

onmas

August 2025

The magazine for **mas** Members

Weight-loss revolution

Dr Lara Courtenay

The wonder drugs
transforming
healthcare



Easy as 1, 2, 3


Hato Hone St John's
life-saving lessons

True detectives

From local police to
global investigators

A warm welcome

Meet our new CEO



I've been with MAS for many years. I love that they know what it takes to own and run a veterinary business successfully. Their support and knowledge has been an important factor to helping us achieve that.

Ray Lenaghan MVB MANZCVS
Equine Dentist and Clinician,
Vets on Riverbank, Ōtaki



Voted Consumer People's Choice for 9 years in a row.

mas'

Your future's in good hands

8



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A warm welcome from MAS



I'm over the moon to be starting in my new role as CEO of MAS. Prior to joining, I'd been following MAS for some time, and it consistently stood out so clearly as a wonderful Kiwi business with a great customer philosophy, a reputation for excellence at point of claim and, of course, a fantastic Membership to serve.

Throughout my career, I have worked in lending and insurance, both here and in the UK. While some may view careers in financial services, investments and insurance as mundane, the true purpose lies in enabling and protecting individuals throughout their lives, ultimately supporting them to achieve a level of freedom and peace of mind.

I've been privileged to work alongside customers, directly and indirectly, at some of the most exciting or vulnerable points in their lives. When done well, it engenders deep loyalty. And the beauty of a mutual like MAS, where Members are shareholders, is the ability to prioritise their needs first, compounding that loyalty.

I firmly believe that the key to unlocking a great customer or Member experience is getting the employee experience right first – a happy, enabled team creates happy, enabled customers. Through my initial meetings over the past few months with some of my new colleagues at MAS, I've been struck by their immense pride in serving Members, and also the warm welcome they have extended to me, for which I am deeply grateful.

As CEO, it's a privilege to lead a business through a segment of its history. However, it should never be about me – every organisation is an organism with its own spirit and culture, and it's my job to nurture that and protect it during my tenure. As I start in this new role, I'm looking forward to getting to know the board, my new colleagues and you, the Members, better. It is inspiring to see some of your stories featured in onMAS, and I hope you will find valuable insights and a sense of pride within these pages, as part of this remarkable community.

As always, we'd love to hear your thoughts and article ideas at onmas@mas.co.nz, and don't forget to hop online to discover extra content and videos at mas.co.nz/onmas.

Jo McCauley
Chief Executive Officer

Tēnā koutou katoa.

Korihi ake ngā manu, tākiri mai te ata,
ka pō, ka ao, ka awatea.

Ka puta ake nei ko Matariki mā Puanga
me ō rāua hononga.

Koia rā te tohu o te tau hou Māori.

I te huringa o te tau whakamaumahara,
ka puta mai ko te tau hōu.

Ka ara ake ngā wawata, ka tau mai
hoki ngā moemoeā.

Tihei mauri ora!

Me mihi tuatahi ki ngā mātua tūpuna
kua whetūrangitia – moe mai rā.

Ki te iwi whānui, ngā hāpori katoa,
tēnā koutou, tēnā koutou, tēnā
koutou katoa.

Ka nui te whakanui i a tātou i tēnei wā
o te tau – te aranga mai o Matariki mā
Puanga, te wā o te hauhake, o te
whakawhānuitanga o te ngākau, o te
whakarite i ngā pae o mua.

Ko te tau hou kua tae mai – he wā anō
mō te whakatō i ngā manako hou, he
wā mō te whakakotahi.

Nō reira, ka huri te mihi ki tō tātou
Tumuaki hōu, kua tae mai.

Nau mai e te mareikura!

Nau mai ki te whānau, ki ngā wawata,
ki te waka o MAS ka kawē i a tātou
katoa ki te pae tawhiti.

Ko te pae tata ka taea – ko te pae
tawhiti ka whāia tonutia.

E kore te ara e tau i te kore e aratakina.

Nā reira, ka whakatau atu mātou ki a
koe – māu te huarahi e para, mā
mātou e whai.

Haumi ē! Hui ē! Tāiki ē!



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.

First things first with... Jo McCauley

Get to know our new business leader.

Tell us about your early years. I was born in Glasgow in the 1970s, and my brother and I were undiagnosed twins (he's the first medic in the family, working as a knee surgeon). We moved to Edinburgh and then Durham City when I was 5. By 21, I'd moved back to Edinburgh because I just loved it there, and it's where I had my 4 sons. At school, I was a jack of all trades and master of none, but I was artistic and creative, so I studied art history at the University of Nottingham.

What did you do after uni? I worked in a small ad and design agency, but wanted to move client-side. I got a role with Bank of Scotland and then moved over to Tesco Personal Finance. I started out marketing personal loans but quickly moved into product roles, looking after travel and car insurance. That's where my love of insurance and business growth started.

What prompted the move to New Zealand?

In Edinburgh, I lived in a shared house with a lot of Kiwis and made some really good friends. After they moved home, my husband and I would visit, and he just fell in love with the place. During the GFC things were very difficult, especially with me working in financial services and my husband in construction recruitment. We'd also had 2 intense winters and lived in a third-floor tenement with no parking. It's very hard to manage toddlers safely up the stairs or push a buggy for several blocks in the snow! When our fourth son arrived, we applied for a transfer with my husband's company and moved here 13 years ago.



Jo with her husband Michael and their sons Euan, Callum, Fergus and Brodie.

What was your career path here?

I worked in a product role at Southern Cross Health Society, then moved to GE Capital to support the launch of a supermarket credit card proposition. I hopped over to The Warehouse Group when they were setting up a retail financial services business, and then to Southern Cross Travel Insurance as CCO. I led the Covid response for our customers, and we had to downsize operations to survive. I became CEO during those years and supported the build back of the team from 40 to almost 200.

What do you love to do outside of work?

With work usually being incredibly busy, I'm happy to hang out around home on the weekends. With 4 boys, there's lots of chauffeuring, cleaning and washing – my 14kg top loader has been an absolute game changer! I've also got 3 male cats and a withdrawn guide dog (the only other girl in the house). I've come to realise that I just love nurturing things. That's probably why I had so many babies and animals! As I'm not allowed any more of those, I've moved on to houseplants and my home is full of them. Other than that, I'm a big fan of reformer Pilates, which I try my best to get to 3 times a week. ♥



I've come to realise that I just love nurturing things.

Firsts and faves

What was your first job? Working on the till in a garden centre, selling compost and petunias.



What's your favourite podcast right now? I'm a big fan of BBC Radio 4's 'Woman's Hour'.

What was your first car?

A Vauxhall Corsa – Silver Sammy was his name.



What's a great piece of advice that's stuck with you? I'll never forget my granddad telling me that the point of life was to be happy. Simple advice, but it's helped to shape me into someone who can easily find the positives in situations.

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News in brief

150 years young

The University of Otago Medical School celebrated its 150th anniversary in June, and MAS was proud to be a Gold Sponsor of the auspicious occasion. MAS's support helped the school to host a memorable event across 3 days that included inspiring lectures, debates and discussions from pre-eminent speakers and alumni, covering many compelling issues for medical practitioners.

Former Deputy Prime Minister Grant Robertson, who is Vice Chancellor of the University of Otago, said: "For a lot of people, this event has brought back the memory of their time studying at the University of Otago, in Dunedin or Christchurch or Wellington, and the incredible experience they had. From the University's perspective, we really value the graduates and the incredible contribution they make to



Above (from left) Professor Lutz Beckert, Professor Suzanne Pitama, Professor William Levack, Emerita Professor Dawn Elder and Professor Suetonia Green.

the people of Aotearoa and right across the world. Here's to the next 150 years!"

At the event, MAS was pleased to connect with many Members enjoying the festivities and commemorating their distinguished alma mater.



Moment in time

1949

University of Otago

Medical students in the Physiology Department conduct 'pain' experiments on each other to gain first-hand knowledge of reactions to such things as burns, cuts, pricks, cold and interruption of the blood circulation.

MAS-terpieces

We're excited to sponsor the Emerging Artist Gallery at Art in the Park, a uniquely created art show held at Auckland's Eden Park from 18 to 21 September. The event provides a platform for New Zealand artists to showcase their work for a weekend of unforgettable art and culture. The Emerging Artist Gallery features 12 young artists, displaying a range of mediums including painting, textiles, sculpture, toi Māori and digital art. Stay tuned for more details on the amazing young artists. Visit artinthepark.co.nz to buy tickets.



Above Art in the Park in 2024.



Birthday brilliance

The 2025 King's Birthday Honours saw a number of esteemed Members recognised for their important contribution to Aotearoa New Zealand. Our heartfelt congratulations to you all!

Dame Companion of the Order of Merit (DNZM)

Ms Ranjna Patel, ONZM, QSM, JP, of Auckland for services to ethnic communities, health and family violence prevention.

Companion of the Order of Merit (ONZM)

Professor Emeritus Ian (Joe) George Mayhew of Gisborne for services to the veterinary profession, especially equine medicine.

Dr Ai Ling Tan of Auckland for services to gynaecology.

Dr Mark Greenslade Thomas of Auckland for services to people living with HIV/AIDS and antibiotic research.

Officer of the Order of Merit (ONZM)

Dr Susan Parry of Auckland for services to gastroenterology.

Associate Professor Philip Michel Jose Brinded of Christchurch for services to psychiatry.

Professor Bernadette Kathleen Drummond of Dunedin for services to dentistry and education.

Ms Susan Elizabeth Elliott of Ōtaki for services to the arts and governance.

Ms Gillian Lorraine Bohm of Wellington for services to health.

Member of the Order of Merit (MNZM)

Dr Maxine Mariri Ronald of Parua Bay for services to breast cancer treatment and research.

Ms Anna Cathering Cottrell of Wellington for services to documentary filmmaking and migrant communities.

King's Service Medal (KSM)

Dr Glenys Margaret Weir of Gore for services to health.

Safe screens

In conjunction with Bowel Cancer Awareness Month in June, MAS once again offered bowel screening reimbursement to another cohort of Members, aged from 45 to 57, who hold Recovery and Income Security insurance. (The National Screening programming only begins at 60 years of age.)

Coming up in October, another cohort of Members will be invited to take up the offer of a mammogram reimbursement, too. As a result of the screenings to date, several Members and MAS staff have benefited from early detection. This offer is another way that MAS is working hard to build awareness and protect the health and wellbeing of our Members.



Proud to be partners

MAS is delighted to now be in partnership with Hato Hone St John, becoming the major sponsor of their 3 Steps for Life programme. This 3-year collaboration will significantly expand the reach and impact of 3 Steps for Life, enabling more people across Aotearoa New Zealand to gain the vital, life-saving skills for responding to a cardiac arrest.

Matt Harvey, MAS Chief Distribution and Marketing Officer, says, "This partnership is a powerful expression of our shared values with Hato Hone St John and the desire to make a tangible difference in the lives of New Zealanders."

The initiative is part of MAS's ongoing commitment to supporting medical professionals, Members and the people of New Zealand. "As a mutual, dedicated to protecting and growing the financial wellbeing of New Zealanders, this partnership reflects our broader commitment to the health and resilience of our communities," says Matt.

To learn more about the 3 Steps for Life and how you can gain the right skills to save a loved one, turn to page 26.

Share your views and go in the draw to win!

We love informing and inspiring you with every issue, and we want your help to make onMAS even better. Take our quick survey to share your thoughts about onMAS and go in the draw

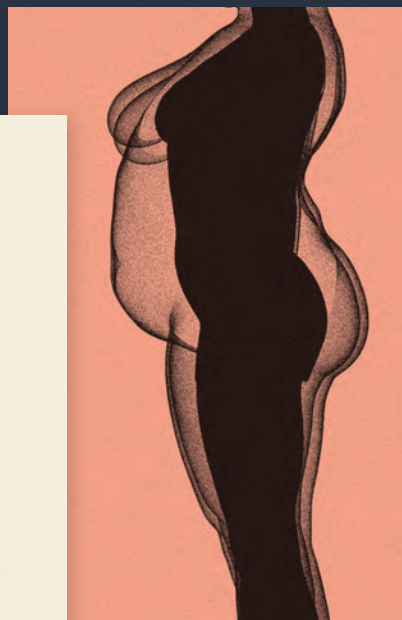
to win a \$500 contribution to your MAS Investment Funds account.*

Make sure you enter your contact details and submit your response by 30 September 2025.

Scan here to take our onMAS survey or visit mas.co.nz/onmas-survey.



*Terms and conditions apply at mas.co.nz/onmas-survey-tcs.



Weight-loss revolution

With GLP-1 weight-loss drugs now available in New Zealand, Kiwis across the country have, unsurprisingly, become increasingly curious about them. Health journalist Niki Bezzant delves into the pros and cons of these so-called miracle drugs, and how they could be used to help alleviate our obesity epidemic.

“My desire to overeat and my craving for food has gone, so the enjoyment is just so much higher.”

Melanie Dale lists all the ways she has tried to lose weight. “I did the keto diets. I did intermittent fasting. I did meal replacement shakes. I basically tried every diet,” she says. “And then I went to a dietitian and did the normal, healthy, well-balanced diets as well. I did all of those things, and nothing moved my weight in any significant way at all.”

The 49-year-old recalls the weight gain she experienced in her early 40s; the result, she says, of PTSD combined with perimenopause. “It didn’t matter what I did, the weight didn’t move more than a fluctuation of 5 kilos up or down.”

The weight made exercise difficult. “I had plantar fasciitis and all those body aches; it just made my life debilitating,” says the Auckland partnerships manager. “I remember thinking, ‘I don’t want to live like this. I can’t live like this. This is awful.’ I felt so ridiculously old before my time.”

As someone with a thyroid condition, Melanie was advised that she wasn’t a candidate for bariatric surgery. But she was a good candidate for Saxenda, one of the new generation of drugs known as GLP-1 agonists that are changing the game for doctors and patients alike.

What are GLP-1s?

GLP-1 agonists are a class of drugs, including semaglutide, liraglutide, dulaglutide and exenatide, more commonly known by brand names such as Ozempic, Wegovy and Saxenda. They’re the blockbusters of the drug world, sitting among the top-10 selling drugs globally. Their reputation has been boosted by celebrities like Oprah Winfrey, and they’re suspected to be behind the dramatically slimmed bodies of many a Hollywood star. Around 13% of American adults have used one at some stage in their lives.

But the drugs are more than just a celebrity trend. First released in 2005 for the control of type 2 diabetes, these medications are considered by some experts to be the most significant addition to diabetes and obesity management in decades – or maybe ever.

As well as the original diabetes medications, there are now versions of the same drugs formulated specifically for weight loss. Wegovy, for example, is the weight-loss version of Ozempic, the most famous of the GLP-1s. The difference



Above Since Melanie started her weight-loss journey with Saxenda, she’s lost 23 kilograms, and her improved quality of life is already bringing her “joy”. **Opposite** Weight-loss physician Dr Lara Courtenay.

is in the dosage, with a higher dose needed for weight loss. Up until recently, the only weight-loss GLP-1 available in Aotearoa New Zealand was Saxenda, a first-generation GLP-1 taken as a daily injection, however, Wegovy was approved in April and is now available on prescription. GLP-1 agonists for type 2 diabetes, Trulicity and Victoza, are funded for diabetes patients who qualify, though supplies have been vulnerable to global shortages.

GLP-1 agonists work in several ways. They boost the action of a gut hormone called glucagon-like peptide-1 (GLP-1). The peptide is produced in the lower small intestine after eating, stimulating insulin release. It also reduces the counter hormone to insulin, glucagon, which positively impacts glucose metabolism.

The drugs also work on the brain, specifically on the hypothalamus, the appetite and satiety centre. This signals the stomach to slow down emptying, making users feel full. The impact of this is one of the things users of the medications notice most: the quieting of what’s known as ‘food noise’.

No more noise

Melanie describes this particular change for her as amazing. “I’ve never experienced more joy with food in my life,” she enthuses. “My desire to overeat and my craving for food has gone, so the enjoyment is just so much higher. In the past, I would’ve craved potato chips and I would’ve sat down and →



Above Lara works at Auckland's MacMurray Centre and helps patients with obesity to achieve and maintain their weight-loss goals.

eaten a whole bag, just because there was no 'off' switch. Now, I'll have a handful of potato chips and really enjoy them, but there is no desire to carry on and there's no real ability. I get to choose food that I really enjoy, enjoy a little bit of it and move on."

That change, alongside a nutrition plan from a dietitian and an exercise regimen from a trainer, has resulted in a 23-kilogram weight loss in the space of 10 months. That's in line with emerging evidence which shows typical weight loss of up to 15% of body weight for people using GLP-1s, similar to what happens with bariatric surgery.

GP and bariatric physician, Dr Lara Courtenay, a MAS Member who works with the Weightless specialist team at Auckland's MacMurray Centre, says the dialling down of food noise gives people the space to explore the underlying issues of their obesity. She often recommends her patients also work with a psychologist.

"Some people have used eating as a habit to help with their mood for so many years that it just helps you psychologically when you are on these medicines. You can break those patterns," Lara says.

She describes a patient who was visiting fast food drive-thrus so habitually, he did it on autopilot. "He would go to McDonald's without even realising he'd done it. And [once on the GLP-1] he could actually stop and say, 'I don't need this. I need to redirect myself.' It's quite interesting, and it's very complicated."

Understanding obesity

Obesity is a problem that researchers describe as wicked, meaning it's complex, multifactorial and difficult to solve.

In New Zealand, 1 in 3 adults has obesity, a rate which has been increasing for decades. Māori and Pacific people have even higher rates, and poverty is also a factor. Nearly half of the adults living in the most deprived neighbourhoods have obesity, compared to a quarter in the least deprived areas.


The causes of obesity are being refined by ongoing research. In January, The Lancet Diabetes & Endocrinology published a report proposing new ways of thinking about and caring for those with the condition, and for the first time classifying obesity as a disease in its own right. This reinforces the thinking that people with obesity do not simply have poor self-control; rather they are fighting their own biology and environments

designed to make them unhealthy.

"Obesity is a disease. Your body is trying to hold onto weight," Lara explains. "You know, we developed over hundreds of thousands of years where we didn't live in an obesogenic environment. And we do now."

Kylie Russell is a dietitian at rfynd Weight Loss who works with patients on GLP-1 agonists. She's noticed that the people she sees in her clinic have something in common. "Every person who presents has tried a multitude of diets. They are experts at diets, they could tell me the calories of everything as well as any dietitian could. They have really tried everything under the sun. People are exhausted from all the dieting."

Kylie says people often interpret the failure of their diets as a personal failure. "I think there's a real lack of understanding in terms of the complexity of obesity and how it works, and of our bodies and our biology. We are actually designed to resist weight loss from a biological perspective, and that's where these medications are a real paradigm shift. It's opening up that discussion; there's a lot more going on than just diet and exercise here. Obesity is not a failure of willpower at all."



We are actually designed to resist weight loss from a biological perspective, and that's where these medications are a real paradigm shift.

Pros and cons

GLP-1 agonists are not without side effects, and gastrointestinal issues are the most common. Users can experience nausea, vomiting, constipation and diarrhoea, especially as they work their way up to the recommended dosages. More serious, though rare, is the risk of gastroparesis (the stomach emptying too slowly or even stopping), vision issues and pancreatitis.

Another issue which can occur with any rapid weight loss is the loss of muscle mass. And because the appetite is so reduced, it's important for people to focus on quality nutrition, or there's a risk of undernutrition.

Kylie counsels clients starting on Saxenda that a quality diet is a key foundation. "I would have people on a higher protein diet than otherwise because we know protein requirements are higher. Muscle loss can be a problem if you're not getting enough protein. A high-protein diet in this context needs to be combined with resistance training, so that you maintain that strength and function at the same time. Fibre is another really important one as well."

So far, the evidence is that because these medications are designed for long-term use, people have to stay on them to see lasting effects. Studies on people who stop taking GLP-1 agonists show most of the weight they have lost is regained within a year.

Lara says she is upfront with her patients about this fact, but she does see people who are able to keep the weight off after stopping GLP-1 agonists.

"I tell people that when you lose weight, no matter how you lose weight, your body will try to regain it," she says. "You actually have to eat 500 calories less a day, and exercise 30 minutes every day and control everything else. Only then will your body let the weight stay off. Maybe you will have to have a weight-loss shake for breakfast forever. And we have people doing it. I have people calling me 2 years after stopping, saying, 'Lara, the weight's still off!' It's amazing."



Above Dietician Kylie says obesity is a complex disease.

Lara believes the benefits of the medications far outweigh the risks. As well as weight loss, GLP-1 agonists have been shown to improve blood sugar, blood pressure and cholesterol levels. The US Food and Drug Administration (FDA) recently approved Wegovy as a treatment for heart disease and Ozempic as a treatment to reduce risks of chronic kidney disease.

And there's a potential wider benefit to the health system, societies and economies in lowering the burden of obesity and associated conditions. According to Health Coalition Aotearoa, diet and excess body weight is responsible for 18% of premature

death and disability in New Zealand.

The ethics of GLP-1s

Because GLP-1 agonists are not funded in New Zealand for weight loss, there's an obvious equity issue. The medications are expensive, with Saxenda costing about \$500 a month. Only those with the means are able to access it; those in the most deprived communities, who are also at higher risk of obesity, are missing out.

"I feel terrible that people who really need it are not getting access," says Lara. "It's a huge ethical issue. It is only going to drive the inequalities further."

Associate Health Minister David Seymour has indicated that he's hopeful Pharmac might consider funding GLP-1s for obesity, considering the burden the disease places on the health system and economy.

In the meantime, users of the medications, like Melanie, will do whatever they can to self-fund and keep the benefits going. She is loving her new life.

"For me, the game changer is the fact that my body

stopped aching, I could exercise freely and enjoy exercising, and I really started feeling good about myself. Not just because of the weight loss, but because I was able to move my body in a way that aligned with how I saw myself." ♥



Scan here for more about GLP-1s, or visit mas.co.nz/weight-loss-drugs.

Private lives of private eyes

This Canterbury husband and wife share how they went from being local police officers to private investigators working all over the world.

Words Nicky Dewe Photography Reuben Looi

MAS Members Simon and Leone Scott are a down-to-earth Christchurch couple living a life that's far from ordinary. As former police officers turned private investigators, they find themselves everywhere from workplaces to war zones, uncovering all kinds of misconduct, from fraud to corruption to abuse. It takes a certain kind of courage, and a strong bond, to do what they do, but they wouldn't have it any other way.

Where it all began

Simon: I'm from a family of 12, and grew up on a farm just outside Timaru. I joined the police in 1991, and worked in Wellington and then Auckland until late 2009, when we moved down to Christchurch. During my time in the police, I ran several Criminal Investigation Branch (CIB) offices and many cases, including one

very high-profile homicide enquiry into the death of Anan Liu, in Auckland in 2007 [and her husband's subsequent abandonment of their 3-year-old daughter 'Pumpkin' in Melbourne]. That case went right around the world.

Leone: I joined the CIB quite early in my career and wound up doing a lot of investigation into sexual harm. I knew I didn't want to end up in management in the police, I was more interested in working on the humanitarian side.

Finding each other

Leone: We met through mutual friends in the police. Simon likes to say he was my boss, but he wasn't. A week after our wedding, we were deployed to the Solomon Islands. At that point, we were the first married couple to be deployed overseas together in any of the services.

Now here we are, years later, and we've ended up back in the humanitarian space, working with UN organisations and NGOs all over the world.

Pivoting from policing

Leone: In 2010, I was on maternity leave, Simon was transitioning out of policing and we'd just moved to Christchurch. Then the earthquakes happened and that whole experience ended up launching us into something new. We had friends with investigation businesses in Auckland and they needed work done in Christchurch,



Above Simon and Leone, pictured with their dog Bruno in Christchurch's Mt Pleasant Reserve in the Port Hills, switched from police work to private investigating more than a decade ago. **Left** The couple, seen here in 2005, met when they were both working as police officers.





so we decided to do it. These days, we're split between 2 organisations: OSACO New Zealand, where we work with some business partners running workplace investigations locally; then Simon works for OSACO Group [an international organisation] with consultants all around the world. He is their Global Investigations Coordinator.

Simon: Through OSACO Group we work with several UN organisations, but also hundreds of other humanitarian organisations around the world.

They have a lot of people working in refugee camps under the worst conditions. They don't always have the ability to investigate confidential issues or if there's been a conflict of interest, so that's where they will engage companies like OSACO Group to do expert investigations.

The challenges... and the risks

Leone: With this work you do end up in some interesting places and having unusual experiences. I've done a couple of jobs in Papua New Guinea, and they tell

you they'll organise some transport, and you find yourself in a caged metal van, carrying a beacon in case you get into any trouble. You're thinking, "But these people I'm dealing with are so nice." You just can't imagine that you're actually going to get hurt.

Then a couple of years ago, I went into the biggest refugee camp in the world, in Cox's Bazar, Southeastern Bangladesh. In that scenario, you're talking to people who have been displaced for years and they're still highly traumatised from →



“With this work you do end up in some interesting places and having unusual experiences.”

what’s happened to them and their family. A woman I spoke to there had experienced terrible things, including being separated from 2 of her children, and losing one of her children in the most horrific act when they’d been pushed over the border from Myanmar. You have to earn trust from someone before they’ll share that story.

Simon: New Zealanders are well placed to do this work, especially as police officers. We’re hard-wired to be respectful and to respect other people’s cultures, and we’re used to building one-on-one

relationships very quickly. Our skills honed in New Zealand Government organisations have stood us in good stead for dealing with these other investigations all around the world.

Making it work, together

Leone: It helps that we’re good friends – although he is quite loud. There are not many people in the world who are more extroverted than Simon. When he was in the police, he would get up really early and get a lot of work done, so that by the

time the troops were coming in he could focus on them. He made it fun for people and he always spent time talking to them about their cases. With OSACO Group, he’s dealing with people all around the world, but he’s still able to bring a bit of humour to what he does.

Simon: I’d say we have complementary skills. I always say, “There’s no use marching in the right direction if you’re in the wrong forest.” So I make sure we’re in the right forest, but Leone’s really good at marching.

Leone: I’m a really detailed person. I’m there figuring out how we’re actually going to do something and what it takes to make it happen. My expertise is in interviewing. We’ve both interviewed many survivors of historic abuse over the years, but we have completely different styles. Simon will talk to men who are survivors and he’ll be talking about cricket and rugby, and somehow, in the midst of that, the person will share their story and will leave feeling really happy that they’ve told it.

The tough stuff

Simon: People don’t always think about it, but when you’re in the police you have to deal with death a lot. It’s everything from dealing with the body, to getting it to the mortuary, to having to tell the family about the sudden death of a loved one. It’s not easy, but as a young police officer you learn to do it pretty quickly.

Leone: When it comes to the stories you hear from people, you just have to remember that you can’t own it.



You have to say to yourself, “This is not my story. I’m just here to help.” I’ll definitely think about those cases a lot while I’m working on them, but I don’t bring my work home with me.

When we’re not working, we go to the gym a lot and we go walking in the hills. Plus, we’ve got 3 busy, sporty kids, so we don’t actually have time to dwell on this stuff. We get involved with their sport and we’re on the committee for things, and it means you just go and meet a whole different group of people. Sometimes we find that there’s a lot on our plate, but I don’t think we’d have it any other way.

People being people

Leone: What this job teaches you about human nature is that we’re probably never going to be out of work. People are always going to do terrible things to each other, whether it’s in relationships, workplaces or war zones. A lot of times, people do what they do to survive or because they don’t know any better. Other times, and I know this sounds

terrible, but you do think it’s just evil.

Simon: That said, we deal with people who work for humanitarian organisations and who put themselves in danger every day because they care so much. And that’s not going away either. We see the absolute best and the absolute worst of humanity.

Leone: One thing you can say about our job is that no 2 days are ever the same. And we’ve got a great bunch of friends and family we can always go and talk to. We don’t necessarily have to talk about what we do, but it’s having that support that matters. The kids are funny – people will say, “Where’s your mum today?” and they’ll say, “Oh, she’s in some remote country.” One of our boys just tells people we’re spies! ♥

Got a great story to share?

We’d love to hear from Members about your major milestones or life-changing choices. Email us at onmas@mas.co.nz.

Above With such stressful jobs, Leone and Simon find that spending time in nature helps to keep them grounded.

Leone’s MAS moment

Our house was previously owned by a doctor, and he had an EQC claim that hadn’t yet been settled when we bought the house. I asked who his insurance company was, and he said MAS. So we became Members and they were amazing. Dealing with them through repairs and getting the house sorted, they were rock stars. They continue to be fantastic, including last year when our boys flooded the upstairs bathroom! We were out for a walk at the time, and when we got back there was water everywhere. Everyone we spoke to at MAS was great, and it means that dealing with insurers is not one of the stresses we have to worry about.



Mobile medic

For MAS Members Dr Richard Douglas and Dr David Waterhouse, providing quality, accessible healthcare to Northland is what drove them to set up the Tarāpunga ENT mobile clinic. Here, they share what inspired their medical mission and the challenges facing remote communities.

“Anything we can do to try and improve the service and make the care more timely is really good.”



We all know the tarāpunga: That familiar friend, the red-billed seagull, commonly sighted as it flies around our coasts.

It's also the name gifted by kaumatua to a new mobile medical van that will be weaving its way from east to west in Northland, bringing vital healthcare services to people in underserved areas.

The van is effectively an Ear, Nose and Throat (ENT) clinic on wheels, brought to life by two MAS Members. It's a philanthropic initiative generously funded by University of Auckland surgery professor Richard Douglas, and created in collaboration with Whangārei-based otolaryngologist surgeon Dr David Waterhouse. Thanks to Richard, the van has been fitted out to the highest standard and is able to provide hospital-level care even in the smallest towns.

David explains how the idea was born. “I was originally Richard's registrar, so we're friends from way back. In 2022, he gave me a call out of the blue and said he



Opposite David consults with a young patient in the state-of-the-art ENT van. **Left** Richard and David hit the road. **Above** Tarāpunga is emblazoned with its namesake. **Below** The initiative is bringing much-needed healthcare access to the people of Northland.

was keen to help the people of Northland. He's a very altruistic person."

Richard's concept for what could help came with a historical precedent. "This is an update of an old idea from the 1950s," explains Richard. "It came from Sir Patrick Eisdell Moore, who was a medical officer with the 28th Māori Battalion in World War II. He learnt from his troops that the ear health of their kids was really poor, so after the war he built the first ear caravan. He put it on the back of his Land Rover and drove it to East Cape to check on all the kids. He then sent the children who had glue ear off to get grommets at Green Lane Hospital. He did that for a number of years, and there were various iterations of the idea, but over time it fell into oblivion.

"A few years ago, I was talking with some doctors about the disparity in accessibility to healthcare, particularly if you live in a small, more isolated community," Richard continues. "That made me think, 'Why don't we reestablish what he had done?'" And that's when the call to David was made.

Being born and raised in Northland, and working as a surgeon in Whangārei, David knows the situation in Te Tai Tokerau well.

"Three generations of my family have worked in public healthcare here," he says. "My grandmother was a nurse at Dargaville Hospital and my mum was a district nurse. I've got a huge family here and I'm very invested in this place, but it's quite hard seeing the recent changes in healthcare. The regions are really struggling. We now have a centralised system that isn't set up to understand the unique things happening in rural New Zealand."

David points to changes in farming, forestry and primary industries that have seen many people lose their jobs and move away from small towns. "As these places start going backwards, it's much harder to recruit new people into rural hospitals. You can see it with Bay of Islands Hospital and Dargaville Hospital."

On top of that, economic factors like the cost of living crisis have taken a severe toll in the Far North. "These issues have disproportionately affected people living a long way away," says David. "For a patient to come and see me in Whangārei from Kaikohe, for example, is a long trip. If it's a child, they can't come down by themselves, so that means a parent has to take the day off work, potentially take their other kids out of school, too, and the petrol to get here might be more than they would earn in a day. The economic factors are huge now and they've definitely got worse."

The road to better care

Then there's the health issues themselves. "A lot of ENT conditions are related to deprivation," David explains. "So there's really clear evidence that ear disease is related to many different social deprivation factors. We could map where our highest need is, and currently it's in the areas we're not servicing that well."

Challenges with the healthcare system itself mean patients might also wait a year to be seen. "That's a long time for these kids and there can be significant harm in delayed treatment, too. Anything we can do to try and improve the service and make the care more timely is really good."

Enter Tarāpunga. Set up in a Mercedes Sprinter, the same model as most of New Zealand's ambulances, the van is state of the art. The staff on board see a range of afflictions, from rhinology issues to cancer, ear disease and problems of the throat. "We've run over 50 clinics now, with patients aged from under 1, right through to 94. We do everything from routine check-ups to urgent cancer assessments."

To ensure the van delivers on its mission, Richard established a charitable trust which owns the van and lends it to Te Whatu Ora.

"We didn't want to run the risk that if it became hard to staff or maintain, it could fall into disuse. Instead we maintain it, insure it (through MAS), fill it with gas and look after the team while they're in it. That way, it's not a drain on the resources at all," explains Richard. The plan now is for the van to be based in an area for 8 weeks, and then move on to the next.

And the response from the people of Te Tai Tokerau Northland? "So far it's been very positive from both the staff and the patients," says David. "We'll get people walking up just to say how stoked they are to have something like this in the community. There's such a negative vibe around healthcare at the moment, but this has been a real breath of fresh air." ♥



Scan here for more about the Tarāpunga mobile clinic, or visit mas.co.nz/tarapunga.

Into the spirit

From dentist to gin distiller

A dentist and an accountant walk into a bar... How a chance meeting in a London pub led to side-hustle success and a multi-award-winning gin business for 2 friends who have learnt to play to their personal strengths.

Words Fiona Fraser **Photography** Billie Brook



Simon Wilson says that having complementary skills and clear communication is what has seen his gin brand Imagination, founded with close friend Chris Charteris, flourish during 6 stellar years in business.

“I’m the one coming up with 500 million ideas, while Chris is deeply entrenched in the numbers and figuring out if my grand plans are financially viable!”

Both MAS Members from early on in their careers – Simon as a dentist and Chris an accountant – the pair met in London at Chris’ farewell drinks. He’d been learning the art of cheesemaking in Europe and was

heading back to Nelson for a job in his new profession. “We agreed we should catch up again once we were both home,” recalls Simon. “That was about 12 years ago, and we’ve been mates ever since.”

Chris deadpans that in New Zealand’s prime hops-growing region, if you don’t make beer “you literally have nothing to talk to people about”, so once Simon returned and was working at Nelson Hospital, the pals bought a brew kit and started giving it a try “most weekends, after work, and whenever we weren’t out hunting”.

However, when it became clear that in the highly competitive beer world, commercialising their output would be challenging, they made the switch to gin. Boutique distilleries were an emerging trend and Chris felt it was a great time to jump in.

Which they did, boots and all, ordering an enormous 450-litre still from America for \$30,000. Whoops.

“It didn’t make it out of the box,” confides Simon. “It was gigantic, and we had nowhere to put the thing! So, here we were, 2 larrikins from Nelson with a 2.5m-tall garage and 3.4m-high still.”

Luckily, he says, they nabbed a much smaller second-hand kit on Facebook Marketplace and got to work, using their intuition and “the University of YouTube”, says Chris, to craft some very good and some “bloody awful” gin.

“Different ingredients create different flavours, just like baking a cake,” he continues. And some cakes taste better than others.

“Chris was flattening with some of my hospital →

Dentist and gin maker Simon, pictured with pup Charlie, enjoys the different aspects both roles bring to his life. Opposite Chris (left) and Simon in their distillery.





Above One of the early challenges was finding a suitable site for the still.

Right Simon loves getting hands-on in the gin-making process. **Below** Imagination produces a range of traditional and flavoured gins.



colleagues,” recalls Simon, “so we’d get them together, throw in some other doctors and house surgeons, put a bottle of our gin in one brown paper bag and a bottle of a commercial gin in another. They’d try both and give us their opinions.”

When their friends began telling the pair they were really onto something, and it coincided with a drought jeopardising Chris’ day job making cheese, what was once a part-time hobby suddenly scaled up. Simon says they left Nelson, taking the boxed up, big still with them, and found some disused but crucially consented sheds in Kāpiti to house it in. They just needed to secure the lease and they’d be away.

“It’s so typical of me,” laughs Simon, who shares a Paraparaumu dental practice called Care Dental with a colleague and MAS Member Dr Gary Lawrence. “All I had to do was make one phone call to the owner and negotiate a rate, but I was so bloody nervous! He was really sweet about it, though. He said, ‘Come and have a chat and we’ll work something out.’ And, coincidentally, the very next day I had him as a patient in my chair! He got that filling really cheap.”

Crunching the numbers is Chris’ forte, says Simon, and in the early days of Imagination – which was then known as Indiginous – Chris decided the boys should make a big batch that when sold, would cover their first 3 months’ rent. It was gone in one weekend.

So that’s when the pair got serious about growth, marketing, a sales strategy and putting Chris into the business full-time. There was that rebrand along the way, too, after cultural appropriation accusations forced a rethink. “It was just horrible, actually, because we’d had the initial name and designs signed off by the Māori Advisory Committee at the Intellectual Property Office,” Simon tells. “But we accepted we’d made a mistake, and we learnt a lesson.”

As co-founders, Simons says playing to each strength and being kind is the key. “We’re making big decisions, often on the fly, and we truly respect one another’s opinions. At the end of the day, every choice is either

“It’s given us a creative outlet and we’ve been able to get really nerdy about the technicalities of making gin.”

going to be right or wrong, but you do your best and see what happens.”

If there’s any secret to their success in producing 25,000 litres of globally-awarded craft gin each year while Simon still works his day job, it’s that they’re “actually just a couple of good buggers doing a good job,” Simon reflects. “It’s given us a creative outlet and we’ve been able to get really nerdy about the technicalities of making gin, finding solutions to problems and fixing stuff ourselves. We both really enjoy this other world that we get to step into.”

And Simon says as much as he loves dentistry and has no plans to leave, being out on the road at trade shows, awards shows and “just having a gin with someone” is extremely rewarding.

“A respected dentist once told me, ‘Do good dentistry and you won’t need to worry about the money.’ I subscribe to that, both in dentistry and in making gin. Chris and I try not to take the journey too seriously, because no matter what happens, it’ll be a good story for the grandkids.” ♥



Scan here for more of Simon and Chris’ story, or visit mas.co.nz/dentist-distiller.

Below Simon says he’s not giving up his dental day job anytime soon.



Simon and Chris’ tips for start-up success

Be resilient: We’ve weathered the storms of a full rebrand, Covid-19 and now an economic recession, but there’s always a way forward.

Be realistic: When the good times are good, they’re never as good as they appear, and when the bad times are bad, they’re never quite as bad as they seem.

Be collaborative: There are always others in your industry to learn from, and people are usually very happy to share. Give back to those coming through the ranks when you can, too.

Be creative: We’re always bringing out new varieties and flavours because it keeps things interesting, and it aligns with the values of our name and our brand.

Be careful: It costs more than you think to run a business. We took out a \$20,000 loan to get started and spent it before we even sold our first bottle.

Be great to do business with: Our company motto is “Don’t be a dick”, and for us that means being good humans as much as possible. New Zealand is small and reputation is everything!



'Ana Filivai Vatikani shares traditional weaving techniques with Lupe 'Uhila and Lute 'Otumuli at the centre.



Weaving communities together

For almost 20 years, Dr Jeanne Teisina has been working with her mother to build a beautiful environment for local children to thrive and embrace Tongan culture. With help from MAS Foundation, they're now bringing joy and connection to the whole community.

For early childhood expert and educator Dr Jeanne Teisina, running the Akoteu Kato Kakala ECE Centre in Ōtara is both a calling and a birthright.

Jeanne's mother, Meleane Lolohea Pau'uvale ONZM, started the Tongan early childcare centre from the family garage in 1999, and over the decades it has not only grown and thrived, but garnered the attention of the Prime Minister for its wonderful pioneering work.

To this day, both women are still working hard to see the little people in their care – and their whānau and communities – flourish together.

"Before we migrated from Tonga, my parents had both been teachers for 20-plus years," says Jeanne. "They moved here

All these years we've always tried to do our best, not just for the kids, but for the parents, the families and the communities.



so my sisters and I could further our education, and once we did my mum was working as a reliever and looking after lots of kids in the family. She noticed there was a need to continue sharing Tongan language and culture with these kids, in a safe place while their parents were working, so she started a playgroup."

What started as a small initiative gradually morphed into something much more, built with hard work and sacrifice from Meleane. "My mum worked for almost 10 years with no pay, trying to get her degree, get qualified and get her licence here. Then in 2004, Prime Minister Helen Clark came over to our humble garage to announce that there would be funding to open the centre. In 2006, we became licensed and moved out of the garage and into where we are now."

The centre is brimming with colour and the sounds of children playing and laughing, but is located in a part of South Auckland that has long been economically deprived, and where many families struggle in the face of social inequities. "Our centre is like an oasis in Ōtara that is building hope for our tamariki."

The philosophy of the centre, which is governed by the Kakala Malie Incorporated Society, is encapsulated in its name: Kato Kakala. "In Tongan culture, kakala refers



Above (clockwise from top) Jeanne is passionate about helping children to grow up embracing their Tongan culture; Faiako (teacher) Hinemoa 'Otumuli makes kakala garlands with Manu and Sulia Sauaki; Uelesoni Paea 'Ahoafi practises his dance moves.



to the garland made of the fragrant flower, and the kato is the woven basket," Jeanne explains. "The belief that we have as educators and facilitators is that we are the kato that holds these different kakala, and that our job is to make sure that they bloom and flourish, that they don't wilt."

"We make sure every child is thriving, including when they move on to primary school and beyond. The statistics around here portray a different reality for our tamariki and their families, but we try to stand against that and build from the grassroots up. Our work is also highly

recognised by the Education Review Office (ERO) within the realm of Pacific ECE. For us, that reaffirms our commitment to building a collective sense of belonging."

Wrapping care around the whole family was never more important than during the Covid-19 pandemic when whānau were locked down and needed extra support.

"We designed a curriculum that was not just for the children, but for the whole family who were living together – grandparents, uncles, everyone. Some of them were not good with computers, but they were good with Facebook so we →



Students and teachers at Akoteu Kato Kakala ECE Centre. Below Lopeti and Adalia Liku play together. Bottom Tevita Fau'ese Po'oi explores the centre with a smile.



When it comes to learning, you don't need to buy things, you can be creative and use what you already have.

could connect with them that way," says Jeanne. "It was very rewarding to have them let us into their space. We'd see a grandfather baking with his grandson, a father vacuuming or doing motherly jobs. There were lots of positive learning experiences that came out of it.

"We built the understanding that when it comes to learning, you don't need to buy things, you can be creative and use what you already have. Even washing the dishes and gardening are a chance for learning together."

But the programme didn't end with the pandemic. "In the post-Covid era, we knew we needed to make sure that the collective wellbeing of families was still sustained in a landscape of uncertainty."

This is when Jeanne and Meleane began talking with MAS Foundation about how to continue this important work of connecting into the wider community and passing on the knowledge of Tongan cultural traditions while engaging every generation of whānau.

From there, they developed the Fatu Lālanga programme of workshops. "Fatu means heart and lālanga means weaving, so this is about weaving the theories and the practices together to ensure that our whānau and our tamariki are thriving together."

Along with initiatives supporting the physical health of family members through exercise and access to gyms, they spent time together making kakala



Above Jeanne, pictured weaving with Adalia Liku, is continuing the work her mother started in a garage in 1999.

Left The interior of the centre is full of colour and creativity.



garlands. “When we’re doing the kakala, we get to discuss all sorts of different topics, and for us it’s therapeutic. All the busyness of the world disappears.”

Jeanne has also been sharing this knowledge beyond the local community. “I ran a kakala workshop at Auckland’s Cordis hotel for 200 health workers, and I’ve taken it to Dunedin and Christchurch too,” she says. “It’s the best feeling when other cultures are open to learning about it. It means we’re building that awareness and that connection.”

Jeanne says it’s a practice that can work for and benefit everyone. “The beauty of the kakala is that you make it your own, you weave it how you want to. It’s flexible and not fixed about how it has to be.”

Back in her own community, Jeanne says the MAS Foundation grant has really enabled the continuation of transformative practices around health and wellbeing. “We’ve been able to implement initiatives and solutions that we know will work for our people, and we’ve been able to show that it is possible to make changes from within the community.”

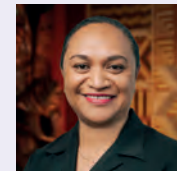
Next year the centre will celebrate its 20th birthday, and just thinking about that achievement brings a tear to Jeanne’s eye.

“All these years we’ve always tried to do our best, not just for the kids, but for the parents, the families and the communities. We know that children’s wellbeing is not disconnected from their families, it’s interwoven.

“We focus on the spirit of the collective – the children, their families, their aiga and their community.” ♥

Mafi says: “The Fatu Lālānga programme of workshops aligns closely with the Foundation’s value of ‘Whiria Te Tangata’. Kakala Malie weaves theories, practices, cultural insights and people together to thrive, not only within Akoteu Kato Kakala ECE Centre, but also to the local and wider communities at large.”

Julie says: “Kakala Malie uplifts cultural wisdom and intergenerational leadership at the heart of community, championing locally-led solutions that honour identity, strengthen whānau and help every child and family flourish together.”



Heads of MAS Foundation

Mafi Funaki-Tahifote (Left)

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

Dr Julie Wharewera-Mika (Right)

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



Scan here for more of Jeanne’s story, or visit mas.co.nz/kakala-malie.



Life lessons

Hato Hone St John's 3 Steps for Life programme is saving lives across the country by teaching people how to respond with confidence in an emergency.

Did you know that 72% of cardiac arrests happen at home? A surprising and somewhat scary fact that means any one of us could wind up in the hot seat when it comes to saving the life of a loved one. The good news is that we all have the potential to step in and help with a simple set of skills.

Empowering people with these skills is what the 3 Steps for Life programme from Hato Hone St John is all about. It's a free, one-hour course that's available anywhere in the country, and which MAS is now very proud to be sponsoring.

Programme Lead and Educator Andy Gibbs explains: "The 3 Steps for Life teach people how to respond in the event of cardiac arrest – when someone has stopped breathing. If someone's unresponsive or unconscious but they're breathing, then yes, it's still a medical emergency and we still need to get help on the way,

but theoretically, they're OK until help gets there. However, if someone isn't breathing, then there's no oxygen going to that person's vital organs or their brain, so we need to respond really quickly."

While the prospect of responding to someone having a cardiac arrest can feel confronting, Andy says that when people do the course, they come away feeling great. "The feedback we get from the course is always overwhelmingly positive. People tell us how simple the information is, how crucial it is to learn, and that they feel really confident and empowered to step in if required."

Many people also have light-bulb moments during the course, "People often don't realise how hard you have to push for compressions, so they're glad to have a go on the manikins. To experience that first-hand means that, if they have to do it in real life, they now

have a reference point and know how physically demanding it is.”

And while the effort may be tiring, Andy says another key message to know is: Don’t give up. “We hear really amazing stories of people who have had bystander CPR performed on them for 30-35 minutes and then the ambulance has arrived, they’ve delivered a shock, and the person has come back to the point where they’re waving to the bystanders as the ambulance drives away.”

Of course, it’s a big relief when the ambulance arrives, staffed by those heroic people, the paramedics. Oliver Tyack is a Hato Hone St John paramedic who sees it all up close.

“I wish more people understood just how critical early, effective CPR and defibrillation are in a cardiac arrest,” Oliver says. “Every minute without CPR or defibrillation can reduce a person’s chance of survival by around 10%. The first few minutes really matter. Quick action can mean the difference between full recovery and death. It’s not just about saving a life, it’s about preserving quality of life, too.”

Oliver says that what often holds people back from helping out is fear. “Fear of doing the wrong thing, of making it worse, or just being overwhelmed in a really intense situation. It’s completely understandable. But doing something, even just good-quality chest compressions, is so much better than doing nothing.”

While the 3 Steps for Life courses run all year round, a key part of Hato Hone St John’s annual calendar is Shocktober, which aims to encourage as many Kiwis to get trained as possible during that month.

“Shocktober aligns with 16 October, which is World Restart a Heart Day,” says Andy. “Our goal is to get 15,000 people trained through that month.” It’s an important mission with a profound impact, and one that MAS is very happy to be getting behind.

Pete Loveridge, Hato Hone St John’s Deputy Chief Executive of Community Health, says, “Thanks to MAS’s generous support, we’re now able to take 3 Steps for Life to the next level. This means more workshops, more trained individuals, and ultimately, more lives saved. The ripple effect of this programme is profound. Every person who learns CPR becomes a beacon of hope in their community. With MAS by our side, we’re building a stronger, more resilient Aotearoa New Zealand where people feel empowered to act in emergencies.”



Scan here to learn more about the 3 Steps for Life, or visit mas.co.nz/3-steps-for-life.

3 Steps for Life



1 Calling 111
“If someone has stopped breathing, it’s important that we get help on the way as quickly as possible by calling 111 and asking for an ambulance,” says Andy. “If we can’t call 111 or we don’t have a phone, then we need to make some noise, get help and ensure someone else can make that call. Once we’re sure that help is on the way, then it’s time to start chest compressions.”

2 Starting CPR
Andy says, “Chest compressions are vital. In the course, we show people where to place their hands on the chest, how to lock in their elbows, and how to use their body weight to get really effective chest compressions going. You do actually have to push quite deep to compress the heart and get that blood moving up into the brain.”

3 Using an AED (Automated External Defibrillator)
“For people who haven’t used an AED it can seem quite scary,” says Andy. “They might think, ‘I’m delivering an electric shock to this person, what if I do it wrong?’ It’s important to know that an AED isn’t going to shock someone unless it’s needed. If someone is breathing and their heart is working correctly, then an AED will not deliver a shock. The devices have clever algorithms that can tell when a shock is needed. Once you grab the AED and pop the pads on, it will tell you what to do, step by step. If possible, while one person is doing the compressions, get someone else to run and get an AED. By doing all these things quickly and effectively, we’re increasing the chances of survival by up to 40%, when they were effectively zero.”



Opposite 3 Steps for Life Programme Lead Andy teaches life-saving skills.
Above As a paramedic, Oliver has seen his fair share of emergencies.

Mother *nurture*

Frustrated by the lack of support for new Māori mothers and the many roadblocks of the health system, Dr Aria Graham developed Mamia – a special place for māmā, pēpi and whānau.

When Dr Aria Graham describes the physical space, the wraparound care and the wairua of Mamia, it's as if her not-for-profit initiative in Waipatu, Hastings, is a person. A woman, to be more exact. A māmā herself, perhaps – someone who embodies love and kindness, nurturing and nourishment.

"She's had a lovely fresh coat of paint, we've opened her doors to let the air and the sunshine in, and she's just taken off!" begins Aria (Ngāti Kahungunu, Ngāti Porou, Samoan).

Situated within Waipatu Marae, a series of upcycled sheds and containers (some of which have been moved off the Te Aute property Aria shares with her husband, Dr James Graham) make up Mamia, a place



for mothers and babies to come and to be. They might arrive for a chat and some kai, a movement class or health seminar, or to hand their baby over and go for a sleep.

"The idea was to create a living area as well as a place to eat together, because often that's where connections and great conversations happen, while you fill your belly with something shared and nutritious. There's always a pot on the stove, a place to shower and take a nap, and plenty of aunties and nannies to look after pēpi so māmā can have a rest," explains Aria.

"Some of the wāhine who come to Mamia are living in emergency housing, in challenging and complex situations, or will come in saying, 'I'm just so tired that I can't think straight.' We're here for them, to give them the respite that they need in that moment."

Aria has a PhD focused on maternal wellbeing using kaupapa Māori

methodology, which informs her work at Mamia. She also has a nursing background and has seen first-hand the struggles some māmā experience when their 'village' is in disarray, and the subsequent impact on tamariki.

Further challenges arise, she says, when a child is neurodivergent or cognitively or behaviourally impacted. Aria's idea was to create a service and place, within Mamia, for whānau to go to for support through kōrero, guidance and whānau-centred tools. With James, who holds a PhD in Māori education, Tākuta Tamaiti was developed, supported by MAS Foundation.

"Many of our ara – our pathways – are associated with the birth journey, or are in the postnatal and early years space," explains James (Ngāti Kahungunu, Ngai Te Whatuiāpiti). "But Tākuta Tamaiti is a culturally grounded child development initiative bringing together a child health





Opposite Doctors James and Aria at Waipatu Marae. **Above** Mamia is a place new mums and their whānau can come to learn, rest and connect. **Left** Cultural therapist Erena.

specialist and our Māori world view to support whānau.”

With a paediatrician and cultural therapist as part of Mamia’s 12 kaimahi (staff) and ama (volunteers), whānau are able to bring children aged 0-5 to Mamia for a kōrero with their specialist team. “There’s a conversation, along with suggestions, strategies and support delivered in real time,” James says.

Paediatric referrals within the current healthcare model are often hard to come by, with long waiting times to be seen. Aria says Tākuta Tamaiti fills a much-needed gap, and it’s a service that aligns strongly with the values of MAS Foundation.

“MAS Foundation immediately understood the constraints of the current health system and saw the merit of this kaupapa,” says Aria. “They also allowed us to utilise our frameworks, which we’ve developed in response to the needs of

whānau, letting them lead. The way we are able to work in accordance with tikanga is majorly beneficial and we’re very grateful for that ability.”

With sessions held weekly on Mondays, and parents able to self-refer, Aria says there’s enormous value in the work being delivered by MAS Foundation-funded paediatrician Dr Eve Fifield and cultural therapist Erena Tomoana – work she hopes will continue beyond the scope of the initial funding.

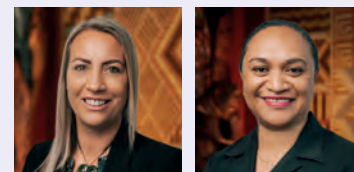
“We hear often that Mamia is a home away from home for our māmā, that they’ve been listened to and our team has given great support,” says Aria. “Feedback like that makes me feel so happy, but also relieved. There’s a lot of money poured into punitive measures by those at the top, but really, we should listen more closely to our whānau and what they need so we can get upstream of these issues, trip them up, and break the cycle for our tamariki.”

Because, she says, it’s working – and Mamia, that special and nurturing wahine on Waipatu marae, is ready to embrace whatever’s next.

“We’re just trying to keep pace with Mamia, be respectful to her and remain authentic to what her intention is.” ♥

Julie says: “When whānau are trusted to lead with their own mātauranga, meaningful solutions like Mamia can grow, grounded in tikanga, shaped by aroha and responsive to the needs of the community. Supporting marae-based, community-led Māori initiatives is more than providing services; it’s backing the strength and wisdom of people. It’s a step toward a future where tamariki are raised in the embrace of their culture, surrounded by whānau and supported to thrive.”

Mafi says: “Mamia is an exemplar of a flourishing community when communities lead and steer their own solutions. This aligns very closely with the Foundation’s value ‘Tika, pono me te aroha’, which embraces the Samoan proverb ‘E fofō e le alamea le alamea’ (Let the issues within a community be resolved by those in the community), recognising that solutions are within communities.”



Heads of MAS Foundation

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

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



Scan here for more
about the mahi
of Mamia, or visit
mas.co.nz/mamia.

The e-bike evolution

Actor and writer Elisabeth Easter swaps pedal power for the battery-induced buzz of an electric bike. She explores why cyclists are making the switch.



For MAS Members who ride old-school bicycles, you'll know there's a certain cachet to being your own motor. Lined up at the lights with other riders on your way to work, or cycling for fun or fitness, it's tempting to judge the battery tribe, even though you know you'll probably make the switch one day yourself.

I've ridden two-wheelers since I was a tot growing up in Hamilton. As I gained confidence at age 4, my GP father Michael (a proud MAS Member) took one of my training wheels off. Bad idea, but when the other one was removed, I took to cycling like a duck to water, and I've been riding ever since.

Living in Auckland now, I believe this city has terrible traffic, but it doesn't faze me from the saddle of my cycle, and I arrive everywhere in good time. I've also done most of Aotearoa New Zealand's Great Rides, including Alps 2 Ocean, Twin Coast and Remutaka, each of them a joy. What's more, riding a bike keeps me fit, both physically and mentally, and it's carbon friendly.

But I am turning 55 on my next birthday (I'm no spring chicken), which means an e-bike is on the horizon. When I visited the South Island recently to ride the Lake Dunstan trail and a new-ish section that connects Lawrence with

Lake Waiholo, I rented one to investigate.

Fitted out with a sweet Merida from Bike It Now! in picturesque Clyde, the 55km Lake Dunstan Trail was borderline transcendent with a battery. I set off outside Cromwell to enjoy this spectacular ride, with some segments cantilevered into the rocky Central Otago riverscape, and I barely broke a sweat. As for the one major hill, I simply let the throttle out. Headwinds? No trouble, because I put the bike into sport mode and the wind died down. When I returned to Clyde 5 hours later, I was grinning from ear to ear.

Totally hooked, I booked an e-bike for the Lawrence to Waiholo leg, and Bike it

E-bikes also mean fewer excuses for not getting out there – if riders don't get as tired, they're less likely to have accidents.

self-sufficient, and I commute for work,” Andrew says. “I have a gravel bike, a hardtail for serious trails like Heaphy Track or The Old Ghost Road, and I've probably done about 10,000km on my e-bike. I also have a standard mountain bike and I'm looking to buy an electric mountain bike after hiring one in Glendhu Valley near Wānaka. I loved it.”

It would be hard to find a MAS Member more committed to cycling than Andrew, and of course he shares his enthusiasm with patients. “Cycling is excellent for improving cardiovascular fitness, muscle strength, flexibility and joint mobility, not to mention being good for mental health. Although I do suggest older patients use a dropper seatpost (where you press a button to lower the seat) to avoid falls,” Andrew explains. “E-bikes also mean fewer excuses for not getting out there – if riders don't get as tired, they're less likely to have accidents. Cycling is also good for focus, balance and brain power, and it lowers stress levels.”

Clearly on to a good thing, my next stop was Dunedin. I hired an e-bike from Electrify NZ on Cumberland Street, and oh my gosh, there is no better way to get around this student enclave, with its one-way system and generous cycle lanes. As for the elegant 36km Port to Port ride, with the added bonus of a boat ride between Portobello and Port Chalmers with Port to Port Cruises, it is utterly charming.

Back in Auckland, I'm on my beloved GT, the bike I bought in 1995 that's still going strong. Admittedly, the transition of returning to my old bike was a bit like getting out of the sea after a long swim and being reminded of gravity. But that's OK, because the joy I derived



Above Elisabeth is all geared up to try an e-bike on the Lake Dunstan Trail in Central Otago.

from being electrified is still with me.

So while I'm not quite ready to make the switch, I will be one day because, by crikey, those e-bikes are fun! And when I do transition and those traditional cyclists give me that look at the lights, I'll just put my e-beast into sport mode and show those pedal pushers who's boss. ♥

Idyllic spots for e-bike adventures in Aotearoa New Zealand

- Tasman's Great Taste Trail, Nelson
- Alps 2 Ocean Cycle Trail, Aoraki/Mt Cook to Oamaru
- Clutha Gold Trail, Central Otago
- Pou Herenga Tai – Twin Coast Cycle Trail, Northland
- Remutaka Cycle Trail, Wairarapa
- Queenstown to Arrowtown to Gibbston

Now! dropped one to my Lawrence digs, charged up and ready for action.

Another little beauty, this 52km trail leaves Lawrence and makes use of old rail lines and tunnels, cutting through bucolic countryside, rustic Waitahuna and the service centre that is Milton. Closing in on Lake Waiholo, the last leg is a series of elegant boardwalks that protect wetlands busy with bird life, and by the time I was done, I was a bona fide battery fan.

Curious to investigate further, I spoke to Nelson GP Dr Andrew Watts. A keen cyclist, the busy medic has an impressive 'quiver' of bikes. “I love bikepacking, going on long rides and being completely



Social lives

Young people spend significant amounts of time online, but how does the endless scrolling impact them during those turbulent teenage years? MAS Member and clinical psychologist, Dr Kirsten Davis, shares her expert advice on the topic.

Teenagers these days are growing up in a profoundly different world to the one their parents did. With so much of their lives spent online, it can be a source of worry for caregivers, making it harder to know exactly what's going on in kids' worlds. This is an issue that was raised in the public consciousness recently through the Netflix series 'Adolescence'. While the show depicted a fictional scenario of an extreme nature, it left parents wondering how they can best support their children to navigate these tender years in the digital age.



Dr Kirsten Davis
Clinical
psychologist

What kind of impact is social media having on our teens?

When it comes to social media, it's important to distinguish between problematic use, or what could be considered addiction, and just normal teenage exploration and engagement.

Social media use is not always bad; it can actually increase connection between people, and a lot of teens will cultivate meaningful connections online. But there are signs to look out for when it's becoming problematic. Young people might struggle to manage how much they use social media, to the point where they're not able to function in normal daily life or with everyday tasks.

It's also a problem when it starts to impact their sleep. Particularly because of our time zone, they can be online until late at night and that's often tied up with feelings of FOMO. They're thinking, "What if other people are awake later than me and I miss out, or I can't respond." Often, that's where you see that more anxious, stressed-out behaviour coming through.

That innate desire to be connected to friends and the outside world is absolutely valid, but when it leads to disrupted sleep, it can have a really detrimental effect. We know that teenagers need their sleep, and not getting enough can increase their risk of depression and decrease their functioning at school, among other things.

Are there any other signs that social media use is negatively affecting young people?

It can be helpful to listen for comments our teens make where they're referencing themselves, their body image or their self-esteem. This could indicate that those idealised images that they're seeing online could be having an effect.

That said, a lot of young people these days are quite educated in this space. I've been a psychologist for 22 years, and the kids I see now have a much greater awareness that this person might not be completely real or this body might not be achievable or attainable. Their awareness around idealised imagery or ways of living has definitely increased.

Where it has the worst impact is with

A lot of young people these days are quite educated in this space. Their awareness around idealised imagery or ways of living has definitely increased.

young people who are already feeling unhappy about themselves. Social media tends to increase what's already there, rather than completely causing the issue.

It's also worth noting that some kids are more digitally literate than others. I work with a lot of neurodivergent young people, and for them, online communication can be tricky. If they naturally struggle to read social cues or understand nuances, then they're potentially a lot more vulnerable. Those teenagers who are not skilled at navigating digital spaces are more at risk of the negative impacts. If they hover over the wrong thing then it ends up becoming a regular part of their feed, whereas other kids might know to move past it.

For any of us, though, it can be hard to accurately read the tone of voice in a message, or we might miss additional information because of the brevity of words. That can lead to negative interpretation a lot more frequently than if you were communicating with somebody in person.

The real danger is when communication becomes online bullying, and some social media apps, like Snapchat, are particularly bad because there's no trail – the messages just disappear. The research points to this happening more to girls and LGBTQI+ kids. Certain groups are a lot more vulnerable and experience a lot more hate-based communication. That, in turn, can lead to increased risk of depression.

How can we get our teens to open up and share what's going on in their lives?

We need to provide opportunities for them to be able to talk. Parents these days are so busy, sometimes we don't create the space for them to be open. It might be that when

you're in the car driving somewhere, you can ask them how they're doing.

Then, as parents, we need to listen and validate, not jump into problem solving too quickly. Hearing what they've got to say and then asking them, "Do you need some help with this?"

Showing an interest, listening and asking direct questions can be good, such as, "How are you feeling?", "How are things going at school?", "I noticed this change, can you talk to me about what's going on?"

Think of it like you're providing an emotional basket and let them know that you can hold the information that they're giving you. Just acknowledge what they're sharing with you and appreciate that it's really important.

I would also say that if you, as a parent, are contributing to the difficulties they're having, be open to that and acknowledge it. Try to work together to do things differently. It's about being brave enough as a parent to ask them how they feel within the family, and being open to making changes if needed.

Overall, how can we help build confidence and resilience in our teens?

The best thing we can do is support our young people to have a sense of mastery and success in their life. We can help build their confidence through lots of positive reinforcement and praise, and building their sense of hopefulness.

Teenage challenges are inevitable, but supporting them to tolerate the difficult emotions and have a sense of agency when it comes to navigating the ups and downs of life is key. That's what resilience is – the ability to cope skilfully with the challenges that come their way. ♥

Bookshelf



The Teenage Brain

by Dr Frances E Jensen

This book, written by renowned neurologist Dr Jensen, offers a revolutionary look at the brains of teenagers, dispelling myths and offering practical advice for teens, parents and teachers.



How to Raise a Teen

by Sarah Ockwell-Smith

Parenting expert and mother of 4 young adults Sarah Ockwell-Smith provides advice and guidance for parents, carers, and anybody else who works with teenagers and their families on how to navigate this tricky period.

Pop Culture Parenting

This podcast is about finding the sweet spot between the textbooks and real life when it comes to parenting. Dr Billy (a developmental paediatrician) and Nick (a developing parent) are a couple of dads having honest discussions about parenting day to day.

Dr Kirsten Davis is a clinical psychologist who has worked with adolescents and adults across both public mental health and private sectors for the last 2 decades, and is the CEO of The Psychology Group.

Safety net

MAS Head of Investments, Dan Mead, answers common questions about emergency funds, and shares tips on how to grow your rainy day savings.



I recently read that we should aim to have several months' salary set aside as an emergency fund, is this true?

Unfortunately, we live in a country where more than half the population couldn't cover an unexpected expense equivalent to a month's income.¹ According to Stats NZ, 38.2% of households perceived their income as either 'not enough' or 'only just enough'.² This means the sad fact is that many people would be forced to take on debt to cover an emergency.

Emergencies that catch people off guard include such things as unforeseen car troubles, dental procedures and family health issues. That's why it's generally recommended that people save around 3 to 6 months of expenses to cover emergencies.³ If your household spends \$5,000 a month on food, transport, housing, and so on, then you'd want to aim for between \$15,000 to \$30,000 in savings according to this rule. That said, if you're one of many who have very little saved, even \$1,000 is a good start.

An emergency fund not only provides

financial security, but can also enable you to handle risk more effectively. With a robust savings cushion, you may be able to afford to select a higher insurance excess (the amount you pay when you claim) to lower your overall premiums. A financial safety net can also help you navigate investment market fluctuations with greater confidence. Having readily accessible cash can enable you to better manage volatility to take on more investment risk and earn higher expected returns over time.

Emergency savings should be deposited somewhere accessible and low risk. Appropriate places could be a higher interest bank account or a cash fund without a term. The MAS Investment Funds Cash Fund could also be an option. It invests in a range of different term deposits with maturities up to 12 months, is diversified across several New Zealand banks, offers no term or lock-in period, and withdrawal requests are generally paid within 5 business days. The Fund is also a portfolio investment entity (PIE), with a maximum prescribed investor rate (PIR) tax rate of 28%. This is particularly attractive when compared to a standard term deposit or bank account which typically incurs Resident Withholding Tax of up to 39%.



Dan Mead
MAS Head of
Investment

Q How do I start putting some savings aside?

A If you're looking for everyday ways to save money and start building your emergency fund, try these simple tips for reducing your current spend

without too much pain:

Keep track of your outgoings for a month so you can get a clear picture on where you might be spending unnecessarily.

Being more energy efficient at home can also help you save. Simple things like switching appliances off at the wall (many use energy on standby), blocking draughts around doors and windows to keep heat in, washing clothes in cold rather than hot water and only running the dishwasher when it's full, will make a difference. That reduction in your bill can then go into your savings fund.

Review your existing plans and subscriptions.

For instance, could you be on a better deal for your phone or internet? Are you paying for a streaming service you're barely watching or a Substack you've stopped reading? Why not pay that money to yourself instead?

Be sales savvy. If you've got a big purchase coming up, like new whiteware or appliances, can you wait till there's a sale (like Labour Weekend or Cyber Monday) and bank the price difference?

Be clever with loyalty points, shop for deals that have good rewards and link your loyalty cards to your Airpoints™ to save on flights.

Q How can a financial adviser help me achieve my savings and investment goals?

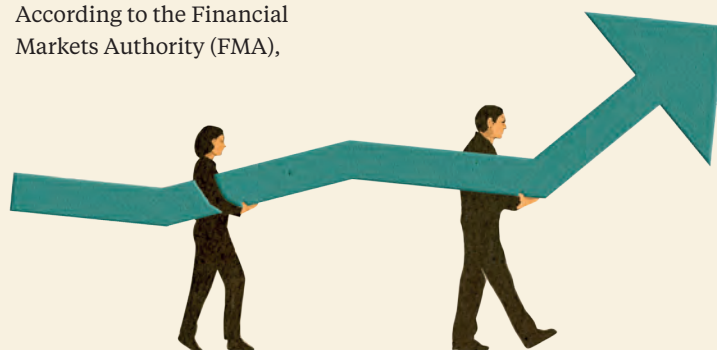
A A financial adviser can improve your economic outcomes by helping you

understand your goals, set a plan and choose the right investments. Even more importantly, the value an adviser can bring is in helping you stick with your plan, through good times and bad.

Having an expert between you and your money helps ensure you don't make irrational decisions that could set you back years. This happened to thousands of Kiwis during the Covid-driven market sell-off. According to the Financial Markets Authority (FMA),

over 60,000 people switched KiwiSaver funds in March 2020, mainly to lower risk, lower expected return funds. Instead of sticking to their goals, these people let their emotions get the better of them. By the time the market recovered in August that year, over 90% were still in lower risk funds, effectively locking in their losses.⁴

Don't become one of these people. As a MAS Member, you have access to a MAS Adviser at no additional cost. They're here for your benefit, so please do your future self a favour and get in touch.



What is microsaving?

It's the practice of putting aside small amounts of money on a regular basis so that you gradually build up savings over time, without doing anything drastic or having to think about it. It works on the principle that small, consistent saving soon becomes a habit, and helps you realise that boosting your savings is achievable – and addictive! No amount is too little. Even a few spare dollars is valuable in helping grow your total.

¹ Retirement Commission joins forces with financial sector to get New Zealanders saving | Retirement Commission Te Ara Ahunga Ora. ² Stats NZ, Household Income and Housing-Cost Statistics: Year Ended June 2024. ³ Emergency Fund: Why You Need One and How Much to Save | Ramsey. ⁴ High level of KiwiSaver switching during Covid-19 driven by young people | Financial Markets Authority

This is general advice only and is not a substitute for individually tailored advice. MAS is a licensed financial advice provider. Our financial advice disclosure statement is available by visiting mas.co.nz or by calling 0800 800 627. Medical Funds Management Limited is the issuer of MAS Investment Funds. Product Disclosure Statement available at mas.co.nz.



Scan here for more saving tips, or visit mas.co.nz/emergency-funds.

Brace yourself

Do you have retaining walls on your property? Find out their structural risks and what that might mean for your insurance cover.

New Zealand is an incredible place to live, but it's not nicknamed the Shaky Isles for nothing. Recent years have also reminded us that earthquakes are not the only natural hazard we face. Major storms that cause flooding and landslides are also becoming more frequent.

All of these hazards pose significant threats to our properties and the land we live on. To help minimise potential damage to our patch, or at least be best prepared, it's important to know what to look out for.

One particular feature of residential land that we often don't pay much attention to is the retaining wall. These unassuming structures are common in New Zealand and are very important in their function, but not without their risks. Recent changes to the Natural Hazards Insurance Act also mean that if your retaining wall were to fail, you may not be covered to the extent

you'd actually need to repair or replace it and deal with the damage. So, we asked the experts to shed some light on this key topic that affects many New Zealanders.

Firstly, what is a retaining wall?

MAS Member Kate Williams, QSM, is a Principal Consultant Geologist at Tonkin + Taylor and explains in simple terms, "A retaining wall is a structure built to retain land and hold it back from sliding or falling." They are most common on hilly or sloped terrain to create level areas, stabilise soil and protect slopes subject to landslides or erosion. They are typically made from timber or concrete, but there's a lot more than meets the eye, too.

"It's not just what you see on the surface," explains Kate. "There's a whole support system that goes around it. Some of the retaining wall is embedded into the ground

to certain depths, there may be anchors and cabling going into the ground at different angles, there can be large concrete beams that are joining a whole lot of embedded piles together, and, most importantly, a drainage system behind the wall, too."

Of course, that's if they're well designed, engineered and up to the current code. Unfortunately, many are not.

How can I tell if my retaining wall is in good shape?

Mark Fisher, General Insurance Claims Technical Manager at MAS, says, "In a typical Wellington property going up the hillside, the retaining walls might be 50 or 60 years old, and they will likely have no engineering in them at all. Often people don't even realise that what they've got is a retaining wall."

Kate adds, "Before the 1990s, some

Even when your retaining wall is modern and up to code, there is still always a risk.

retaining walls were probably built by a local handyman. They may have been constructed appropriately for the time, however, over the years those wall will have been subjected to many weather events, heavy vegetation growth, poor drainage and possible deterioration, or even further development on the site not taking into account the walls and their support system.”

So a first and important step in being prepared is making sure, as much as possible, that any retaining walls on your property are fit for purpose. “If they’re old, they’ve got cracks in them or they’ve deteriorated, they’re not going to perform as they were intended to on the day they were constructed,” says Kate. Maintaining them and getting them checked by an engineer with the right expertise is always a good step.

Sadly, it’s still not quite a case of problem solved. Even when your wall is modern and up to code, there’s always a risk.

Will I be covered if my wall fails?

If, despite best endeavours, your retaining wall fails suddenly in a seismic or weather event, where does that leave you? Well, things have changed on that front, too. When the Earthquake Commission (EQC) officially became the Natural Hazards Commission (NHC) Toka Tū Ake last year, new legislation around residential natural hazards cover came into place.

Derek Smith, Senior Natural Hazard Claim Specialist at MAS, explains, “The amount of cover you’ll receive has now been capped at \$50,000, and that’s for all retaining walls on your property, not per wall.”

What the NHC will provide is described as a “contribution”, and in most cases that contribution will only go so far. The standard MAS cover extends to \$100,000, but this can be increased if required.

What kind of costs are involved?

Mark says, “People might just think, ‘Oh, there’s that little wall in my garden, if that falls down it might cost me \$20k to 30k.’ Of course, your insurance cover will top up that contribution to whatever your policy limit is, but we don’t cover land. No insurance does.”

In terms of how the NHC’s contribution is calculated, it’s based on the value of the land, says Mark. “That means if you’re in one of the big cities, you might get a reasonable amount, but if you’re in a smaller town, it’ll be much less.”

And then there’s the associated costs. “Sometimes you have to remove more in order to rebuild because it’s all damaged or in the way of the new construction,” Kate says. “Those costs will vary depending on how big the wall is, the investigation and design elements involved, consenting requirements, survey requirements, and so on. These processes can take months to years, and in that time, homeowners might be out of their homes.”

Another factor to be aware of: It’s not just natural hazards that cause disruption. Sometimes retaining walls can just gradually fail over time. “They can lose their functionality or capacity to retain if they rotate significantly. This gradual failure can come from other factors, including the deterioration of construction materials, increased loadings from structures above the wall, or ground water building up behind them,” says Kate. “These gradual failures are not considered natural hazard damage and there would be no contribution from the NHC.” It’s also worth noting that a MAS House Insurance Policy won’t cover gradual damage.

So, that’s the bad news. And while the hope is that MAS Members will never face these challenges, the team believes that



Above It’s important to consider the hidden elements of a retaining wall, not just what you can see above ground. **Opposite** Retaining walls are common in hilly areas, such as on the slopes of Wellington’s Mt Victoria.

forewarned is forearmed. Knowing what’s at stake and what would be covered can help people be more prepared now, rather than finding out and facing big costs after the fact.

What to do when house hunting

If you’re looking to purchase a property that has a retaining wall, the key is to go in with your eyes open. “You just need to do your due diligence and be aware,” says Kate. “It might be that you still choose the same property, but you put some money aside in case something does happen.”

Mark also recommends getting the right advice from the outset. “People often rely on a pre-purchase report to pick up any potential issues with a property. The problem is they’re usually done by a builder who doesn’t have geotechnical experience to advise on retaining walls. So, it’s that next step of saying, ‘If I want to buy this lovely house that’s on a terrace, who should I ask for advice?’” ♥

For more information on retaining walls and what else to look out for on your property, visit mas.co.nz/onmas.

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.

Fund finder

If you're just starting out, or are looking to change up your portfolio, we break down the 7 fund types available through MAS to help you make the right decision for your finances.



short-term investment, for example, for a year or so, then a fund with low volatility could help reduce the risk of experiencing significant losses over a short period of time. In this instance, a **Cash Fund** could be a good choice. A Cash Fund invests in a range of cash and cash equivalent investments, and aims to achieve stable returns over the short term. While no investment is entirely risk-free, a Cash Fund can offer relative stability during periods of market volatility.

If you're thinking of investing for around 3 years, then a **Conservative Fund** may be a good option. This fund is most suited to investors who want to take a more cautious approach and accept a smaller amount of investment risk to potentially achieve a more stable return. It invests mainly in income assets with a modest allocation to growth assets, and aims to preserve capital while providing a steady return over the short to medium term. This could be a good option for those approaching retirement, or if you have a specific goal you're working towards, like buying a house or paying university fees.

If you're happy to leave your money invested for 4 to 6 years, then you might be willing to take some more risk in order to potentially see greater growth in that time. A **Moderate Fund** gives you a little more potential for gains. This type of fund seeks to strike more of a balance between stability and the potential for investment growth or returns, compared to more conservative options like a Cash Fund. This is due to its exposure to a mix of asset types (such as equities and bonds).

Beyond that, if you're OK with some fluctuation, then a **Balanced Fund** is a good option. These can be most suited to investors who are prepared to accept a medium level of investment risk to potentially achieve a medium return. It invests mainly in growth assets with a moderate allocation to income assets. If you're not chasing the highest possible returns, but you're also not content with the lower returns of a Moderate or

Every investor is different, with their own approach to their finances, their own ambitions, and their own appetite for risk. High returns are the dream, of course, but they are seldom achieved without higher risk. Many people are not big fans of risk when it comes to their hard-earned cash, and are therefore prepared to accept a low return for less stress. Others, however, are actively seeking a high rate of growth and don't mind taking on the risk of a loss, especially if they have plenty of time to ride the potential ups and downs. If you're looking to invest and wondering what type of fund to choose, then here are some key questions to consider:

Firstly, it's important to ask yourself how long you intend to invest for, as this will affect the type of fund you should choose. If it's a



Dominic Davin
Head of Product
(Investments)

Conservative Fund, a Balanced Fund can be the sweet spot. This could be a good option for young people starting out on their investment journey.

If you're committed to investing for a significant period of time, say 10 years or more, and are prepared to accept a higher level of investment risk to potentially achieve a higher return, then you could consider a **Growth Fund** or **Aggressive Fund**. MAS's Growth and Aggressive Funds invest mainly in growth assets, 80% and 95% respectively, with a smaller allocation of income assets.

Those who are comfortable with a high degree of risk could consider a single-sector investment fund, like MAS's **Global Equities Fund**, which is invested entirely in growth assets and aims to provide higher returns over the long term. This is for people who are investing long-term and who are looking to maximise their returns, accepting the inherent risk that comes with this approach.

It's also important to remember that you can spread your money across a range of funds, which can potentially lower the overall risk and ups and downs in your investment portfolio while aiming for more stable returns over the long term. ♥

Check out our Fund Finder at mas.co.nz/fund-finder to find out what kind of investment fund could be suited to your personal situation and investment objective. If you would like to chat with a MAS Adviser, phone 0800 800 627 or email info@mas.co.nz. We're here to help.

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KiwiSaver updates

In May, the Government released its Budget 2025 which introduced some key updates to KiwiSaver. Dominic Davin, MAS's Head of Product (Investments) says, "These are the most significant updates we've seen since 2019, and we want to help MAS Members understand these changes and what they might mean for them." So let's take a look at what they are:

Firstly, as of 1 July 2025, there have been changes around the Government contribution to KiwiSaver, specifically:

- The Government contribution has halved and is now 25 cents per dollar, capped at a maximum of \$260.72 per year. To receive the full annual contribution, members will need to contribute \$1,042.86 in that year.
- Government contributions have been extended to include 16 and 17-year-olds, where previously they began at 18.
- Members earning over \$180,000 per annum will no longer receive the Government contribution.

There are also changes to the default contribution rate, which will come into effect on 1 April 2026:

- The default contribution rates for both employees and employers will increase from 3% to 3.5% (and will rise again to 4% in April 2028). Employees can, however, opt to remain at 3%.
- 16 and 17-year-olds will be eligible to receive employer contributions too.

MAS welcomes these changes. Dominic says, "Retirement matters and MAS wants Members to feel assured of a comfortable retirement."

While the overall increase to 4% for employee and employer



contributions is modest, these increases do signal a long-term commitment to boosting retirement savings. The phased roll-out will also give employers and employees time to adjust.

Another positive that could be expected from these changes is increased engagement with KiwiSaver from an early age, thanks to the extension of the scheme to 16 and 17-year-olds. "If people are engaging earlier then they're likely to invest earlier and they'll have more money to buy their first home, and more money to retire on," says Dominic. "At MAS we are big believers in engaging investors from a younger age."

Dominic adds, "Our hope is that overall Members will continue to engage with their superannuation, and that these changes will support faster KiwiSaver account balance growth for Members contributing at the new default rates. This will help them reach their homeownership and retirement goals more effectively."

There is also still the option to make additional voluntary contributions to a KiwiSaver scheme. Everyone's financial journey is different, so for advice on how to reach your savings and retirement goals, speak to a MAS Adviser by phoning 0800 800 627 or emailing info@mas.co.nz. ♥

Coastal charm

Novelist and screenwriter Sarah-Kate Lynch shares her long-time love of Kaikōura, and why its natural beauty and resilient community inspired her hit TV show.

“Ask not what your country can do for you – ask what you can do for your country.” This immortal line from US President John F. Kennedy’s 1961 inauguration speech was not something I specifically had in mind when I first visited Kaikōura back in 2017, but I felt the sentiment nonetheless.

After an action-packed 2 days that

involved watching whales from a chopper, swimming with dolphins, quad-biking on a cliff edge, gorging on crayfish, walking the peninsula and communing with the good folk of this North Canterbury town, I felt like Kaikōura had given me so much, and I wanted to give something back.

It’s not a feeling a travel writer gets about every town, but there’s more than a little magic in the air here, so the thinking cap was thus firmly applied.

At the time, the town was celebrating State Highway 1 reopening after the devastating earthquake of 2016, which saw Kaikōura cut off for a year. But were the townsfolk moaning and whining? No, they were not. There had been trauma,

for sure, but there was a ‘business as usual’ attitude bouncing off the snow-capped mountains, and there were laughs too. One shop owner recounted fleeing her house when the quake hit – without her teeth.

It took several more trips and 6 years (pandemic included), but in April of 2023, I arrived back in Kaikōura with a crew of more than 50 to shoot ‘Friends Like Her’, the 6-part television drama I had written to showcase this beautiful, resilient part of the world. Luckily, the show was a ratings hit when it first screened on Three, and again when it landed on Netflix earlier this year. The town, those ranges, the way they melt down through green paddocks to the Pacific: There’s no doubt that Kaikōura itself is very much a star of the show.

An easy hour-and-a-half drive from Blenheim (2-and-a-half from Christchurch), I spent 5 weeks while we were filming at



Left Sarah-Kate suits up to swim with dolphins.
Above Explore the rugged coastline and watch for wildlife on the Kaikōura Peninsula Walkway.

*It's a curious thing,
but the longer you
stay, the more
there is to see.*

the Waterfront Apartments, which I loved, but have stayed several times at The White Morph, also on the town's waterfront Esplanade, and the nearby Sudima was a popular spot for a late-night negroni.

One of those earlier stays was a 24-hour stopover after catching the Coastal Pacific train from Picton. We ate, we drank, we swam with dolphins (not in that order), and hopped on the train to Christchurch the next day, buzzing. If 24 hours is all you have, it'll do, but after a month there... It's a curious thing, but the longer you stay, the more there is to see.

Local intel led us one day up a forbidden path beside a creek to an astonishing sight: A waterfall gushing into a pond full of baby seals, left there for the day by their mothers who were fishing out at sea.

Another sunny day, local chopper pilot Dan Stevenson whisked us up into the ranges, snooping at swanky real estate on the way.

One wet Sunday, we wound our way up into the foothills to a sheep farm for gin tasting and storytelling with Mt Fyffe distiller Justine Schroder.

Since I was last there, Kaikōura has been declared an International Dark Sky Sanctuary – a journey that took almost as long as getting a TV show on air, and a designation awarded only to locations with exceptionally pristine night skies. Now there's a plethora of adventures for the stargazers and stargazers (gazers with food), including ziplining beneath the Milky Way. Imagine that – what a ride!

There's also the new Maui's Footprint experience with Māori Tours Kaikōura. Legend has it that the Kaikōura Peninsula was what Maui used to brace himself as he fished the North Island out of the sea.

See? So much still to see and do – I'd go back for more in a heartbeat. ♥

10 must-dos in Kaikōura



1 Eat crayfish from the iconic Nin's Bin caravan, or at the refurbished Pier Hotel, the outdoor Seafood BBQ Kiosk, Karaka Lobster on SH1 – or anywhere you can find it.



2 Walk the Peninsula Loop, keeping an eye out for the seals who steal the carparks at the starting point.



3 Go for a tasting of the award-winning gin at Mt Fyffe Distillery.

4 Take a cooking class or join Fiona and Chris for the Friday night Supper Club at their blissful Hapuku Kitchen home.

5 Catch a movie at The Mayfair, the art deco seaside cinema lovingly restored after the earthquake.



6 Stop for a martini at the Kaikōura Boutique Hotel. I couldn't walk past without jumping in for a snifter.

7 Head south for a 4-wheel adventure at Glenstrae Farm. They don't make views (or fun) like this anywhere else.



8 Arrive by train on the Coastal Pacific, which runs from September to April.

9 Whale watch from a fixed-wing or helicopter with South Pacific Helicopters, and do a swoop into the hills while you're at it.



10 Make a splash with Dolphin Encounter, an experience so uplifting and amazing that I have done it 3 times and am counting on a fourth.

Thrifty living

Want to help save the planet and save your pennies? Here are some easy-to-implement eco-hacks that will do a world of good.

1 Travel wise

For Kiwis, travelling overseas necessarily means clocking a few air miles, but being sustainable in your approach is still possible. For a start, many airlines enable you to offset your carbon miles before you even take off. Once you're away, shop, stay and eat at locally owned places, so the economic benefits go back to the place itself, not global conglomerates. In hotels, decline daily room cleaning if you don't need it, and when you're out exploring, travel on public transport where possible – you'll never feel more like a local than on the bus!



2 Down-to-earth decorating

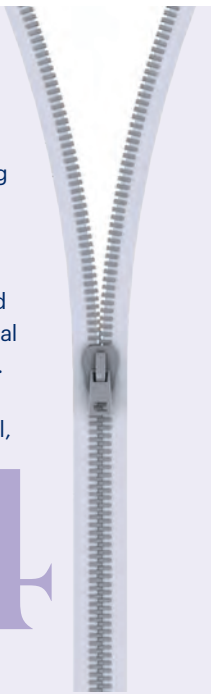
If you're sprucing up your interiors, then being eco-conscious about your updates will be good for the planet and your health. A rug can really elevate a room and bring extra warmth and comfort, but make sure you opt for natural fibres like wool; synthetics are energy intensive to produce and can shed microplastics when cleaned. Use paints that have the Eco Choice Aotearoa seal of approval, which ensures they're not full of volatile organic compounds (VOCs) that can pollute the air with harmful gases. Buying pre-loved furniture from Trade Me or second-hand stores will give your home a sophisticated vintage look with pieces from the good old days, when things were built to last.

3 Profound presents

Gift giving is great, but it can be a key player in the overconsumption cycle we're all stuck in. And on those occasions when you don't quite nail it, the receiver is left with another thing they don't need. Experiences, on the other hand, can be much more special than stuff, and even create ways for you and pals to spend quality time together. Think movie or theatre tickets, a restaurant voucher, a cocktail class, a spa day, a weekend away – even just cooking a great meal could bring them more joy than some novelty socks.

Quality clothing

It's estimated that somewhere in the region of 100 billion garments are produced globally every year, resulting in huge amounts of discarded fabric finding its way to landfill. Buying less is best, but when you do need new gear, go for clothing that's made to last. And remember, cost doesn't necessarily equal quality, so closely inspect the item itself. Look for natural fibres that are strong and durable like cotton, linen and wool, rather than synthetics or blends. Check for well-stitched seams, particularly in stress areas, and ensure buttons and zips are sturdy. Being able to do up your clothes is critical for longevity.



Waste not

Food waste is a major emitter of greenhouse gases, and given how much groceries cost these days, the thought of throwing anything away feels even more painful. A few common culprits that end up going off and getting tossed are potatoes, bread and bananas. To combat that, try these top tips: Keep bread in the freezer rather than the fridge, as that can actually make it spoil more quickly; store potatoes away from their old friends, the bag of onions, as onions make potatoes sprout faster; ensure bananas are not sharing the bowl with other fruit, like apples and pears, as the gas they produce speeds up the ripening process in bananas.



Grow your own

Want to do more by doing less? Consider creating a no-dig garden. The good news is that it doesn't require any back-breaking effort by you. The even better news? No-dig gardening boosts soil health by preserving its natural structure and beneficial microbes. It also reduces erosion, improves water retention and minimises weed germination. What more could you want? Choose a suitable spot, like a planter bed or box, lay down cardboard or newspaper, add compost, manure and other organic matter, then plant directly into this rich layer. Soon you'll be saying hello to healthier plants and a thriving ecosystem in your own backyard!



Mindset moves

To have a truly eco-friendly mindset, we often just need to break old habits and, annoyingly, be more organised. From eating leftovers for lunch to taking bags with us when we shop, to having reusable cups and drink bottles handy, we can avoid all that single-use stuff. When it comes to bigger purchases, ask yourself these 3 things: Do I need it? What problem does it solve? Is there a sustainable alternative? Sure, having new things is nice, but saving dollars and the planet means you can give your halo a jolly good polish.

Laundry list

Caring for your clothes also helps them last longer. Frequent washing causes fabric to wear out faster, uses lots of water... and creates more chores! Try spot cleaning rather than throwing the whole garment in the washing machine, hang things in the fresh air if they smell musty, or bring them into the bathroom when you're taking a shower to give them a steam clean.





Art house

This modernised Auckland apartment is the ideal backdrop for Sue Chetwin's creative collection.



MAS Member Sue Chetwin transformed her 1960s clifftop Takapuna apartment into a stylish seaside sanctuary, and created a living gallery for her eclectic collection of New Zealand art. The coastal pad provides a perfect escape from the busy life of the former newspaper editor and Consumer NZ CEO.

The penthouse takes up the entire third floor of the boutique Clifton Road block on Auckland's North Shore, and savours spectacular views of Takapuna Beach, the Hauraki Gulf and the city skyline.

Sue and her husband John enlisted architect Conway Brooks to bring their vision to life: A nod to the apartment's mid-century era, without being too minimalist.

"I have lots of quirky stuff, so it's a more French salon look and feel. I've been a bit of a collector over the years, and because the house now has so many windows it was hard squashing it all in, but I managed!"

The interiors are crisp and coastal-inspired, with Resene paint on the walls and tongue and groove ceilings illuminating the rooms and enhancing the sense of space. "There's not a single painted wall or ceiling that's not Resene Black White. It's so fresh and a great canvas for hanging paintings on," says Sue. These are anchored by stunning European oak parquet flooring – a work of art in itself.

As for the suspended fireplace, Sue had seen one years ago in a magazine and stored the idea away for a future abode. "We decided on the ethanol burner (a fuel made from Chelsea Sugar Factory waste material) which sounded the most sustainable. We love it because it provides a nice warm glow in winter, and throws out a bit of heat too! It's enough to keep the place warm through winter as the apartment's very well insulated."

Dark wood panelling accentuates the main bedroom, kitchen and the hallway gallery. "The works in the hallway are by Robert McLeod, which I have owned for decades and love for the richness of colour; Jacqueline Fraser, who does these extraordinary works with plastic piping; and the Māori woman holding a patu – her facial expression and the colours and detail are superb – that's by Harry Linley Richardson, an Englishman who ended up living, painting and teaching

Sue's top tips for budding renovators

- Make haste slowly. The more time you spend at the start trying to get things right the better.
- Set a budget – then double it!
- If it's a big job and you don't live in the same city, get a project manager.
- Choose an architect you can work with. That was invaluable to us.
- Choose a builder carefully and make sure you shop around.
- Renovations can be stressful – remember to breathe!

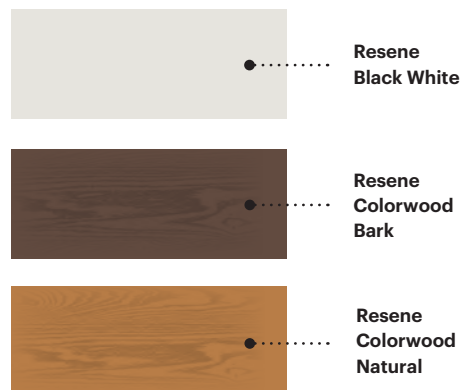


Above Sue used Resene's most popular shade of white, Resene Black White, throughout her apartment. **Below (from left)** This nook was turned into a library space; The hallway gallery stands out against dark panelling – it's easy to enhance timber walls with Resene Colorwood wood stain; Ottmar Hörl's 'Worldview Model III' keeps an eye on the view.

Bottom Sue's dream fireplace is a focal point in the lounge, along with a thrifted red boat.



Get the look



Are you house proud?

We'd love to feature more Members with a passion for interiors in our 'at home with Resene' series. Email us at onmas@mas.co.nz.

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.

The joy of cooking

Growing up, Gretchen Lowe spent many hours cooking with her grandmother and loved the magic created in the kitchen. The well-known interior designer and food stylist shares the inspiration and ethos behind her first cookbook, 'My Weekend Table'.



“It’s not cheffy or overly polished. It’s honest, generous food with feeling behind it.”

This book really came from a love of feeding people. Over the years, I’d built up so many recipes that had become staples in my own home. Recipes tied to family moments, travel, friends popping by, or just quiet Sundays around the table. Eventually, it felt right to pull them all together into something real and meaningful that others could share in, too.

“There’s a bit of nostalgia in there, a focus on fresh seasonal ingredients and a relaxed approach to cooking that I think a lot of people will relate to. It’s not cheffy or overly polished. It’s honest, generous food with feeling behind it.

“Creating the book was definitely a juggle. Some weeks felt like a blur of testing, writing and shooting, plus keeping up with everything else life throws at you – school runs, work deadlines, dinner on the table. But because the book meant so much to me, I found pockets of time to make it work. My family were absolute troopers. They ate a lot of repeat meals and were endlessly patient with the mess.

“The hardest part was probably the perfectionist in me. I wanted every detail to feel just right, and that can be both motivating and exhausting. I shot almost all of it myself. While I love photography, wearing all the hats can be a challenge. That said, it made the process feel even more personal. I knew exactly how I wanted things to look and feel, and I’m proud of how it turned out.

“My hope now is that this book becomes something people scribble on, bookmark and pass around. I’d love for people to feel inspired, not intimidated. These recipes are meant to be cooked and enjoyed, not kept pristine on a shelf. I hope it brings a bit of joy to their weekends, helps create new rituals and reminds them that food is about more than just eating. It’s about sharing, connecting and celebrating.”

**Recipes extracted from
'My Weekend Table' by
Gretchen Lowe. RRP \$59.99.
Published by Bateman Books.**



Gruyère and fish mornay with green olive salsa verde

I first put this mornay together with the intention of emulating my ma's drool-worthy crayfish version at Christmas time. Growing up on the East Coast, we were so fortunate to have access to freshly caught crayfish, which Ma would barter for each December in exchange for the latest Lego from the Toyworld store that she owned. Whether it's for the date of your dreams or that memorable meal that will have everyone talking, this dish can turn a very ordinary night into something quite spectacular. A twist on the old classic mornay, this dish combines the delicious, buttery taste of the fish with nutty Gruyère, all baked to golden, cheesy perfection. Slathered with a vibrant, peppery salsa verde and toasted sourdough, it's a gorgeous, gooey feast.

Serves: 4–6

GREEN OLIVE SALSA VERDE

6 anchovies
½ cup pitted green olives
2 garlic cloves, coarsely chopped
2 cups Italian parsley, firmly packed
1 cup extra virgin olive oil
Salt and pepper

FISH MORNAI

2 slices sourdough bread (for crumbs)
40g butter
2 shallots, finely sliced

¼ cup plain flour
2 cups milk
2 tsp hot English mustard
1 cup grated Gruyère
3 large pieces white fish (like blue cod or snapper)
Olive oil
½ cup Italian parsley, to serve
Toasted sourdough, to serve

1 Preheat the oven to 200°C.
2 To make the Green Olive Salsa Verde, process the anchovies, olives, garlic and parsley in a food processor until roughly chopped. With the motor running, gradually

add oil in a steady stream and process for about a minute until blended to a thick paste. Season with salt and pepper to taste. Remove from the food processor and set aside.

3 In the same food processor bowl, blitz 2 sourdough slices into large, rough chunks and set aside.

4 Melt the butter in a frying pan. Add the shallots and cook for 1 minute, then add the flour and cook, stirring, for another minute. Gradually stir in the milk, then add the mustard. Simmer, whisking

occasionally, for about 5 minutes, or until boiling and thickened. Whisk in ½ cup of Gruyère and season generously with salt and pepper.

5 Lay whole fish fillets into an ovenproof dish you can take to the table. Pour the mornay mix over the fillets and sprinkle with remaining Gruyère and sourdough crumbs. Drizzle with oil. Cook for 20–25 minutes, or until fish is cooked.

6 Serve topped with fresh herbs, Green Olive Salsa Verde and toasted sourdough.

GLUTEN-FREE OPTION

Swap flour and sourdough for gluten-free flour and bread.



One-pan herby Moroccan chicken

This one-pan wonder always has me feeling like I've escaped to somewhere exotic. It's magical in that it's simply cooked from regular ingredients, which transform into something special. This has become a regular go-to for weekend and weeknight dinners when I want to create taste with very little effort.

Serves: 6

6–8 chicken legs/thighs,
bone in and skin on
500g Agria potatoes,
scrubbed and cubed
1 cup Greek yoghurt
1 tsp paprika
1 garlic clove
Salt and pepper
1 cup fresh basil, to serve
Salad and gluten-free crusty
bread, to serve

HERBY MOROCCAN MARINADE

1 cup Italian parsley
1 cup coriander
3 garlic cloves, peeled

Zest of 1 lemon (save the
lemon, cut in half)
¼ cup olive oil
1 tbsp smoked paprika
½ tsp ground coriander
½ tsp ground cumin
1 tsp salt
Pinch of red pepper flakes

1 Combine the chicken and potatoes in a large bowl. Place all the marinade ingredients in a food processor and blend into a chunky paste. Add the marinade to the chicken and potatoes and toss to coat evenly. Cover and refrigerate for at least 30 minutes.

2 Preheat the oven to 200°C.



3 Place chicken (skin side up) and potatoes in a roasting pan. Add the lemon halves and bake for 20 minutes. Turn potatoes and baste the chicken, then bake for another 20 minutes, or until chicken is cooked.

4 Place the yoghurt in a small

bowl, grate the garlic over it and season with salt and pepper.

5 Squeeze the roasted lemon over the chicken and potatoes, add the yoghurt and sprinkle with paprika. Scatter with fresh basil and serve with salad and crusty bread.

Cheesy leek and spinach gratin

The leeks are tender, the spinach vibrant and the cheese bubbling in this flavour-packed gratin. The spices add warmth while the lemon zest adds a fresh vibrancy, brightening an otherwise rich dish. Topped with crispy breadcrumbs and rosemary, it is golden and bubbly straight from the oven. My gorgeous sister Bec, who is a wonderful cook, makes her own adaptation of Jamie Oliver's cheesy leeks for the family each Christmas, and this dish was inspired by her delicious version.



Serves: 6

Good drizzle olive oil
3 medium leeks, trimmed and
thinly sliced
50g butter
3 garlic cloves, sliced
1 tsp each fennel seeds, chilli
flakes and ground coriander
½ cup plain flour
2 cups milk
Good grating of fresh nutmeg
500g tasty cheese, grated
300g baby spinach
Zest of 1 lemon
Salt and pepper
1 cup breadcrumbs

1 tsp chopped rosemary
Micro greens, to serve

1 Preheat the oven to 200°C.

2 Add the oil to a frying pan over a medium-high heat. Fry the leeks for 10 minutes until softened and starting to colour. Add the butter, garlic, fennel seeds, chilli flakes and ground coriander. Cook for 1 minute.

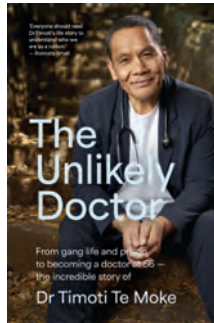
3 Add the flour and stir through for 1 minute to cook. Add the milk, a splash at a time, stirring continuously until all the milk has been added. Cook for 2–3 minutes more until the sauce

has thickened enough to coat the back of a spoon. Stir in the nutmeg, most of the cheese, spinach and lemon zest. Season generously with salt and pepper. Place the lid on for a few minutes to allow the spinach to wilt.

4 Tip the leek mixture into an ovenproof baking dish. Scatter over the breadcrumbs, rosemary, remaining cheese and a good drizzle of oil, then bake for 20 minutes, or until golden, crisp and bubbling. Stand for 5 minutes before serving with the micro greens.

In review

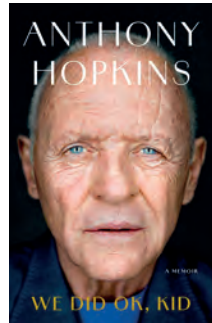
Recommended reads



The Unlikely Doctor

by Dr Timoti Te Moke

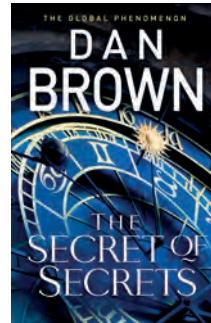
Dr Timoti Te Moke's life story is one of perseverance, triumph and hope. Despite a traumatic childhood, time spent in gangs and prison, and decades of discrimination, Timoti took control of his life by becoming a medical student in his 50s. Now a successful doctor, he shares his journey of overcoming adversity and embracing his potential.



We Did OK, Kid

by Anthony Hopkins

Two-time Oscar winner Sir Anthony Hopkins takes readers back in time to his humble beginnings in a small Welsh town, where his upbringing was a far cry from the glamour and prestige of Hollywood. In this moving memoir, the actor recalls his difficult wartime childhood, and the spark that led to his long and illustrious career on stage and screen.



The Secret of Secrets

by Dan Brown

It's been 25 years since Dan Brown's sensational best-selling Robert Langdon series began with 'Angels & Demons', so it's the perfect time for the long-awaited sixth novel to be released. This time around, our protagonist is swept up in a high-stakes quest spanning Prague, London and New York following the sudden disappearance of his friend.

Listen up



Flightless Bird

Kiwi journalist David Farrier documents his time in the US, learning about all the curious things that make America what it is. With episodes on things like Renaissance fairs, suing and monster trucks, David hears from everyday people about the weird and wonderful aspects of this large and diverse nation.



Ologies

In this comedy science podcast, host Alie Ward speaks with experts in different scientific fields, or 'ologies'. Some you may have heard of, but others are much more niche and specific. There are episodes on everything from agnotology (willful ignorance) and vexillology (flags) to kalology (beauty standards) and horology (timepieces).



One to watch

The Thursday Murder Club

Streaming on Netflix from 28 August

Based on the first novel in Richard Osman's popular murder mystery series, this film centres on four retirees who meet up every Thursday to investigate cold cases for fun. But their harmless hobby takes a turn when a brutal murder takes place at their idyllic retirement village. The film features an all-star cast headed by Helen Mirren, Pierce Brosnan, Ben Kingsley and Celia Imrie.



Wildlife warrior

MAS Member Lydia Uddstrom always wanted to work with native creatures, so being one of only 3 Department of Conservation (DOC) wildlife vets is a dream come true. Based in Invercargill, her job can see her in the office, moving around the mainland or flying to remote islands to help highly endangered kākāpō to breed. Here she gives us a glimpse into a working day.

“Our kākāpō population is now 242, but that’s not a lot for a whole species, and they’re very slow to reproduce. Their breeding season is in sync with the fruiting of the rimu tree, which only happens every 3 to 5 years,” Lydia explains. “There are 2 main breeding islands for kākāpō: Whenua Hou/Codfish Island, off Rakiura/Stewart Island, and Pukenui/Anchor Island in Dusky Sound. When I’m doing kākāpō field work, I’ll fly out to the island and be there during that time.”

7:30am “On the islands, we stay in bunk rooms and bring all our food with us. We’ll have breakfast and start the day with a review of what needs to happen. There are usually just 3 or 4 of us when we’re doing health checks and monitoring, but during breeding season, there can be up to 15.”

9:00am “We’ll head out mid-morning and start looking for birds. Kākāpō look very mellow and lovely, but they also have very long beaks and strong claws, so you need 2 people to be able to do whatever you need to do once you find them. In this job you have to walk around and find your patients, they’re not brought to you in a carrier. They all wear little harnesses with transmitters on them so we can find them. The transmitters are basically little Fitbits so we can also keep track of their activity levels remotely.”

12:30pm “We take lunch with us and have it while we’re out and about. Sometimes you can spend all day looking for birds. They might be flightless, but they’re very good at climbing and are very fast runners. They’re also incredibly camouflaged so you could be standing right next to one and not even realise it.”

5:00pm “Typically we’re back to the hut once it’s dark, but during the breeding season, when there are chicks in nests, we switch to doing night work. We have monitoring equipment that goes into a nest, and then we can go in and do our checks when Mum’s out feeding so we don’t disturb her as much. On those nights, we might just sleep in a tent near the nest and walk home in the morning. It can be really quite nice sleeping out in the forest.” ♥

Butter is pricey. Advice shouldn't be.



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mas.co.nz/gradspecials

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Alert Tan

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Colours are as close as printed process allows. Always view a physical sample or use a testpot before making your final choice.