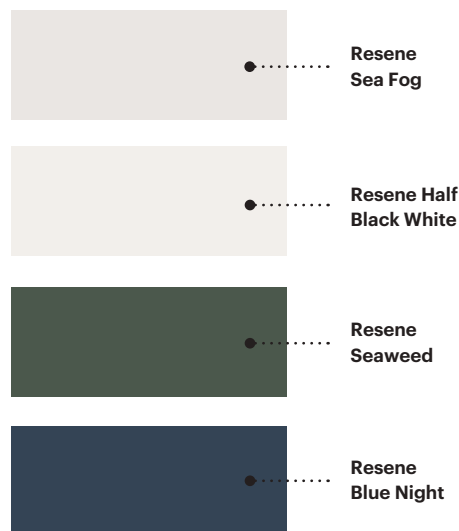
A light and neutral interior colour scheme of Resene Sea Fog with Resene Half Black White trims was used in both of Narly and Rachel's Devonport homes. "We used them in our first house and settled on the same colours for this one as we really liked their shades." The off-white walls of the cosy snug provide the perfect backdrop for the couple's artworks, including bold portraits of China's last emperor, Emperor Puyi, purchased while they were living in Hong Kong (right).



Above Narly in the snug with his canine companion Doris. **Below (clockwise from left)** The kitchen is now a hub for the busy family; taking pride of place in the bedroom is a portrait of their first dog, Max, who died last year; a landscape by Taranaki artist Linda McFetridge hangs against Resene Sea Fog walls in the living room above a bench made with timber from a 1949 Guangzhou ferry. **Opposite** The hallway features 2 'Multiplane' Mark Cowden artworks, plus a David Trubridge lightshade which complements the oak balustrades.



Get the look



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





Golden getaway

Looking for a stunning holiday spot where nature and history come together? Writer Sarah-Kate Lynch highlights the best that Arrowtown has to offer.

My dream, come holiday time – if it’s not a foreign beach within walking distance of delicious food, a cold rosé and a dash of history – is an ivy-covered cottage within walking distance of delicious food, a cold rosé and a dash of history.

They’re not as easy to find in this part of the world as perhaps among the cobbled streets of Tuscany or the lavender-filled fields of Provence, and I have, on one occasion, arrived in small-town New Zealand expecting ivy and found instead a candlewick bedspread nailed over a window to spare me the view of a dozen dusty utes in a public carpark. Epic fail on my part.

You can, however, find the charm, the rosé, the thread count and a smorgasbord of wining and dining options in the historic Central Otago settlement of Arrowtown.

While Queenstown has its ‘big little city’ adventure vibe, Arrowtown, 15 minutes

from the airport in the opposite direction, boasts a picture-perfect main street running alongside a lovely river shaded by leafy trees, with exquisitely explorable mountains in the background.

Arrowtown Lodge in Anglesea Street is a boutique hotel mere steps away from the main drag. With its lush gardens,



private villas and plentiful outdoor spaces with shade for summer and outdoor fires for winter, it’s a one-stop holiday shop.

Drop your bags, drink in the scenery, then hit Buckingham Street for something a little stronger. A new addition to the eatery landscape is Swiftsure by Man o’ War: an idyllic spot to idle away an afternoon. Cave on Arrow Lane is great for a sushi fix, La Rumbra is a local favourite for tapas and good cocktails, and the Fork and Tap hums with clinking glasses, smacking lips and live music.

Have a negroni at the Dorothy Browns cinema and bar then catch a movie, or grab a bottle of wine and check out Nadia Lim’s Royalburn Farm Shop where everything you could possibly want to eat on a picnic – and then some – is available, and you’re about 100 steps from the Arrow River for an al fresco rendezvous. The late evening light in spring and summer gives you plenty



Opposite Historic Buckingham Street is lined with heritage buildings housing unique stores like Wilson & Dorset (left); Sarah-Kate with The Gold Shop's giant nugget. **Clockwise from left** Designer boutique Muse; Nadia Lim's Royalburn Farm Shop; the picturesque Arrow River; tapas at La Rumbra. **Below** Swiftsure by Man o' War.



more hours to breathe in the great outdoors. And in autumn? The colours!

Speaking of the great outdoors, there are more walks leaving from downtown Arrowtown than you can poke a stick at. I personally like a large ice cream from Patagonia before I head off anywhere, and I typically take a box of their dark chocolate cherry pinot noir truffles home with me too (you're welcome).

You can walk from bridge to bridge along the flat riverbank, take the high road up Tobin's Track for a stunning view back across the Whakatipu Basin to Queenstown. If you have more time and proper shoes, the Sawpit Gully Trail is a stunning round-trip hike into the back country that begins and ends at the historic Chinese Village, which traces the town's gold-mining roots. Dishery is good for a morning coffee in the sun while you're over that way. Up the hill is the Arrowtown monument, a lovely stroll, and if you keep following your nose up to Bush Creek Road you will find an outpost of the ridiculously popular Queenstown hotspot Fergburger.

If golf is your thing, there are 3 courses (soon to be 4) nearby. Millbrook is well known and comes with a great Japanese restaurant (Kobe). Arrowtown Golf Course is open to the public, and if you're feeling

flush you can play at The Hills, the stunning course studded with sculptures built by the late Michael Hill. Up to 12 non-members can book a round Monday to Saturday. I'm not a golfer but have been to the divine Club House at The Hills, which is worth visiting all on its own – and it has merch. If you are not into golf but would like to be, why not gather a few girlfriends and sign up with the delightfully named Kiss My Putt for a Rookie Retreat?

Shopping-wise, Buckingham Street punches well above its weight – even the pharmacy is located in a gorgeous historic building. You can shop for clothes at Muse, buy a little something for your home at Nadene Milne Gallery, or stop in at Wilson & Dorset and luxuriate in their beautiful sheepskins. It's impossible to leave this store without one (or it is for me anyway).

Getting back to gold, pop in to The Gold Shop and ask to see the giant nugget found on the West Coast a few decades ago – it's quite a stonker! But don't try buying it: others have offered the moon and it's not

for sale. But I buy my pearl earrings here because each visit seems to be timed with having recently lost one. If this whets your appetite for the gleaming stuff, you can hire a gold pan and instructions on what to do with it from the museum a few doors down, stopping off for supplies at the British Lolly Shop on the way.

Tuscany may have its cobbles and Provence its lavender, but for a passport-free vacay with all this at your fingertips, why would you go further? ♥



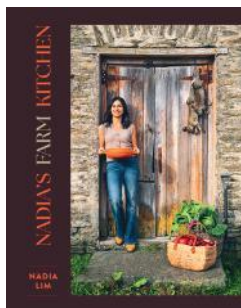
Country comforts

In her new book, 'Nadia's Farm Kitchen', popular cook Nadia Lim sources ingredients from her Central Otago farm and beyond to create flavourful food that warms the soul.



Five years since her last cookbook release, New Zealand cook Nadia Lim is back with 'Nadia's Farm Kitchen', a celebration of seasonal cooking, eating and living. Since moving from Auckland to Central Otago in 2019, Nadia and her family – husband Carlos and their 3 sons, Bodhi, River and Arlo – have embraced rural life at Royalburn Station. In her new book, Nadia shares not only 80+ delicious, seasonal dishes, but also a glimpse at life on the farm. Here are 3 warming recipes to try that are perfect for autumn.

Extract from 'Nadia's Farm Kitchen' by Nadia Lim. RRP \$55. Published by Nude Food Inc.



Carlos' favourite seafood chowder

We're a long way from the sea, but luckily we know a couple of good fishermen who frequent the waters around Stewart Island. We trade lamb or Swifty beer for fresh fish and the occasional cray, and when we do, this chowder is on the menu. Simple, soul-warming and perfect for colder weather, it brings a little taste of the coast to our alpine table.

Serves: 4–6

Prep time: 20 minutes

Cook time: 30 minutes

1kg fresh mussels in their shells, scrubbed and cleaned
Pinch of saffron threads
1 large leek, chopped
3–4 garlic cloves, chopped
½ teaspoon smoked paprika
50g butter, cubed
2 tbsp plain flour
4 medium potatoes, peeled and diced
200–250g raw prawns, shelled
450g fresh white fish fillets and/or crayfish meat, cut into chunks
Juice of ½ lemon
Handful of finely chopped parsley and/or dill
½ cup sour cream or crème fraîche, to serve

1 Place the mussels in a large pot and add enough cold water to just cover them. Cover and bring to a gentle simmer over medium heat. Cook for 4–5 minutes until the mussel shells open. Discard any that remain closed.

2. Using tongs, transfer the mussels to a bowl. Strain the mussel stock through a fine sieve into a large bowl or pot. Stir in the saffron threads and let them infuse while

you continue with the recipe.

3 Return the pot to the stove and heat a drizzle of olive oil over medium heat. Add the leek and garlic and cook for 3–4 minutes until softened. Stir in the smoked paprika and cook for 30 seconds.

4 Add the butter and, once melted, stir in the flour and cook for 1 minute, stirring constantly to form a roux. Gradually add 1–2 ladles of the saffron-infused mussel stock while stirring to create a smooth base.

5 Add the potatoes and about 1.25 litres (5 cups) of the stock. Simmer for 10–15 minutes, or until the potatoes are tender. Add more stock if needed and stir occasionally to prevent the chowder from sticking to the bottom of the pot.

6 Meanwhile, remove the mussel meat from the shells and chop roughly. Chop the prawns if they're large. Add mussels, prawns, fish and lemon juice to the pot. Stir gently and cook for 3–5 minutes, or until the seafood is just cooked through.

7 Season with salt, pepper, and more lemon if needed. Stir through the fresh herbs. Serve with a generous dollop of sour cream or crème fraîche.

Moroccan lamb shank Cornish pasties

In the 17th and 18th centuries, Cornish pasties were the go-to portable lunch for miners, fishers and farmers – practical, hearty parcels eaten hot or cold. In this version, the traditional pastry takes on a North African twist with a deeply spiced, meltingly tender filling of slow-cooked lamb shanks with harissa, dried fruit and tomatoes. The filling can be made ahead and chilled – make sure it's completely cold before assembling so the pastry stays crisp. You can also bake the pasties in advance, store them in the fridge, then reheat and crisp them up in the oven before serving.

Makes: 6 pasties

Prep time: 30 minutes

Cook time: 3 hours

1 large onion, diced
2 carrots, diced
1 stalk celery, diced (optional)
2–3 tbsp harissa paste
1 x 400g can chopped tomatoes
2½ cans water, mixed with
2 tsp beef stock powder
½ cup chopped dried apricots,
mango or sultanas
Pinch of chilli flakes (optional)
4 lamb hind shanks
2 tsp cornflour
6 square sheets puff pastry
3 tbsp milk whisked with
1 egg, for brushing pastry
Sesame seeds, to garnish
(optional)

1 Preheat oven to 170°C. Heat a drizzle of olive oil in a large ovenproof, stovetop-safe casserole dish or Dutch oven.

Add the onion, carrot and celery (if using) and cook over medium heat for 5–7 minutes until softened.

2 Stir in the harissa paste and cook for 1 more minute until fragrant. Add tomatoes, stock water, dried fruit, chilli flakes (if using) and the lamb.
3 Bring to a simmer, then cover with a lid and transfer to the oven. Cook for about 2½ hours, or until the meat is falling off the bone.

4 Remove lamb shanks from the casserole dish and set aside on a board. Place the dish with cooking sauce back on the stovetop over medium heat. Mix the cornflour with

2 tbsp cold water, then stir into the sauce. Simmer for 10 minutes, stirring regularly, until thickened and reduced. Season with salt and pepper.

5 Use two forks to shred the lamb meat from the bones. Add the meat to a large bowl along with the thickened sauce and mix to combine. Chill in the fridge until completely cold.

6 When ready to assemble pasties, preheat the oven to 220°C and line a baking tray with baking paper. Defrost the pastry until pliable but still cold. On a lightly floured surface, trim the corners of each sheet of pastry to make

into a large circle (or use a bowl or plate as a guide). Place ¾–1 cup of the cold lamb mixture in the centre of each pastry circle. Fold into a half-moon shape, pressing the edges firmly to seal. Crimp the edges with a fork to secure.

7 Carefully transfer the pasties to the baking tray using a fish slice. Brush the tops with egg wash and sprinkle over sesame seeds (if using). Bake for 25–30 minutes, or until the pastry is puffed, golden brown and crisp. Cool slightly before serving – delicious hot or cold, especially with a salad.





Spiced apple, walnut and caramel brioche scrolls

These scrolls are to die for – soft, rich, pillowy brioche encases spiced apple and nuts, topped off with a sticky caramel glaze. They're a special treat, perfect to pack for an outdoor adventure.

Makes: 8 large scrolls
Prep time: 30 minutes
(+ 2–3 hours rising time)
Cook time: 20–25 minutes

BRIOCHE DOUGH

500g self-raising flour
 1 tbsp instant yeast
 ¼ cup caster sugar
 1 tsp salt
 3 free-range eggs
 125ml warm milk
 1 tsp vanilla extract (optional)
 125g very soft butter
 (or dairy-free spread)

FILLING

½ cup brown sugar
 2 tsp ground cinnamon

1 tsp mixed spice
 75g butter, softened
 (or dairy-free spread)
 2 tart apples, peeled and
 finely diced
 ½ cup chopped walnuts
 or pecans

CARAMEL GLAZE

½ cup brown sugar
 ¼ cup cream (or coconut
 cream)
 2 tbsp butter (or dairy-
 free spread)
 ½ tsp vanilla extract
 Pinch of flaky sea salt

1 In a large bowl, mix flour, yeast, sugar and salt, and

make a well in the centre. In another bowl or a jug, whisk together eggs, warm milk and vanilla, if using. Pour into the dry ingredients, stirring with a wooden spoon until a shaggy dough comes together.

2 Tip dough onto a clean, dry, lightly floured surface. Start kneading, adding the butter, a few tablespoons at a time, as you knead. At first, it will seem like the butter won't mix in. Keep squishing and folding it in, and it will eventually incorporate. The dough will feel sticky and messy, but trust the process. After kneading for about 10 minutes, the dough will become smooth, soft and far less sticky. To knead, stretch the dough out by pushing it away from you with the heel of your hand, then fold it over, turn 90 degrees and repeat. Resist

adding more flour unless needed – if so, add just a light dusting at a time.

3 Place dough in a greased bowl, cover with a tea towel, and let it rise for 1–1½ hours at room temperature or overnight in the fridge.

4 To make the filling, mix the brown sugar, cinnamon, mixed spice and softened butter into a paste. Place diced apples in a clean tea towel and wring well to squeeze out excess moisture. Toss in a bowl with chopped pecans or walnuts.

5 On a lightly floured surface, roll the risen dough out into a rectangle about 30 x 40cm long. Spread brown sugar-butter mixture over the dough, leaving an edge at the top and bottom long edges. Sprinkle over diced apple and nuts.

6 Roll up dough tightly and firmly into a log along the long edge. Slice the log into 8 or 9 pieces. Round each piece with your hands and gently press down on top to keep the filling contained.

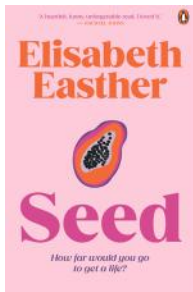
7 Place scrolls in a baking dish lined with baking paper. Leave space between them to expand. Cover and let rise again for 30–45 minutes.

8 Preheat oven to 180°C. Bake scrolls for 20–25 minutes or until golden and cooked through.

9 To make the caramel glaze, combine the brown sugar, cream and butter in a small pot over medium heat. Stir and bring to a simmer, stirring often. It should thicken slightly. Remove from heat and stir in vanilla and salt, and let it cool slightly to thicken more. Drizzle over the warm scrolls when they are out of the oven.

In review

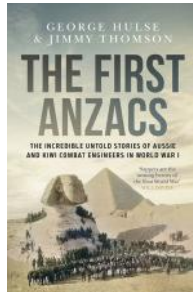
Recommended reads



Seed

by Elisabeth Easter

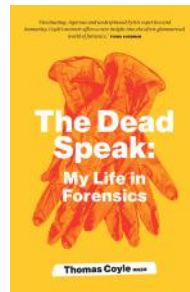
MAS Member and onMAS contributor Elisabeth's debut novel (which first came into being as a play, winning the 2014 Adam NZ Play Award) follows the lives and fertility journeys of four women: two are desperate for a baby; two are navigating motherhood and career. The story, some of which was inspired by Elisabeth's own fertility experiences, explores the lengths some women will go to for what they want most.



The First Anzacs

by George Hulse and Jimmy Thomson

From Gallipoli to France and Belgium, this book highlights the previously untold and often overlooked stories of Australian and New Zealand combat engineers – also known as sappers – who risked their lives to dig trenches and tunnels, plant explosives and otherwise sabotage the opposition during the First World War.



The Dead Speak

by Thomas Coyle MNZM

From investigating murders at Scotland Yard, to identifying victims of global disasters – including the 2004 Boxing Day tsunami in Thailand and the 2011 Christchurch earthquake – Thomas takes readers behind the scenes of his decades-long career as one of New Zealand's leading forensic experts. Not for the faint-hearted.

Listen up



Kelly Tarlton's Final Treasure Hunt

He was the founder of Auckland's iconic underwater aquarium, but what many people don't know is that Kelly Tarlton was an avid treasure hunter who explored shipwrecks across the world. This 7-episode series follows Kelly's friends, family and fellow marine enthusiasts as they set out to complete his last expedition.



The Gift

At-home DNA kits have become increasingly popular in recent years. But what happens when the results reveal more than you were expecting? Across 2 seasons, British journalist Jenny Kleeman interviews people whose tests have revealed long-buried family secrets, uncovered fertility fraud, and even helped track a long-time fugitive.



One to watch

Caterpillar

In cinemas 14 May

Set in early-2000s Wellington, this film follows 3 generations of women living under the same roof, who, says director Chelsie Preston Crayford, are “muddling through 3 very pivotal life stages with everyone's needs colliding”. Single mother Maxine fights to fund her dream career, daughter Cassie deals with the turmoil of teenage life, and grandmother Huia silently comes to terms with her dementia.

Chancery
Chambers

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Law and order

MAS Member Sarah Wroe, of Eldon Chambers, is a civil litigator who helps people resolve or avoid business or property disputes. It's a demanding job of intensive research, interviewing, negotiating and, sometimes, arguing in court.

Sarah says that while no case is quite the same, the stakes are always high. "For clients, this is usually the worst thing that's ever happened to them, whether they're the director of a company or a couple who have just bought their first home." Here, she shares what her typical working day involves.

8:00am As a barrister, I'm self-employed, so I can choose to come in a bit later and work on weekends or in the evenings if I need to. I've got 3 kids, so I like to be there for them in the morning. I commute by e-bike.

9:00am to 7:00pm My day usually involves a lot of reading. I have to work through lots of emails and documents to find what's relevant. Nowadays, clients often give an AI-generated summary of what they think their case is, but it's backed up with lots of documents. I'll go through those and then advise people whether they have a claim.

I do predominantly plaintiff work, so people come to me if they've bought a leaky home and discover it once they move in or when they come to sell. It's usually their life savings and very often their main asset. Or it might be businesses who've not been paid and that's putting their family's livelihood at risk.

Next, I'll interview the clients and the people they think may support their claim. Sometimes I'm on the other side, dealing with people who've just been served with court documents because somebody thinks they've done something they shouldn't have.

At times, you need to file proceedings and start the court process before people will take you seriously. Then they have to decide what they're going to do. Even if they think they're going to win, they could still end up out of pocket because litigation is so expensive. It's a horrible position to be in, so even when I'm advising clients to bring litigation, I'll remember they're creating someone else's worst day. They have to be very sure about their claims, but often they've got no choice but to file proceedings; they've suffered massive losses and need to recover them. Most of my cases will settle either at mediation or in negotiation. It's fairly rare to go to trial. I only have a few trials a year.

7:00pm After work, I'll take the dog for a walk. I do still love watching a good TV legal drama. I think I'm quite good at compartmentalising so I don't bring my work home. As lawyers, we all probably carry our stress in ways that aren't obvious. I've been practising for 27 years now, and I still think about clients I had 20 years ago. They stay with you. ♥



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