

on mas

SUMMER 2018

Juliet Rumball-Smith

Healthy connections for women in medicine

Greater good Business / Hutt Hospital sustainability initiatives

Money Investments / Is the next crash coming?

Good living Travel / Swimming with whales in Tonga

mas'

The information contained in OnMAS is of a general nature and should not be used or relied upon as a substitute for detailed advice or as a basis for formulating business decisions. The opinions of contributors are their own and not necessarily those of the publisher or editor.

©2018. All rights reserved. No part of this magazine may be reproduced in whole or part without the prior permission of the publisher.

PUBLISHER MAS Level 3, PWC Centre 10 Waterloo Quay Wellington 6011	MAILING ADDRESS OnMAS PO Box 13042 Johnsonville Wellington 6440
PHONE 0800 800 627	HEAD OFFICE +64 4 478 8863
WEBSITE mas.co.nz	EMAIL onmas@mas.co.nz
EDITOR Sophie Speer	DESIGN eightyone.co.nz

THE HUB
For more stories, videos and to share your views, visit the MAS Hub at hub.mas.co.nz. The hub is the go-to site for features from OnMAS issues, as well as helpful information and useful tips on all the things that matter to us – and to you. You can easily share stories from the hub with friends and family, see videos that delve deeper and have your say on issues affecting you and your community.

SUSTAINABLE PRODUCTION
Every effort has been made to guarantee the pages of OnMAS are sustainably sourced and produced using paper that meets the environmental standards shown below. It is then packaged in an eco-friendly degradable wrap for protection in transit.



From MAS

And just like that, 2018 is winding down and we’re almost looking ahead to the new year. But before we do, here at MAS we’re looking back on one of our busiest years in a long time.

At our AGM in August, we began a significant change to MAS when our Members voted to establish a charitable trust with the purpose of health research, promotion and education in New Zealand. We’ve applied to Charities Services for registration as a charity, and if successful, we will be exempt from income tax, which will free up significant sums for distribution to initiatives that further health research, promotion and education. We’ll keep you posted as we progress this important and exciting project in 2019.

In 2018, we also made great strides as a responsible investor. MAS now has more than \$1.6bn invested in Responsible Investing (RI). We no longer invest in the exploration, extraction, refining or processing of fossil fuels or utilities that primarily burn fossil fuels. We also avoid tobacco and armaments, and a total of

345 companies globally are excluded from our RI equities mandate.

In October, MAS announced a Member benefit for victims of cyber-bullying. Read more on page 12. This is one way we’re showing our commitment to the wellbeing of our Members. Another is our support of Wāhine Connect – an initiative that provides mentors to women working in the health industry. Learn more on page 4.

We’ve also spoken to innovative young entrepreneurs who are modernising the traditional acupuncture technique of a bed of nails. We swim with humpback whales in Tonga and celebrate the classic Kiwi summer institution of the barbecue – with a southern American twist.

As always, we’re keen for your feedback and story ideas for future issues of OnMAS. Please get in touch at onmas@mas.co.nz

Finally, we wish all our Members safe, relaxing and happy holidays. We’re looking forward to some R&R and getting back into it for 2019.

Mike Davy
MAS, General Manager
Marketing and Products

In this issue

on mas /
summer 2018

On the cover



04

Wāhine Connect started with a Facebook post and has blossomed into a growing network of 200 mentors helping other women in the health sectors

Cover model is founder
Juliet Rumball-Smith



M money

- 16 **Investments** / Is the next crash coming?
- 24 **Insurance** / Airbnb host insurance obligations

G greater good

- 04 **Cover story** / Healthy connections
- 08 **Holiday living** / Happy, safe, stress-free holidays
- 12 **Cyber** / Protecting against online bullies
- 14 **Business** / Hutt Hospital: setting sights on sustainability



P professional life

- 02 **News briefs**
- 10 **Profile** / Diversity in the workplace – how one female engineer is making change
- 13 **MAS Elective Scholarships** / A brighter future
- 18 **Health** / Weighing in: the emotional dimension of childhood obesity
- 28 **Student news** / End-of-year updates from association presidents
- 29 **MAS in the wild** / MAS Movie Night

L good living

- 21 **Business** / Nailing it: Kiwis build business on bed of nails
- 25 **Travel** / Swimming with whales in Tonga
- 30 **Motoring** / Rising cost of car repairs
- 32 **Food & drink** / Cheers to summer
- 36 **Entertainment** / Book reviews and your summer festival guide

News briefs

In brief



01

Pete Gillies' garden

Two decades of hard work has resulted in Peter Gillies' garden in Upper Hutt being listed as a Garden of National Significance, putting it with the Wellington Botanic Garden and Government House – the only other gardens at the same prestigious level in Wellington.

Gillies, a general practitioner who retired in November, has been working in the garden as a hobby and says it's evolved over the past 20 years.

"We're surrounded by native bush and have lovely trees, and my goal was to create a garden that holds together 12 months of the year."

With kilometres of boxwood hedging and topiary, Gillies says it looks best in winter where you see the structure. He's most proud of the water garden, which was initially a disaster, with the boxing erected for the concrete pour not able to withstand the pressure and leaving holes in the pond's walls.

"A friend put me onto an Irish builder who said, 'Don't worry, I'll fix it', and completing that was quite a feat. It looks fantastic with the topiary and magnolias," he says.

Receiving the honour from Horticulture New Zealand and the New Zealand Garden Trust was recognition for the standard of gardening and is something Gillies is proud of, he says.

The Gillies Garden is open to the public by appointment at gardens.org.nz

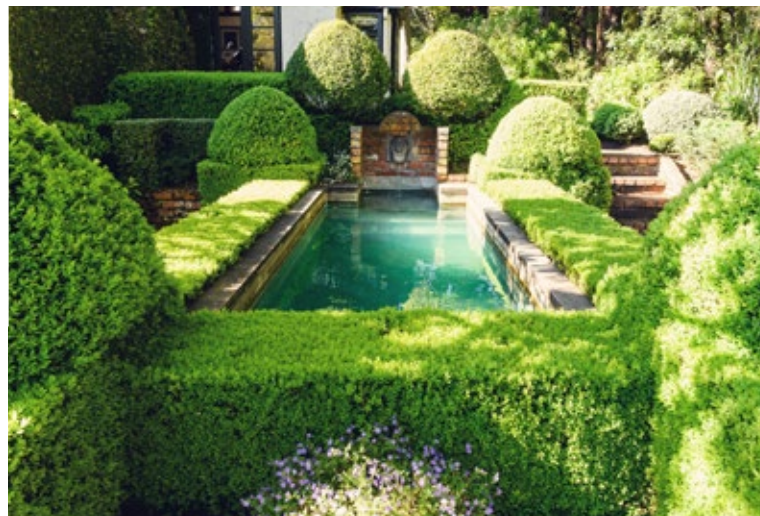


02



03

01 & 04 / The garden's crowning glory: the water feature
02 / Pete Gillies tends to his topiary
03 / Lush greenery fills the prestigious garden



04

Exercise for your brain

Just two hours of exercise a week is enough to improve mental health, according to research from the United States. The study in *The Lancet Psychiatry* used data from more than 1.2 million Americans and found that, in the period from 2001 to 2015, those who exercised for about 45 minutes three to five times a week had better mental health than those completing marathon sessions more regularly. Exercise was considered to be everything from housework and walking to running, gym sessions and team sports, and those who exercised experienced about 1.5 fewer self-reported bad mental health days than their more sedentary peers. Team sports, cycling and aerobic and gym activities were shown to make the biggest impact on participants' mental health.

Exercise 45 minutes, three to five times a week for better mental health.

Microwave relief

Verrucas and warts on the feet have traditionally been difficult and stubborn to resolve, but there is now hope thanks to the development of microwave technology. Swift Microwave Therapy can treat these ailments in seconds using non-ionising radiation, which has the ability to agitate water molecules within skin without causing damage to the DNA or surrounding tissue. MAS Members Jonathan and Wendy Hagon from Shore Footed Podiatry in Auckland are the first to introduce this new technology into New Zealand and say, given the positive results seen overseas, they expect demand to grow.



Fast Five

Sustainable new year resolutions



01 Eliminate single-use plastics.

Request drinks without straws, carry reusable bags to fill with loose produce at the supermarket and carry a water bottle and keep cup.

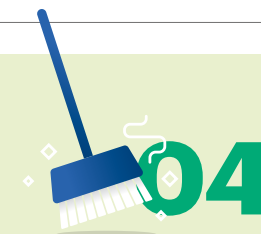


02 Reduce your carbon footprint.

Do you really need to jump in the car instead of a 10-minute walk down to the dairy for some milk? Every little bit helps: walk, bike, skateboard or scoot as much as you can to reduce unnecessary emissions.



03 Cut back food waste. Challenge yourself to use all the fruit and veggies you filled up the fridge with at the farmers' market last weekend. Soups, roast salads and stews are good ways to make sad veggies delicious and appetising, and fruit can be thrown in a smoothie or used in baking.



04 Choose a cause. Find a charity that's helping the planet and the people on it, and donate your money or your time. Choose something that speaks to you, whether it's trying to eliminate child poverty or cleaning up our coastlines, and find out how you can help locally or donate funds.



05 Make your house run better. Install LED light bulbs, add insulation and seal up cracks and gaps in floorboards or windows. Not only will this mean your house needs less energy to run, but it will also save you money on your power bills.

Women in medicine

HEALTHY CONNECTIONS



Wāhine Connect started with a Facebook post and has blossomed into a growing network of 200 mentors helping other women in the health sector.

The not-for-profit was established in 2017 with the aim to help build networks and connections for women in healthcare, providing mentoring to help with the challenges and issues they face professionally and personally; and assisting with advice around career progression.

Run initially as a six-month pilot programme, Wāhine Connect was the brainchild of public health physician Juliet Rumball-Smith, who describes its beginnings as a “light bulb moment”.

“I love connecting people. I’ve always been a person who says, ‘You’re moving to Wellington? I know someone there and I think you’ll get on really well’. I wanted to use this approach to create a network of women in health who can provide flexible support for professional and personal challenges.”



I love connecting people. I’ve always been a person who says, ‘You’re moving to Wellington? I know someone there and I think you’ll get on really well’.

Juliet Rumball-Smith

In May 2017, she posted on the NZ Women in Medicine Facebook group suggesting a formal mentoring network for women in health and was floored by the response.

“I received more than 70 messages in 48 hours. Some were from women seeking professional support. They were wanting to develop their careers, work through some difficult decisions. Others wanted more personal support. Some described feeling isolated, overwhelmed by a new role or position, struggling to balance all the demands on their time.”

Rumball-Smith says she was particularly amazed by the “scores of women” who reached out offering to help others.

“They had been through it or were in the midst of it themselves – the struggle for work-life balance, the experience of bias, the training and exams – and were offering to help in a multitude of ways.”

MAS has come on board with funding for the last five months, which has allowed Wāhine Connect to register as a charity and set up its organisational structure. Rumball-Smith hopes the partnership with MAS continues to grow well into the future.

“At the moment, I’m running it in my spare time, so long term, we need to fund staff to keep things going. I’ve had a lot of help from the broader community, particularly members of the NZ Women in Medicine Facebook group, which helped with piloting our registration forms, editing documents, supporting the matching process and volunteering as mentors.

“This year has been about making Wāhine Connect scalable and sustainable, and this evolution wouldn’t have been possible without the support of MAS, and I was also really lucky to have Pegasus Health and Northland District Health Board get behind my idea and facilitate the pilot,” she says.

The pilot matched 56 mentees as well as holding a series of webinars and events. Despite the end of the six-month pilot in March 2018, many of the mentor/mentee relationships are continuing to this day.

It was useful to hear her experiences with maternity leave. She's been priceless in helping me balance being a consultant and a mum.

Suzi Hamilton



Hamilton got the role she applied for, and she says her relationship with her mentor has continued with the pair catching up regularly via email.

"When something crops up, we get in touch to discuss things. I recently went on maternity leave, and she has children so she's a great person to speak to about balancing kids and career.

"It was useful to hear her experiences with maternity leave. She's been priceless in helping me balance being a consultant and a mum."

Hamilton says the role of consultant means she's gone from being a senior doctor to supervising shifts in ED, and her mentor has helped her with becoming a manager and running a team.

"It was a big step, especially as a woman. It's hard to step into leadership roles without being seen to be bossy. A man is said to be authoritative while a woman is bossy. My mentor helped me with

learning how to be assertive and come across in the right way."

The relationships don't just benefit mentees. Northland-based mentor Sarah Clarke says regularly speaking with her mentee has allowed her to rethink some opinions and reflect on her career and experiences to date.

"It's easy to become fixed and stagnant in your opinions on a topic if you don't regularly revisit them."

Clarke has been in rural practice for more than a decade, and her mentee was working in Gisborne before heading on her OE in Ireland.

"We catch up by video about once a month and have a loose agenda of topics. It's mainly informal sharing," she says.

Her mentee has benefited from Clarke's experience working overseas, and they regularly discuss big topics like competence and consent.

"Initially, she liked having someone who understands what it's like to go into a new system, and we had lots of chats about how weird that is and the desperate urge to fix it. But now we're discussing more serious topics, random spitball ideas.

"It doesn't feel like a chore. I'm a busy person with lots on my plate, but it doesn't feel like an additional duty," she says.

Both Hamilton and Clarke say medicine can still be seen as a boys' club, so having a programme set up just for women is beneficial.

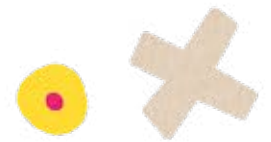
"It's getting a lot better, but there's still a sexist approach in medicine," Hamilton says.

Clarke agrees: "Having specifically a women's mentor group adds a sort of safety to it and allows women who would

otherwise be nervous to speak their mind candidly in a way they may not if it was a mixed group."

However, Hamilton has set up a mentoring programme for all genders in her ED, and Clarke says she can see a similar programme working well, particularly with male junior doctors.

"I recently read a book on shame in women, and at the end, it does touch on shame for men and the expectation that you can be anything you like as long as you're not weak. Reaching out can seem like a weakness, but I think it could benefit some of my younger male colleagues to have people they can reach out to for help when they have issues and things they're unsure of," Clarke says.



Wāhine Connect is set to relaunch in early 2019, connecting more mentors with mentees and running more webinars and events. In the long term, the programme wants to expand into other professions and become a multi-profession programme.

Rumball-Smith says ultimately stronger networks and connections among those working in health will improve the sector as a whole.

"We know that team-based multi-disciplinary care is better for patients and for clinicians. I'm using that theory with Wāhine Connect – that connecting people of different disciplines has benefits for us personally and for how our sector works together as a whole.

"Ultimately, I'm hoping that it will help not only women working in health but also be of benefit for our patients and the wider health system." ♥



Sarah Clarke

It's easy to become fixed and stagnant in your opinions on a topic if you don't regularly revisit them.

For more information visit hub.mas.co.nz



Happy, safe, stress-free holidays

It's the time of year when many Kiwi families pack the car and head away for their summer holidays. While this is meant to be a relaxing time, it's best to plan ahead to avoid the risk of burglary, injury or damage to your property or family. MAS staff have provided some tips for a stress-free holiday.

BEFORE YOU GO

- 01** Create a standard packing and action list that you can pull out before every holiday. Include things like emptying the waste disposal, the rubbish bin and the jug, turning off heated towel rails and underfloor heating, organising for the recycling to go out and cancelling any subscriptions.
- 02** Plan an online grocery delivery for the day you

- return home from holiday to save that dreaded trip to the supermarket.
- 03** Find a house/dog sitter to take care of your house or pets while you're away so you know your pets will be well cared for in your own home.
- 04** Ask a trusted friend or neighbour to check on your property and clear the mailbox and put away recycling or rubbish bins. Set timers for lights

- to go on in different rooms at different times of the day.
- 05** Turn off the water to prevent the risk of burst pipes flooding the house, which can cause massive damage to your property.
- 06** Keep valuables locked away and not visible through windows.
- 07** Be sure to do one last check that all windows and doors are securely locked and

- set alarms and sensors if you have them.

ON THE ROAD

- 08** Ensure items in roof pods or on roof and bike racks are secured from theft.
- 09** Pre-check your tyre pressures and check all lights are working.
- 10** If towing, ensure your car is rated for the weight you are towing.

- 11** Keep a picnic kit in your boot – a blanket, some plates/cups/cutlery. Makes it easy to have spontaneous picnics and handy if you have young kids.
- 12** Keep your valuables out of sight.

HOLIDAY HOUSE

- 13** If you have had tradespeople in since your last stay, consider changing the lockbox number.
- 14** Turn mains water off when

- leaving the property.
- 15** Turn the power off.
- 16** If boating, ensure your auxiliary motor is removed from the boat or, if not, deadlocked to the transom.
- 17** Remove water skis and wakeboards from your boat overnight. ♥



Women make up less than a quarter of engineering students in New Zealand, and just 14 percent of engineers in the workforce are women – but all that’s changing thanks to a diversity initiative.

Lauren Croft is used to being one of the only females in the room. From the moment she enrolled to study engineering at the University of Canterbury in 2011, she knew she would likely spend the rest of her career in the minority.

Croft, now a design engineer at Holmes Consulting in Wellington, found university a supportive environment and says issues like pay disparities, inflexible hours and being passed over for promotion tended to develop for women later on in their careers, rather than straight out of study.

“Every engineer would like to think that they come into the workforce at the same level when they come out of university, which is true in my experience – but it’s the future development, when women are trying to further their careers, where it becomes an issue,” the 26-year-old MAS Member says.

Diversity in the workplace

How one female engineer is making change

Opposite and below / Lauren Croft, design engineer

While Croft always felt supported by her organisation and the engineering industry, she struggled to find female mentors and role models, simply because there weren’t many women in senior leadership positions.

“It’s harder to find female role models to look up to in this industry. Coming in as a woman, you see your male peers who have unlimited mentors to look up to, and while I also have male mentors, it’s hard to find those female role models to look up to.

percent more women in engineering and architecture roles by 2021.

The Diversity Agenda boasts 76 engineering and architecture organisations, including Croft’s employer Holmes, that have signed up to the cause. It has recently announced a partnership with Diversity Works New Zealand, which will accelerate the agenda by offering unconscious bias training workshops and providing additional resources for organisations.

issues so they can make the best decisions for themselves and their business,” she says.

On top of her work with the Diversity Agenda, Croft is very active in her community, chairing Engineering New Zealand’s Young Engineers Wellington group since 2016, which has always strongly advocated for a 50/50 gender balance. Croft is also featured in the emerging talent for the Infrastructure New Zealand Committee and works closely with the Keystone Trust, a charitable trust supporting students into property-related tertiary studies.

As for changes she wants to see in her industry in the future, Croft is hopeful that diversity becomes the norm.

“My dream would be that it’s not unusual to have a full design team of females, and that would be nothing to comment on. That’s something that really excites me – for these conversations to not need to happen any more and that this becomes normality in this industry,” she says. ♥

The only way that’s going to change is by getting more women up the ladder. It’s hard to define your career path and your career progression when you can’t see examples of that.

“The only way that’s going to change is by getting more women up the ladder. It’s hard to define your career path and your career progression when you can’t see examples of that. Our industry, especially at those higher levels, is male dominated,” she says.

Change is afoot in the engineering industry, and Croft is seeing more and more women stepping into senior leadership roles that were traditionally held by men.

Croft is part of an exciting movement in her industry, the Diversity Agenda: a partnership between Engineering New Zealand, the New Zealand Institute of Architects (NZIA) and the Association for Consulting and Engineering Professionals (ACENZ), which aims to get 20

Croft’s role within the Diversity Agenda sees her sitting on the Wellington steering committee alongside other young female engineers and facilitating workshops as well as actively participating in her own organisation’s diversity group.

“One of the great things that will come out of the Diversity Agenda is the accountability – every organisation who signs up has to actively show that they are working towards this goal.

“A main goal with the Diversity Agenda is to educate both organisations and individuals. Every workshop we’ve hosted has sold out. Clearly there’s a real demand for them and people are wanting to get educated on these



Visit hub.mas.co.nz to see more from women in engineering.

Protecting against online bullies

In October, MAS launched a benefit for the victims of cyber-bullying for its Members, and a Netsafe report revealed that cyber-bullying costs New Zealand \$444 million a year. Allanah Casey from Umbrella talks about the issues surrounding cyber-bullying and why it was important to establish this benefit as part of MAS Lifestyle and Residential contents policies.

What is cyber-bullying?

Cyber-bullying is repeated and ongoing attacks online that can come in many forms, such as calling people offensive names online, posting embarrassing content (including photos and videos), discrediting or posting false information, ostracism and exclusion, stalking or harassing via phone or the web, impersonating someone or sexually harassing, threatening or intimidating them.

Who is affected?

Most commonly, cyber-bullying is talked about as a problem for pre-teens and adolescents. According to a 2016 report by the Cyberbullying Research Centre, 27 percent of young people aged 10 to 18 report being victims of cyber-bullying at some stage in their lives.

The problem is also more common among adults than you may think. In New Zealand, research from Netsafe found that, in 2017

alone, almost a third of Kiwis had received unwanted digital communication, with nearly 9 percent* reporting that these experiences negatively affected their ability to perform daily activities.

What are the consequences?

The most common consequence for cyber-bullying victims was stress, which often has flow-on consequences, such as difficulty concentrating at school or work. Bullying can also damage people's self-esteem and lead to feelings of hopelessness. At the extreme end, cyber-bullying can lead to clinical anxiety and depression, self-harm behaviour, eating disorders, suicidal thoughts and even suicide attempts. Especially for those who experienced more severe online bullying, common consequences include problems with friends, family or romantic partners, damage to their reputation, problems at school and work, financial loss and even trouble finding a job.

MAS BENEFIT FOR THE VICTIMS OF CYBER-BULLYING

Under MAS's Lifestyle or Residential contents policy, a Member will be able to claim up to \$5,000 per year for cyber-bullying expenses, including counselling, rest and recuperation, lost salary, relocation, private tutoring and school enrolment if relocating to an alternative school is necessary.

As a mutual, MAS has a long history of caring for the health and wellbeing of Members and their families. It's just one way we actively seek to make a positive difference towards the wellbeing of your family and protect what you care about most.

Visit hub.mas.co.nz to learn more about what cyber-bullying is and what you can do if you or a family member is affected. ♥

* Source: Netsafe report



MAS cyber-security expert
Sydney Kanda



WHAT TO DO IF YOU'RE CYBER-BULLIED

01 Talk to the person who is bullying you. Make them aware that you know what they're doing to you and demand they stop interfering with your life. Tell them that the law protects you and, if things continue, law enforcement may be involved.

02 If you think you want to report the cyber-bullying, you'll need to have evidence of this, so keep records of anything that's said or done to you. You can record phone conversations to use as evidence if you need to take the step of getting law enforcement involved.

03 Keep any messages that are sent to you, whether they are by text, email, WhatsApp or other messaging services or in forums.

04 Talk to someone. You might want to talk to a friend or consider counselling if you think your mental health is being affected. If the cyber-bullying is happening in your workplace, speak to HR – be sure to have evidence of the bullying – and get your managers involved. No one should have to put up with messages or behaviour that makes them feel inadequate.

A brighter future

The first two recipients of the MAS Elective Scholarship for medical students will be heading to London and Cambridge in early 2019 to further their specialist studies.

The scholarship, which contributes to the cost of an elective placement, launched ahead of the first quarter medical elective period, and University of Auckland students Isabel See and Logan Williams were the inaugural winners.

See will be undertaking her elective at the Plastics and Reconstructive Surgery Department at Cambridge University Hospital NHS Foundation Trust from January to February 2019.

Through her combined clinical and research attachment at Cambridge, See says she wants to challenge the commonly associated stigmatised notion that reconstructive surgery, particularly plastic surgery, is a tool for personal beauty enhancement.

"More often than not, the job of the plastic surgeon is deemed as 'non-life-saving'. This way of thinking completely neglects the close affiliation between reconstructive surgery and one's psychological wellbeing and mental health," she says.



Building on her work at the Southeast Asia Burns Centre at Singapore General Hospital as well as the National Burns Centre at Middlemore Hospital in New Zealand, See wishes to further her research and clinical experience in more reconstructive surgery subspecialties at Addenbrooke's Hospital, one of the world's leading clinical and academic teaching institutions.

During her time at Cambridge, See will also be collaborating with a highly esteemed plastic and reconstructive surgeon to investigate the reliability of using the double-pedicled lower abdominal free flap technique for postmastectomy unilateral autologous breast reconstruction. She is also preparing for an opportunity to present her research at the 14th Annual Academic Surgical Congress in the United States.

Meanwhile, Williams is passionate about neonatology and neuroimaging and is wanting to complete an eight-week research project looking at cerebral palsy at the Centre for the Developing Brain at King's College London.

"My project [at King's College London] will be exploring the relationship between functional connectivity

MAS ELECTIVE SCHOLARSHIP

- Open to all current medical students, the scholarships will be granted quarterly to line up with elective periods.
- Applicants need to write a 1000-word essay answering a question stipulated by MAS.
- Winning scholarship recipients will share their experience by writing a monthly blog for hub.mas.co.nz and writing a summary (or submitting a video) of the elective experience and how the scholarship helped.
- The next available elective period opens on December 11 and closes on March 7 for the elective period May to August 2019.
- Visit mas.co.nz for more information.



within the developing motor network in the neonatal brain and motor outcome in later childhood," he says.

The goal is to develop improved methods to understand the underlying pathophysiology at an early stage to help improve the ability to diagnose cerebral palsy earlier before the motor deficit has clinically manifested. ♥



01

Setting sights on sustainability

Small changes are having a big impact on the throwaway culture at Hutt Hospital.

Hospitals are notorious for their reliance on single-use, disposable products. The origins of the throwaway culture probably lie in hospitals' need for convenient sterile medical products, but the disposable dependence has spread well beyond the medical wards.

At the start of the year, a group of concerned staff members decided it was time for change. They formed a sustainability steering committee and started implementing a series of small progressive steps towards their goal of minimising waste and having a greener footprint.

Headed by emergency specialist Dominic Monaghan, the group of about a dozen nurses, doctors, administrators and other hospital staff are committed to finding ways of cutting down unnecessary waste and educating staff, patients and visitors of ways to reduce, reuse and recycle.

"So far, we've been trying to get our baselines, and our aim is to turn the hospital into a responsible citizen of the community and teach good habits that staff and patients will then take with them," he says.

The most recent addition is 50 reusable coffee cups donated by MAS for the hospital's cafeteria. Medical registrar Sean Lance said he noticed how many disposable coffee cups were being thrown



02

Every day I saw this rubbish bin full of disposable coffee cups, so I started thinking about how we could reduce that.

Sean Lance

out – he estimates at least 150 a day – and wanted to do something about it.

"There's a big coffee culture in the hospital where all the teams go down to the café and get a barista coffee. Every day, I saw this rubbish bin full of disposable coffee cups, so I started thinking about how we could reduce that."

The cups will live in the café and will be available to all staff. They'll be able to leave them at various spots around the hospital where they'll be collected by cleaning staff who'll return them to the kitchen where they'll be cleaned.

Lance says the response from staff has been overwhelmingly positive: "The main comment we're hearing is 'what else?'"

decisions that need to be made, but we know those big changes take years so it's really down to the individual for reduction of waste," Lance says.

The sustainability steering committee's first change was eliminating all disposable plastic and styrofoam cups and to give all new doctors an aluminium water bottle.



03

...we're doing little things like changing our recycling bins so that the paper bin won't accept bottle-shaped objects

Dominic Monaghan

The use of plastic plates and cutlery in the cafeteria is the next issue to tackle.

"The cafeteria waste issue is something that everyone is exposed to every day, and the plan is to phase out plastic and actually start washing stuff again," he says.

Monaghan and Lance are in agreement that small steps that people can do themselves will have an impact through scale and over time.

"It's about taking responsibility and seeing how small things can change the big picture. Sure, there are big policy

"We installed a drinking fountain, which has been a high point of this project. We've got the funding for a second water fountain too, which will encourage people to refill their own bottles rather than buying new ones," Monaghan says.

All patients throughout the hospital are now given water glasses rather than disposable plastic cups, and Lance says there are other areas where waste could be reduced.

"It's not only about the environmental cost. It feeds other things like choosing wisely when ordering tests for patients that will actually add value. There's a lot

of disposable equipment, and each thing comes in its own package so there are other areas we can reduce waste," he says.

The goal is to have sustainability integrated into every area of the hospital so that each department, purchasing decision and contract signed has sustainability at its heart.

Within a year or two, they plan to reduce the DHB's greenhouse gas emissions, with goals like solar panels and replacing light bulbs with LEDs. There's an e-bike that staff use for home visits, and the hospital's car fleet is now one-third hybrid – a step in the right direction, Monaghan says.

But they are conscious of educating staff without nagging or becoming a burden.

"We've got education campaigns, and we're doing little things like changing our recycling bins so that the paper bin won't accept bottle-shaped objects. Overall, we want sustainability in every facet of the hospital and our staff to feel positive about it."

Monaghan says there's a lot of commitment from hospitals across the country. They're part of the Sustainable Health Sector National Network New Zealand, which includes almost every hospital and DHB in the country and gets together to discuss issues and successes. It's helped by the Health Minister's commitment to get all hospitals to reduce their greenhouse gas emissions.

However, with tight budget constraints, committed volunteers are often left pushing the project.

"We need support from the outside so we're grateful for any assistance, like what we received from MAS, that helps us meet our goals and provide more visibility for the project," Monaghan says. ♥

01 / Champions of sustainability
Dominic Monaghan (left) and Sean Lance
02 / MAS has donated 50 reusable
coffee cups to Hutt Hospital
03 / Monaghan and Lance are working to
progress the hospital's throwaway culture

Is the next crash coming?

We're living in increasingly nervous times. Barely a week goes by without an economic pundit predicting the next big financial crash or economic downturn on the horizon.



Bernard Doyle / JBWere

Whether or not they're accurate remains to be seen, but their statements can cause jitters and uncertainty among investors, with many questioning whether they should adjust their investment portfolios. Bernard Doyle of JBWere says that, if your portfolio is making you nervous, you've probably got the wrong investment strategy.

"You shouldn't be losing sleep over your investment portfolio. In fact, quite the opposite. It should be giving you peace of mind, not sleepless nights."

Since the Global Financial Crisis a decade ago, investors have had relatively smooth sailing on global stock markets that have seen high returns with only a few brief interludes of stormy weather. But because the GFC is still fresh in investors' memories, there's a tendency in some quarters to assume another economic downturn will become a similarly catastrophic global meltdown. Doyle does not believe that's likely.

"The last financial crisis was extraordinary. It was the worst economic situation since the Great Depression. I don't think the next downturn will be as bad as 2008. I can't say it won't be, but I don't think it's right to assume it will.

"When I started in the share market in the mid 1990s, most New Zealanders I talked to said they'd never invest in shares again because of the 1987 crash that was their recent memory. It's taken a generation to get rid of that mindset, and now people have the opposite view because the New Zealand share market has done so well."

Doyle says the global share market cycle since the middle of last century has seen a dozen or so bear markets or periods when a market declines in value by more than 20 percent, but most of these events didn't have the severe impact of the GFC, and in each case, markets rebounded to higher levels than before each downturn.

The next big one?

Speaking to *OnMAS* in mid-October during a time of volatility on Wall Street that caused markets to wobble around the globe, Doyle was calm. He said events like the October wobble are normal and to be expected because we are in the final third of the long economic recovery that followed the GFC.

"At the moment, I'd put what we've seen in 2018 into the 'rising risk' category. The best statistic I have to summarise that is that, when you look at 2017, there were three days where equity markets fell more than 1 percent in a day, so that was a nice year really. This year, so far there have been 21, so that doesn't necessarily mean things are going down but it's definitely a bumpier ride."

Doyle says there'll be clues and warning signs before the next major economic downturn, just as there were in 2008.

A weakened share market doesn't need to be a bad thing if your risk horizon is further ahead.

"Investors don't need to fear that any day they could wake up to a horrendous repeat of 2008 under way. The 2008 crash took two years to build up, so these aren't random events."

Economic slowdowns leading to recessions are the most common cause of tough periods on the market. These cause people to lose their jobs so they have less money to spend. This means companies are unable to raise prices leading to a fall in profits, and the knock-on effect of that is falling share prices.

Risky business

So given all this, what should we invest in? Doyle says it all comes down to two things: how you feel about risk and how soon you need the money.

"The biggest indicator of risk appetite is to ask yourself if you need to touch the money in the next seven to 10 years. If that money is invested in the share market, I'd be confident that, over that period, you'd get a reasonable return, but I couldn't say that with confidence over a one to three year horizon."

As you go through life and your situation changes, you need to ask yourself this question again, and if the answer has changed, it's time to change your portfolio. Doyle says this is particularly important as you head into retirement.

"If you're needing to draw down from your portfolio to pay your power bill or to buy groceries, that automatically says to me you'll be wanting a lot less shares and more bonds and cash.

"It doesn't mean you should own no shares, but you need to complete a lifestyle analysis – what lifestyle are you expecting to have and what are your other sources of income or support."

Benefit from the downturns

A weakened share market doesn't need to be a bad thing if your risk horizon is further ahead. Those who panic and sell shares are missing out on what could be large gains over a longer timeframe as the market recovers, while those who buy shares at a lower price can benefit from these rises.

"When we're advising our investors, we make tilts when we think markets are expensive. For example, we've made a small tilt away from New Zealand shares at the moment, but if the markets got really cheap, we'd say investors should own more.

"From time to time, you get these opportunities to do very well because the definition of a crash or crisis is sellers are panicking or have to sell, such as a fund manager who has had people withdraw from their fund."

Doyle says there's always a buyer, even in the worst part of a financial crisis, and those people with a long time horizon and a good tolerance for risk will be the ones to benefit. ♥

Weighing in

The emotional dimension of childhood obesity

Overweight and obese children are facing more than just impacts to their physical health. Their mental health is also suffering.

In 2017, the Ministry of Health measured 12 percent of kids in New Zealand as obese, up from 8 percent a decade earlier. With a further 21 percent of Kiwi kids classified as overweight, it's a health crisis with potentially far-reaching impacts if one-third of our children continue to be overweight into adulthood.

A lot of focus on finding a solution for the crisis has been on healthy eating education. The gospel of healthy living is drilled into us from a young age. Kids are encouraged by their parents, teachers and sports heroes to be as active as possible and make healthy food choices. But a growing number of people who work with children are questioning whether we are underplaying the emotional dimension of obesity.

A general practitioner of 25 years, Dr Caitlin Plummer says, as a parent, teacher, friend or family member, it can be hard to navigate the situation when a child is overweight.

"The balance of concern for their health, along with the risk of offending, can be challenging. The other side of the equation – and perhaps the side that needs a closer look – is the emotional element of why children become overweight in the first place."

Plummer says that many children, like adults, use food as a crutch in times of stress or anxiety. Bad eating habits might be a response to problems at home or an unpleasant social environment at school, and they can soon become entrenched, reinforced by the negative body image that comes from being overweight. A child's relationship with food and body image can start to solidify around five years of age, along with many habits we bring into adulthood.



Starting a vegetable garden or getting them involved in cooking is the best way for them to learn what the real use of food is. *Caitlin Plummer*

Children who are larger than others are often significantly emotionally affected by their weight, especially as they progress into their teen years.

Class in session

Wellington teacher Dianne Lee has been working in primary schools for over four decades and says she has seen an increase in mental health and behaviour problems in the past 10 years, often watching it translate into unhealthy eating habits.

"It's quite obvious when you can see children using food as an emotional comfort. Sometimes it's a way of dealing with bullying or social isolation, and other times it can be

a way to fill a void of an emotional need that isn't being fulfilled by their parents at home."

Lee says it can be very difficult to teach children to deal with their emotions correctly – especially when it comes to food. Guiding kids around the idea that food is a fuel rather than a comfort begins with how the child perceives food and the reasons why we eat.

"Starting a vegetable garden at home or getting them involved in cooking is the best way for them to learn what the real use of food is. Once they understand the true purpose and power of healthy foods, the less likely they are to reach for a sweet when they're feeling bored or lonely," says Plummer.

Doctors' orders

Plummer says it's a very difficult conversation to have when a heavier kid comes into her office, and keeping the balance of medical advice and emotional support can be almost impossible.

"You don't want to offend when they're at such a sensitive age and there is already so much pressure on them, but at the same time, you really want to help prevent their weight creeping up into adulthood and their health deteriorating."

Plummer says, especially with teenage girls, there is a deep fear that comments about weight can snowball in the opposite direction, such as eating disorders like anorexia. She believes that the more we talk about weight management and making healthy choices, the easier it will become to fix the problem.

"Under 18s can be incredibly susceptible to comments regarding their weight. To even mention they might need to make healthier choices can be taken the wrong way. The only thing we can do is keep talking about it until it becomes less taboo and a more comfortable subject."

A journey to health

Not every overweight child goes on to be an overweight adult. Weighing in at 169 kilograms, Auckland social media influencer and makeup artist Simone Anderson was just 23 when she realised things weren't getting any better and resolved to make changes.

"I was missing out on life. There were so many things I couldn't do and things I was afraid of. There wasn't one big 'wow' moment. It was years of feeling like I wasn't living my best life and knowing that I had to make a change there and then."

>>



I didn't know anyone else struggling with their weight, and I felt alone in my journey.

Simone Anderson



<<

As a teen, Anderson found herself gradually gaining weight throughout high school, which she describes as having its highs and lows when it came to her emotions and mental health.

"Outwardly, I was good at adapting myself to situations if my weight became a point of focus, but there were definitely some horribly embarrassing moments. I would replay them in my head for weeks afterwards, but in the moment, I'd try and laugh it off."

Anderson's transformation was dramatic. She had surgery, changed her lifestyle and lost 92 kg. Now she looks back and can see that she had a food addiction from a young age, which only grew stronger into her teen years and young adult life. Encouragement from her parents made her want to rebel by not sticking to diets or gaining weight back.

"My parents were incredibly supportive when it came to managing my weight issue. Although they had a loving approach when it came to encouraging weight loss, as a teenager, it only made me want to go in the opposite direction."

Today, Anderson makes a living from her weight loss story. In June, she published a book, *Journey to Health*, and makes a comfortable living as a social media

influencer telling her life transformation story to a loyal Instagram following of 281,000. Although she is of a healthy weight now, Anderson vividly recalls the emotional isolation of being an obese teenager.

"It felt like I was nothing more than my weight issue. No matter how well I did at school or how nice a person I was, there was a underlying feeling of worthlessness. I didn't know anyone else struggling with their weight, and I felt alone in my journey."

Anderson hopes her story will inspire other young people who are trying to manage their weight and create a sense of community for those who feel isolated like she did at the beginning of her weight loss.

Considering mental health

The path to reducing childhood obesity will require a combination of factors. Plummer hopes we build on initiatives that educate young people about healthy eating habits by building a deeper understanding of the mental and emotional factors of why people become overweight in the first place and how we should acknowledge the mental health of those who have become obese. Educating parents and teachers to look out for early signs of emotional eating and working with doctors to develop techniques to guide patients in the right direction will be key factors to a lasting solution. ♥

01



Nailing it

Kiwis build business on bed of nails

When two students from Leeston, a small town on the Canterbury plains, travelled to Southeast Asia in 2014, they experienced peripeteia – a dramatic change in the path of their lives.

George Lill and Jon Heslop, both 19 at the time, had been studying at the University of Otago and preparing for careers in banking and law. Their trip to Southeast Asia was to be a brief break from reality before putting on their smart shoes and walking the corporate path.

Visiting an unconventional yoga community on a white sand beach in southern Thailand opened their eyes and began to change their lives.

"It was the feeling of the entire place," says Lill. "To spend time with people with such amazing stories about the impact they had around the world in their various unconventional pursuits, it was really quite inspiring."

It was here they were first introduced to the Shakti mat by a companion of Om Mokshananda, the Swedish Yogi who invented the acupressure apparatus. Although the mat is used for meditation and relaxation, it resembles a torture device rather than a bubble bath. The foam mattress covered in 6,000 sharp plastic spikes is modelled on the Indian acupressure practice of a bed of nails.

Lill's first experience was similar to many others' initial reaction. He found



02

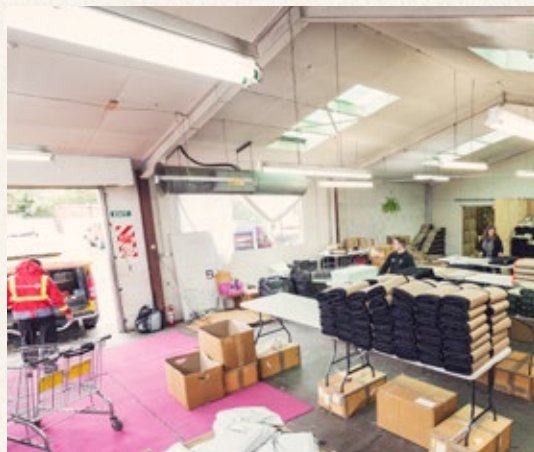
it uncomfortable, comparing it to sunburn, but explained it takes time for your body to adjust and the more you use it, the better it becomes. It has a calming effect and helps to de-stress and stimulate the body.

Back in New Zealand and frantically working towards the completion of their degrees, Lill and Heslop were reminiscing over their trip and wanted to find ways to embrace this new lifestyle. An unsuccessful search for Shakti mats in New Zealand presented the pair with an opportunity.

>>

01 / Shakti's Jon Heslop (left) and George Lill
02 / Shakti mats have proven popular in New Zealand

01 / A warehouse in Christchurch houses New Zealand's Shakti mat operations
02 / Heslop leads the daily 'Chi at 3' ritual to build morale
03 / Lill, the 'numbers guy', hard at work
04 / Team Shakti resembles a flat of life-long friends



01

<<

They jumped on a Skype call with Om Mokshananda to secure the exclusive rights to Shakti mats in New Zealand, and the first shipment arrived in December 2014, which they collected on a trailer borrowed from Lill's parents.

"The Shakti mat is something that is met with an enormous amount of scepticism if it doesn't come from a recommendation or someone you trust. We quickly realised we'd spent all our money on product and had no capital for rent or marketing," says Heslop.

Lill moved to Hong Kong to start a job as a banker, leaving Heslop responsible for operations in New Zealand, where he was squatting in a friend's empty flat in Wellington.

"I would go to Burger King to use their free wifi and then go to yoga studios and acupuncturists to try and sell our mats," says Heslop.

Quickly Lill realised that climbing the corporate ladder wasn't for him so decided to rejoin Heslop in New Zealand. They spent the next year on the road living in a tent, making face-to-face interactions a priority. They wanted to get to know their market and learn who was willing to try out the Shakti mat.

"We started off door knocking and attending markets, and when we had an extra \$500, we'd try a new advert or an expo. It didn't take off on day one. George would call me up to say we'd sold three mats, and we wouldn't stop celebrating," says Heslop.

Lill puts the company's success down to a shift in Kiwi attitudes to complementary medicine and the power of word of mouth. Finding those willing to listen and experiment was essential he says.

According to the *New Zealand Medical Journal*, acupuncture is one of the most popular forms of alternative health therapy in New Zealand, and the Accident Compensation Corporation spent



02



03

People are taking charge of their health and being more open minded to complementary medicines...

George Lill



04

\$30 million on acupuncture treatments from July 2015 to June 2016, an increase of \$4 million from the year before.

"There has been a massive awakening in the world and in New Zealand. People are taking charge of their health and being more open minded to complementary medicines, and there is a rise in interest of acupuncture," he says.

Now their four-year-old business has 15 full-time staff operating out of a warehouse and office in Christchurch. There are also 72 women employed making Shakti mats in their charity workshop in India.

"In India, it's much harder for women to find flexible jobs to work around caring for their children and their home. Our factory is a wonderful work environment with flexibility on ending times and taking days off," says Heslop.

Their business supports a number of charitable enterprises. They run a private

education scholarship for the daughters of their Indian employees and provide an emergency medical fund for Indian employees.

Lill is the numbers guy, and Heslop takes care of marketing. Everyone at the Christchurch office is under the age of 25 apart from their warehouse manager, Aunty Sue, Lill's aunt and their very first employee. With rituals like 'Chi at 3', which involves the office dancing to loud house and techno music to get the morale up at 3pm each day, the environment resembles a flat of lifelong friends.

"It's really special to create your own culture in the workplace. We have the ability to build this from the ground up," says Lill.

They are making their first moves into the European market, setting up a distribution centre and warehouse in Amsterdam. They agree the growth in their business is phenomenal and their end goal is to take Shakti mats worldwide while staying true to their values.

"I feel like the luckiest guy in the world. It's extremely fulfilling for me to come to work every day with my best mate," says Lill. ♥

The Shakti team has offered a discount for MAS Members. To access your 15% discount on all Shakti products, go to shaktimat.co.nz and use the code **SHAKTIMAS** when you get to the checkout. This offer is available to all MAS Members and their families until 28 February 2019.



Airbnb

host insurance obligations

What happens when you list your house on Airbnb and it's somehow damaged by your visiting guests?

Airbnb is growing in popularity as an alternative source of income for Kiwis.

In 2017 alone, New Zealand Airbnb hosts accommodated 1.4 million guests in their homes across the country. And while most of these stays went off without a hitch, some inevitably turned into an insurance claim, and not all were resolved smoothly.

Unfortunately, some Kiwi Airbnb hosts discovered they didn't have the insurance cover they thought as they made the transition from family home to accommodation provider.

Opening your home to strangers is always going to come with risk. You are entrusting people you don't know with your belongings and property and expecting the same respect and care you receive from any other houseguests, which unfortunately isn't always the case.

Airbnb provides a host guarantee to people renting out their homes, providing some insurance cover, but Marcel Wratt, Intermediate Underwriter at MAS, says it shouldn't be used in place of insurance.

The host guarantee covers damage caused by guests to the property. However, cover is subject to a myriad of conditions, one of which being that claims must be lodged before the next guest arrives or within 14

days of the incident. Significantly, theft of cash, jewellery, art, collectibles and any damage caused to shared common areas of the building are not covered by Airbnb's host guarantee.

"Hosts can get caught out with these terms and conditions, but if you make yourself aware of what the host guarantee includes and excludes, you might not even need to make a claim on your personal insurance," he says.

It's vital for new Airbnb hosts to talk to their insurer to understand the extent of their cover.



"If you operate the Airbnb without notifying your insurer, you run the risk of forgoing any cover at all," Wratt says.

Even if your insurance covers a traditional rental arrangement, this may not be suitable for Airbnb as there is a continuous flow of new 'tenants' coming through the property. It's important to be clear about your situation by letting your insurer know if you are renting out a room or the entire house. If the home is solely for Airbnb purposes, it will require a commercial insurance policy.

"We have had some scenarios where claims have been made but we weren't notified about the Airbnb status prior. Claims can be declined on that basis, so don't assume that it will be in place automatically.

"Intentional or malicious damage is a common exclusion for most policies, including MAS's standard policy, but in an Airbnb scenario, we can provide an extension to cover potential damage with a limit imposed," he says. ♥

SLEEP EASY WITH THESE FIVE TIPS FOR AIRBNB HOSTS



01 Talk to your insurer to establish what cover you have and what additional cover you need to arrange before you welcome your first paying guest.



02 Read up on the Airbnb host guarantee and host protection, and take into account the requirements and timeframes for lodging claims.



03 Ensure you inspect the property prior and immediately after each guest. If you are unable to do this due to distance, make sure you have someone else available to do this.



04 If the property is solely for Airbnb commercial use, you need to arrange a tailored commercial insurance policy.



05 If it is a casual renting situation, make sure to check whether any loss of income caused by damage is covered by your insurer. If your property becomes uninhabitable for a period of time and you have bookings in place that you will no longer be able to take, potentially leaving you out of pocket, some insurers provide an extension to cover this lost income.

Searching for something

Swimming with whales in Tonga

Writer Chris Brown

When I tell my friends I'm just back from a week in Tonga, there's only polite interest. But when I tell them I went swimming with whales, ears prick up, faces lean in closer and I get reverent looks. The floor is mine.

It's pretty clear to me that we've developed a 'thing' about whales, verging on cultural obsession. Revered Aussie novelist Tim Winton recently wrote a story about swimming with Aussie whales for *The Guardian* entitled "I'm face to face with Ningaloo's living miracles and it feels holy".

Earlier this year, a southern right whale and her calf spent a week in Wellington Harbour and left the city's harbourside roads gridlocked with traffic jams of breathless whale chasers. I admit that I contributed to those jams, listening to radio reports and pursuing the great creature and its progeny around the harbour. But I never laid eyes on it. In fact, I had never laid eyes on any whale in my life.

That was when I resolved to change that and signed up for whale watching in Tonga's Ha'apai island group.

Flying into Ha'apai, you get the feeling you're off the beaten track. The only road down the island crosses the airstrip you've just landed on. Dogs need to be cleared off the strip before each landing.

We're collected by our host, an affable Englishman who owns the Matafonua Lodge at the other end of the island. As we drive up the island, it's clearer still that this island is well off the usual tourist beat. It's all taro patches, small houses, schools and churches. Someone tells us that, in the village nearest our resort, there are 300 people and 40 churches.

The resort is a delightfully simple collection of basic fales with a shared ablution block and a restaurant where guests gather for meals. It's sited beside a coral

Image courtesy Grant Thomas

lagoon with what our host claims is the best snorkelling in all of Tonga. That's a big claim, but when I put on my fins and mask, there are moments when I'm gasping through my snorkel at the clouds of tiny coloured fish and soft pastel corals. But we're not here to snorkel with tropical fish. We're here for the spiritual experience of swimming with whales.

The next morning, we're on a boat with eight others. I'm sitting on the roof of the boat's cabin, scanning the horizon under the tutelage of our guide, who is teaching me how to spot the tell-tale signs of a whale blowing its spout as it surfaces.

>>

VISITING TONGA



Humpback whales are in Tonga between July and October every year to birth their calves and mate.



Air New Zealand flies from Auckland to Tonga's main island Tongatapu. From there, it's a 45-minute flight to the Ha'apai group.



Don't make any travel plans for Sunday in Tonga. The day of rest is enshrined in the constitution of this devout Christian country.

<<

It doesn't take long until we see a spraying spout break the horizon. I can't help myself. I'm grinning ear to ear and yelling in a guttural Cornish pirate voice, "Thar she blows!"

From the jaded look on our guide's face, I conclude I'm not the first who can't help themselves.

Soon we're downstairs, in snorkels, wetsuits and in the water, four at a time and approaching a 60-tonne humpback whale and her calf as they quietly lie together in shallow water.

I'm struck by the enormous size of mamma whale and how gentle the whole scene is. The baby is nuzzling underneath its mum, snuggling into the ribbed lines of white flesh beneath her enormous mouth. We're told that's the softest part of a whale, and this is how they often love to rest with very young calves.

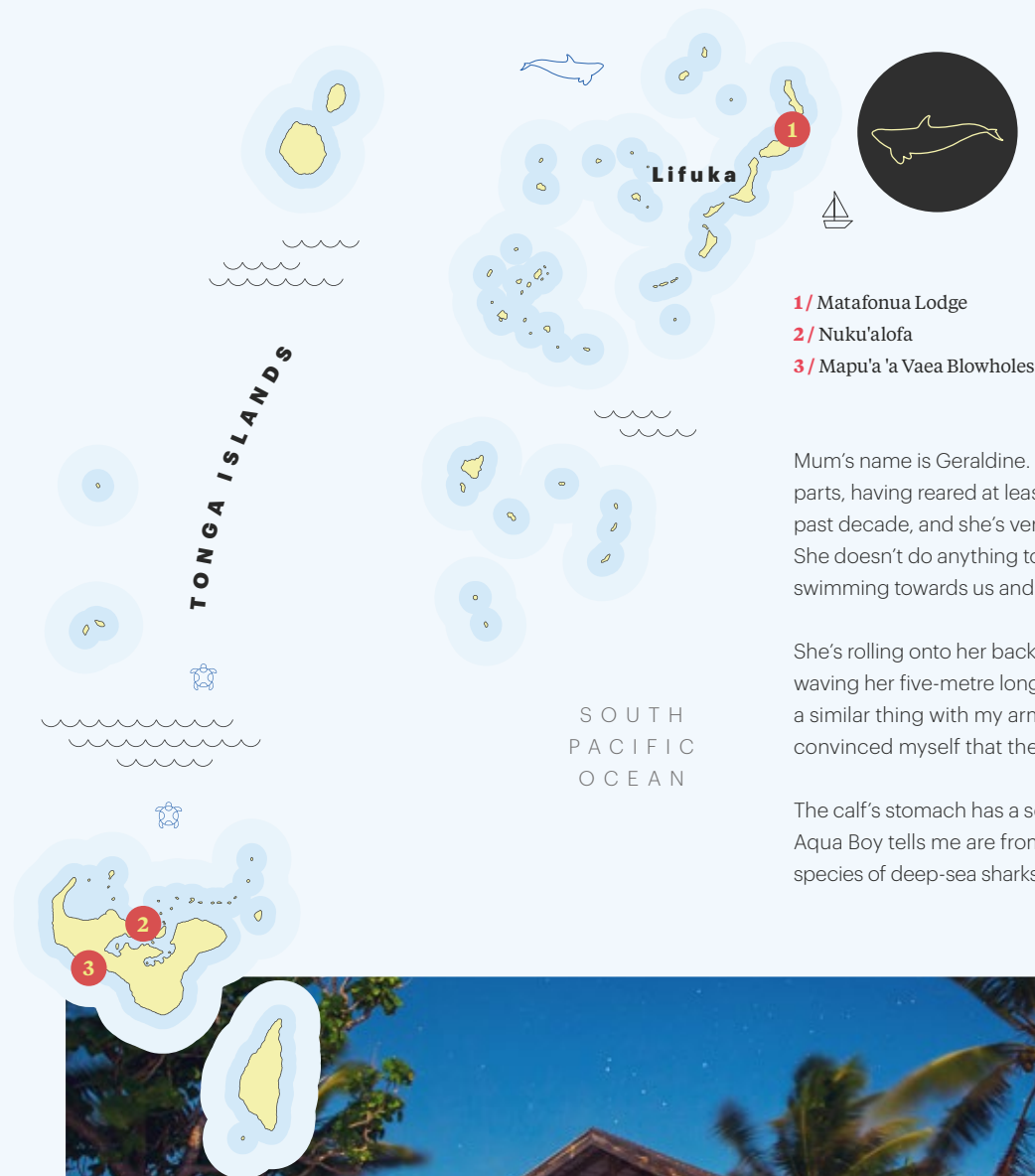
They don't move much, and we're kept at a discrete distance by the guide. We just hang there alongside the whales for ages. I think they're asleep. Eventually, they wake up and slowly cruise off.

We return to the boat and drive around for a while longer, but we can't find any other whales to swim with. So that's the end of whale swimming day one. Well, Tim Winton, it was interesting and perhaps a little awe-inspiring. But holy? Not yet.

We live in hope, and as we pile aboard the boat for day two, I have a feeling this day will be different. It's baking hot, the air is absolutely still and the bright blue sea is oily calm. We have a limited crew on the boat this time. One is a charming young Scot called Grant Thomas, who it turns out is the current British Underwater Photographer of the Year, along with his mate Aqua Boy, the 13-year-old son of the resort owners who has lived here since before he could talk and claims to have almost been the youngest human to have scuba dived at 18 months old. Regardless of the truth of that claim, Aqua Boy turns out to be a font of knowledge about the migration habits and life cycle of the humpback whale.

Today, we find a whale and her calf offshore in a matter of minutes. We suit up, leap in and we're clearly in for something different. The calf is playful, and the mother is an old friend of the locals.

She's well loved in these parts, having reared at least three calves here over the past decade...



- 1/ Matafonua Lodge
- 2/ Nuku'alofa
- 3/ Mapu'a 'a Vaea Blowholes

Mum's name is Geraldine. She's well loved in these parts, having reared at least three calves here over the past decade, and she's very comfortable with humans. She doesn't do anything to discourage her calf from swimming towards us and doing all she can to cavort.

She's rolling onto her back, then onto her side and waving her five-metre long pectoral fin. I start doing a similar thing with my arm, and after a while, I've convinced myself that the calf is mimicking me.

The calf's stomach has a series of circular scars, which Aqua Boy tells me are from cookiecutter sharks – a species of deep-sea sharks with perfectly round mouths

serrated with outward facing teeth. They ascend from the depths in the dead of night to take chunks out of whales' bellies.

We're in shallow water, and Geraldine is keeping an eye on things, hanging on the bottom of the ocean about 10 metres down. At one stage, baby dives down and nuzzles into mum. Grant Thomas reckons she's actually feeding on mum's whale milk. Aqua Boy says it's 55 percent fat (human milk is around 4 percent) and helps the calves grow a remarkable 45 kilos a day.

After her feed, she returns to frolic some more, coming closer and closer to us and forcing us to swim backwards to stay out of range from her clumsy fins and tail. I'm struck how much she's like a frolicking baby of any species – she could be a puppy or a lamb, except she's massive. At one stage, mum slowly surfaces to breathe then turns and swims away a few metres, dives and powers up and out of the water to complete a classic breach. Aqua Boy says no one knows why they do that, but he reckons it's to clean off parasites. Whatever the reason, it's utterly spectacular.

And having seen that, I figure that's enough. I swim back to our boat and munch on a sandwich as my fellow whale swimmers slowly make their way back on board. We're all grinning and sharing stories about what we've seen – which on reflection is kind of odd because we've all been lying beside each other in the water and watching the same thing.

What a day, and as we speed home over the oily sea, I consider again Tim Winton's observation. Was that holy? Probably not, but it was a hell of a lot of fun. ♥



01



03



02

- 01 / Female humpbacks don't eat until they return to the Antarctic, and they feed their calves on milk with 55 percent fat content. Image courtesy Grant Thomas
- 02 / Matafonua Lodge
- 03 / The simple fales have electricity and are air conditioned by the constant ocean breeze
- 04 / Home comforts: a bed, fresh towels and a mosquito net



04

School's out for summer

The student association presidents reflect on the highs and lows of 2018 and what's in store for 2019.



Charlotte Kenny
*President / New Zealand
Dental Students' Association*

What's been your highlight of 2018? This year, I have been proud of my executive committee and our ability to follow through on what was promised during our election campaigns. My personal focus has been on student advocacy, and through communication with the faculty and students, I feel we have been able to alleviate potential issues as or before they arise.

What's something that's surprised you? It has been encouraging to see the student body get involved in sustainability discussions as to how we can promote and increase sustainability within the Dental Faculty. This is a topic the NZDSA is passionate about, and this year, our members merchandise

included NZDSA keep cups for the first time. The newly formed Environmental Group have many more encouraging ideas for next year.

What are you most looking forward to for 2019?

Personally, I am looking forward to my new role as a first-year dental house officer at Auckland DHB. However, the 2019 NZDSA Executive Committee and student body will be looking forward to the highly anticipated move into the new clinical services building. This will see students transition into digitally integrated clinics, with a promising increased number of chairs to match the ever-growing class numbers.



Alisdair Eddie
*President / Massey
University Veterinary
Students' Association*

What was the biggest thing you learned this past year? There are actually so many good people out there willing to lend a helping hand. It's probably something I've

encountered quite a bit over the course of my degree so far, but with my involvement in the charity clinic and our Community Day projects, it really hit home this year. We get bombarded by bad news all the time, but there are many, many people quietly getting on with doing the good stuff.

What big changes have you seen over the past year in your industry?

There have been some great welfare changes such as no longer being able to dock dogs' tails. The changes range across the board from household pets to production animals to how commercial seafood is killed. These came into effect at the beginning of October.

What are you most looking forward to for 2019? For me and my classmates, it's our final year of our degree – assuming exams are passed. That means we spend the majority of the year actually putting the last four years of theory into practice. It's incredibly exciting, but it will be a challenge. There is a certain amount of trepidation as you find out if you really can do it.

Jibi Kunnetedam
*President / New Zealand
Medical Students' Association*

What's something that surprised you this year?

How influential our voice has become this year. This year, we convinced the government to change and extend their EFTS student loan policy, established a student seat



on the New Zealand Medical Association board, provided a strong voice on two Ministry of Health task forces, signed the largest partnership deal in our history and represented our membership on the international stage in regard to the future of Australasian medical education.

What was the biggest thing you learned this past year?

NZMSA is now bigger than ever before with 600 new medical students being welcomed each year to our whānau, and we are rapidly approaching a 3,000 strong membership. Running an association of that size with a 30-strong executive scattered across the country has proven the value of effective communication. No matter how big or small the matter, it's important to make sure everyone involved is on the same page. As medical students, this is something we can take into our professional lives as well.

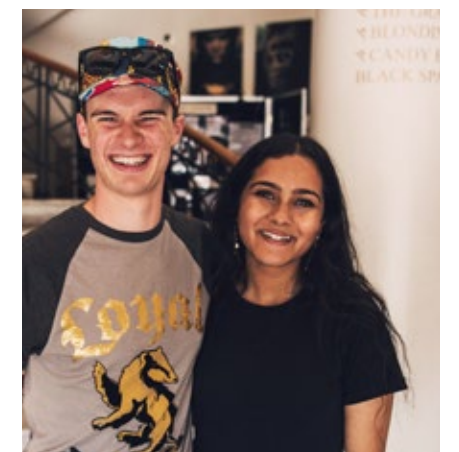
What are you most looking forward to for 2019? I've been on the NZMSA executive for the last four years, and 2019 will be the first year I won't be since I became a medical student. I look forward to seeing a fresh executive take the reins and continue serving New Zealand medical students. On a personal note, I can't wait to be a TI in Rotorua and go overseas gallivanting on my medical elective. ♥

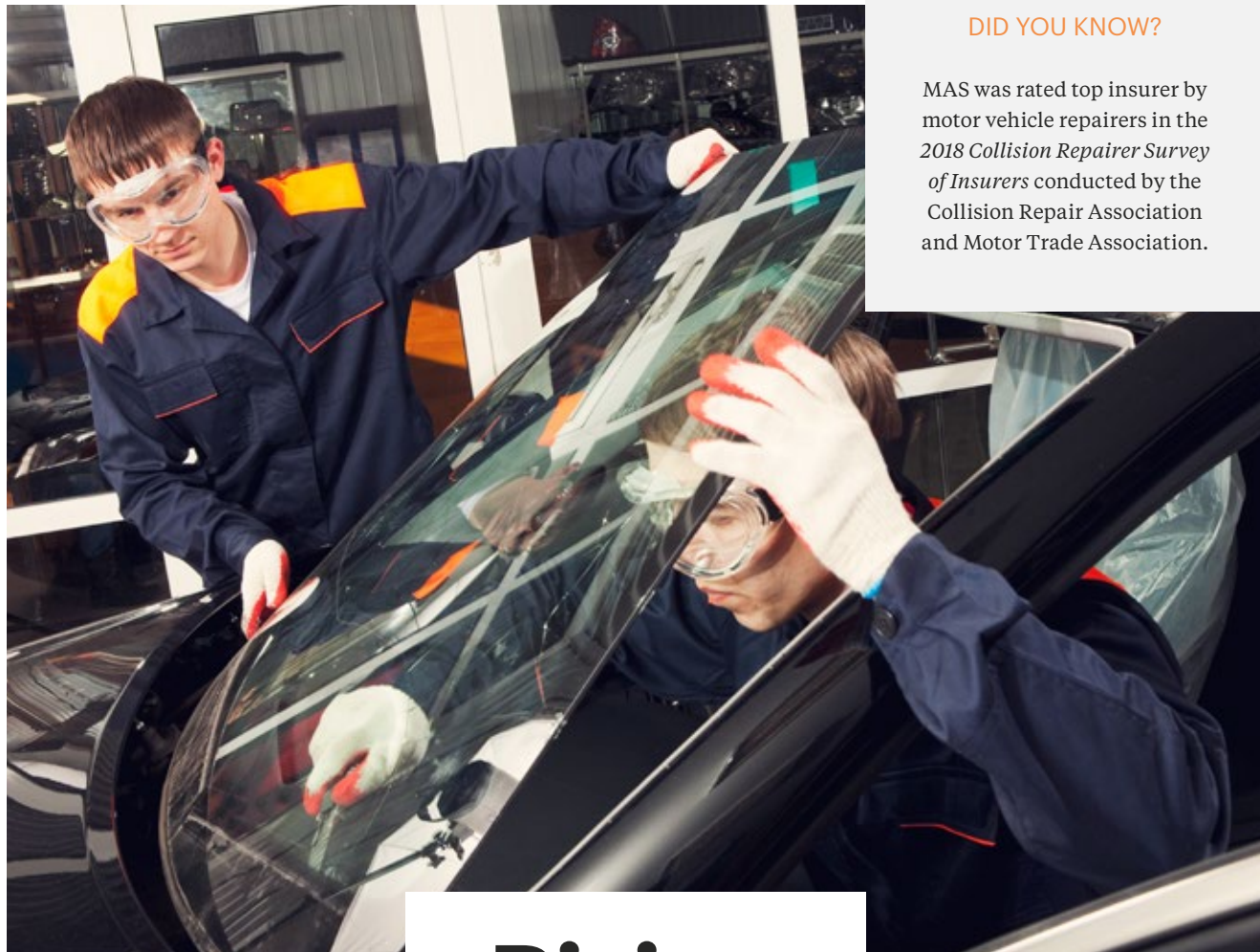


MAS Movie Night

MAS Members gathered en masse at movie theatres across the country for the annual MAS Movie Night in November. They were there for a night of magic and mystery, watching *Fantastic Beasts: The Crimes of Grindelwald*, the second instalment in J.K. Rowling's series, which follows the adventures of a magizoologist.

For more pictures, see
facebook.com/mas.co.nz





DID YOU KNOW?

MAS was rated top insurer by motor vehicle repairers in the *2018 Collision Repair Survey of Insurers* conducted by the Collision Repair Association and Motor Trade Association.

Rising cost of car repairs

The sensors, radars and other technology that make your car safer are the cause of much of the increased cost, MAS Senior Manager of General Insurance Products Phil Clark says.

“Even a fender bender isn’t a simple repair job now. The sensors that are in place to indicate when the driver is getting close to other cars or hazards while driving and parking mean, after a panel beater has done their work, a technician needs to realign the sensors, which means the repair takes longer and costs more,” he says.

Glass replacement is one of the most common minor claims and is the area that’s seen the biggest growth in costs – up 20 percent between 2014 and 2018.

“Windscreens require calibration, and while national panel beating companies

are gearing up to carry this out, it’s not yet available everywhere. So cars often need to be booked into dealers in main centres for calibration, and in some areas of the country, this can again result in delays booking vehicles in and getting the cars repaired.”

Christmas is the second-busiest time of year for claims on car policies after winter, and those without the optional benefit of a hire car on their policy can end up waiting days or weeks for their car to be repaired, often ruining holiday plans.

“With repairs taking longer, we’re recommending our Members add the hire car benefit to their policies to eliminate these inconveniences,” Clark says.

It is often more cost-effective to replace an item instead of repairing it, which can lead to a delay if the part needs to be ordered.

Rising costs

Side mirrors

Electronics allow side mirrors to be adjusted and folded in for parking.

Lights

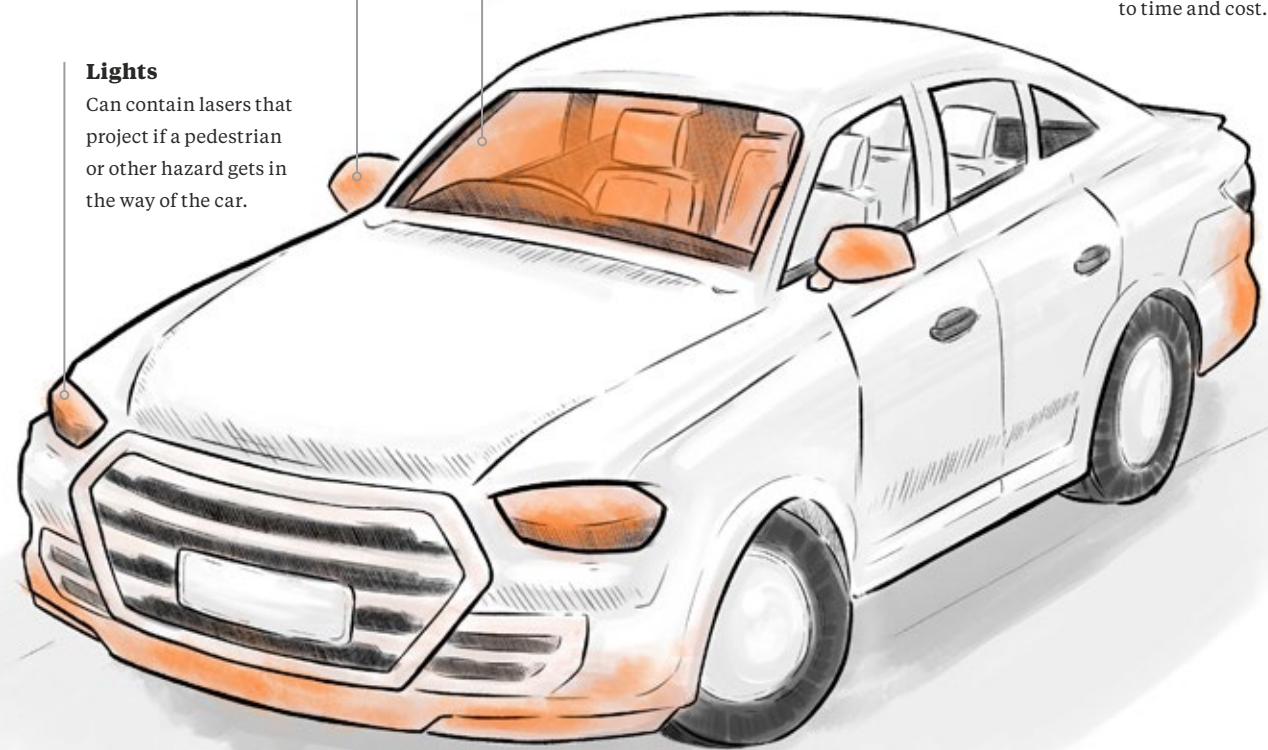
Can contain lasers that project if a pedestrian or other hazard gets in the way of the car.

Windscreen

In modern cars, the glass has sensors that automatically turn on windscreen wipers and lights and require recalibration if a windscreen is replaced.

Bumpers

Sensors and radars help drivers with parking as well as warning if a hazard is getting too close to the vehicle. A shortage of panel beaters also adds to time and cost.



Phil Clark

With repairs taking longer, we’re recommending our Members add the hire car benefit to their policies...

Another cause in delay is the growing shortage of panel beaters across the country. A 1 News story from 2017 said the industry needed 600 panel beater apprentices over the next three years and was getting half that.

“Like many trades, panel beating is struggling to attract new labour into the industry, which means longer waits and growing costs.”

As cars become safer and more sophisticated, it’s more important than ever to ensure you’ve got the right level of cover so you’re not caught short should the costs of repairs or replacement exceed your cover.

“We’ve seen the costs of some items escalating, such as an Audi headlamp that costs \$26,000 to replace because of the added technology that improves safety. You can’t put a cost on human life, but if you’re not insured for the correct amount, you could be caught short,” Clark says. ♥

WHAT YOU NEED TO KNOW



Check your policy is up to date and your car is insured for the right amount.



Consider adding hire car cover to your policy to ease the burden if your car is caught up in lengthy repairs.



Be safe on the roads: keep below the speed limit and take regular rests to ensure you’re fresh and focused when driving.

Cheers to summer

In season

THE WARMER

months provide a bounty of delicious fruit and vegetables. Nothing's better than biting into a perfectly ripe peach or generously piling your breakfast bowl with strawberries and raspberries. Spending a little time in the kitchen preserving fruit now means you can savour summer long after the sun's warmth has left your skin and the last grains of sand have been shaken out of your shoes.

STERILISE JARS by washing thoroughly and placing them in a 120 degree oven for 15 to 20 minutes. Leave the jars in the oven to stay warm until fruit is added. They'll crack if boiling fruit is added to a cold jar. Be careful to handle with tongs and oven mitts to keep them ultra clean and keep a scalded cloth to wipe any excess from the sides of the jars. Sterilise lids in a pot of simmering water.

JAMS ARE simple to make, and you can adjust the sugar content to reduce the sweetness. Sugar preserves the fruit



so it can't be removed entirely although sweeter fruits require less. Jams without the usual 1:1 ratio of sugar to fruit will be runnier and will need to be stored in the fridge once opened.

TO PRESERVE stone fruit like peaches, apricots and nectarines, place sterilised jars into a water bath and bring to the boil. Scald whole fruit to remove the skin (for peaches), slice into quarters or eighths and fill the jars. Create a simple sugar syrup – use less sugar for a lighter syrup. Fill the jars with syrup to cover the fruit and tightly seal with a new sterilised seal. Return jars to the water bath, fill with water to cover the jars completely and bring to the boil for about 25 minutes. Remove and leave on a bench to cool. After a couple of hours, the centres of the lids should be concave to indicate they've properly sealed.

PARASOL SWING

Quick Qs

Auckland cocktail bar Parasol and Swing founder Jason Rosen shares his tips for the perfect summer tipples.

What do you think is the ultimate drink of this summer? We're loving combining tropical flavours with spices, which is definitely going to continue into summer. Combinations like pumpkin and mandarin, pineapple and five spice, pandan and ginger or smoky tea with sandalwood and lemon oil.

What's your favourite summer cocktail? Any well balanced variation of a daiquiri or a good G&T. For something you can make at home, we're rather fond of Four Pillars Bloody Shiraz gin with Fever Tree Mediterranean Tonic and pink grapefruit.

What wines are the best to drink this summer? Rosé is only going to keep growing in popularity, and we're betting that, this year, people are going to start paying a little more attention to the styles and the origin. Dry riesling is also due for a breakthrough to a wider audience. There's a reason it's almost always one of the favourite white varietals of every wine rep.

What about beer? We think a refreshing Gose is not only crisp and delicious but has a lot of value in the cocktail side of the menu, so expect some cross-over there.

What do you think is the best celebration drink for summer? Champagne is where it's at, but be wary of big brand supermarket bubbles with heavy discount stickers. Instead, look for the equivalent prices in champagne houses you've probably not heard of, particularly growers' champagne, where it's a boutique, family-operated house with decades of experience who handle the production from vine to bottle.



01



02



03

See over for
BBQ tips

Barbecue southern style

01 / Cocktails combining tropical flavours with spices are hot this summer

02 / Auckland's Parasol and Swing offers drinks with a view of the Viaduct

03 / Casey and Blair Wilson of Wellington food truck Wilson Barbecue

A low 'n' slow American-style barbecue truck churning out brisket, ribs and pulled pork has been making waves in the capital. Wilson Barbecue was started by husband-and-wife duo Blair and Casey Wilson in early 2018 while they were both working in full-time jobs.

WHILE BLAIR has always been barbecue obsessed, filling his backyard with five different kinds, Casey's interest in American-style barbecue was a slow burn.

"The funny thing is that I actually hated the barbecue meats that Blair used to make and I wasn't a big meat eater, but now I am. It takes a lot of practice to get that perfect smoky flavour, and having good-quality produce really makes all the difference," says Casey.

The pair met in 2009 when they were working at McDonald's – which their food truck's kitchen layout is now based on. The couple decided to pursue the business while on holiday in Rotorua, settling on a food truck for flexibility.

>>



Left / Casey and Blair carve into succulent barbecued brisket

BBQ at home

WILSON BARBECUE'S TOP TIPS

01 Ensure you start with quality meat – it makes a huge difference to the end product.

02 Different cuts suit different styles of barbecue. For example, brisket is suited to low and slow cooking because it takes a long time for the connective tissue to break down and become tender. A good rule of thumb is the thinner the meat, the hotter the heat to caramelise the outside without overcooking the inside.

03 Always season your meat. Even a little salt and pepper can enhance the flavours of the meat. You can also play around with things like garlic powder, paprika, chilli or onion powder to suit your taste.

04 Controlling the temperature throughout the cooking process ensures the internal temperature of the meat continues to rise at a steady rate. If there are temperature spikes during the cook, it can make the meat chewy and also make the cooking take much longer.

05 Use smoke like any other ingredient. Different woods have different flavours and should be used to complement the meat, not overpower it. A clean-burning fire will have a sweeter smoke while a smouldering one will have a more bitter, acrid-tasting smoke. Aim for a small hot fire.

06 Use temperature as a guide for when the meat is done – the internal temperature should be between 95 to 98 degrees Celsius. If you're cooking a beef rib or brisket, a probe or skewer should slide right through the meat like a hot knife through butter.

Use smoke like any other ingredient



<<

"We bought a 1,900 kilogram Yoder Frontiersman barbecue from Kansas and planned to do Wilson Barbecue as a part-time gig for some fun on the weekends, but since then, it has transformed and now takes up a lot of our time," says Casey.

They completely sold out on their first day of operation in Porirua, confirming they were onto something and there was high demand for barbecued meats.

Since then, business has skyrocketed, with Casey reducing her hours in communications to part-time to focus on the burgeoning business.

Business saw a boost following their win of the coveted Burger Wellington competition in this year's Visa Wellington On a Plate, serving three times as many as they'd planned for and causing a nationwide shortage of beef short ribs.

The barbecuing process was a 24-hour job: Casey would take the night shift, tending to the barbecue every 20 minutes until 4am before Blair took over.

The couple are trying to restore some balance to their lives, after working on the business non-stop alongside their full-time jobs.

"We don't really have much work/life balance at the moment. We've been putting everything into our business. We are trying to regain a bit of balance and delegate things to our staff so that we are able to work on the business rather than in the business," says Casey.

Wilson Barbecue can be found at Tuatara Brewery's The Third Eye in Wellington most weekends, and they plan to set up a permanent store in central Wellington in the future. ♥



Buy what you need, when you need it.

Take advantage of your MAS Member special fixed rate of 6.95% p.a. for up to 5 years on business equipment finance.

Talk to our dedicated team today on **0800 627 722**.

It's time.



In review

Book reviews by India Lopez



LETHAL WHITE

by Robert Galbraith
Hachette / RRP \$37.99

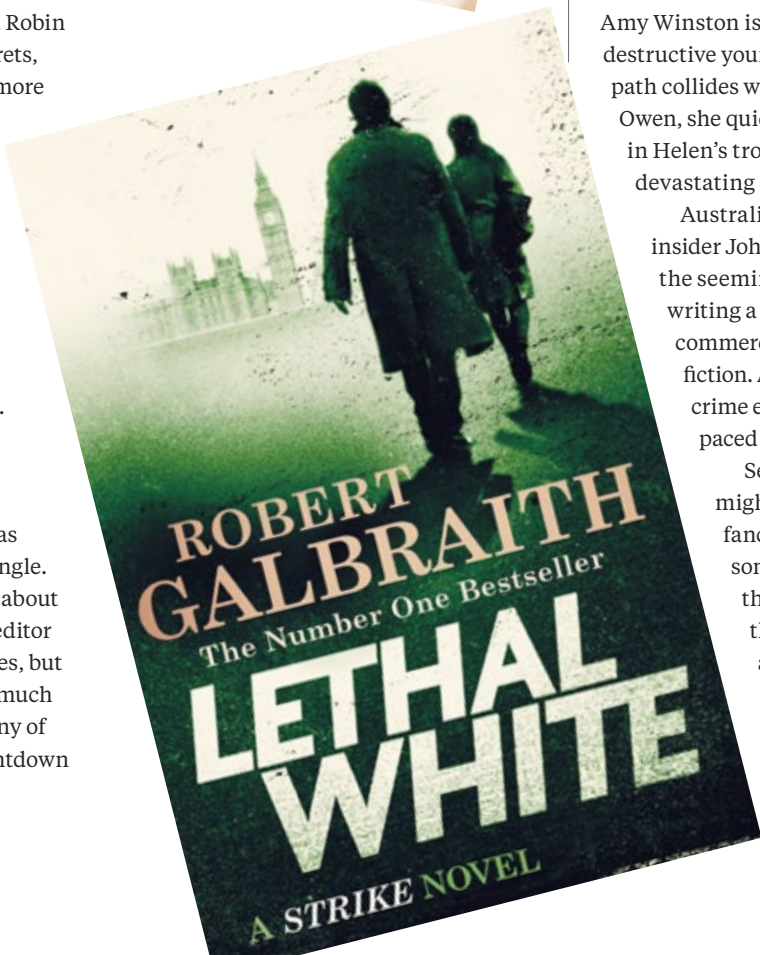
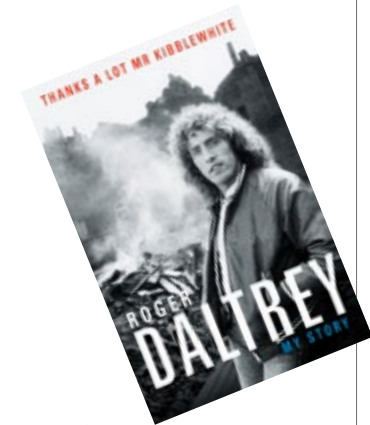
Four books in to the Cormoran Strike series, fans of Robert Galbraith (J.K. Rowling's pen name) know what to expect: a sophisticated, tightly plotted detective novel with plenty of will-they-won't-they moments between Strike and his partner Robin.

Lethal White ticks those familiar boxes but stands alone in its sheer ambition, with 650 pages and a dizzying cast of characters. At its heart is government minister Jasper Chiswell, who enlists the detectives to help him outsmart two blackmailers. When a sudden death rocks their investigation, Strike and Robin must untangle decades of secrets, grudges and alliances before more blood is spilled.

Here, as in all the Strike novels, Rowling-as-Galbraith weaves cutting social commentary into her whodunit plot. She delights in skewering upper-crust Tories like the Chiswells, but she's equally merciless when it comes to self-serving lefties.

My one quibble? Robin's husband Matthew is so unlikeable that it's becoming harder and harder to see him as a credible part of any love triangle.

I won't complain, though, about the book's length. A ruthless editor could have shaved off 100 pages, but I'm always happy to spend as much time as possible in the company of Strike and Robin. Let the countdown to book five begin.



THANKS A LOT MR KIBBLEWHITE

by Roger Daltrey
Allen & Unwin / RRP \$39.99

Poor Roger Daltrey. The Who would have been nothing without his voice, but he's spent the past half-century eclipsed by songwriter/guitarist Pete Townshend's formidable talent.

In this new autobiography, he makes a good case for his own importance. A decidedly normal bloke, he had little appetite for rock'n'roll indulgence and could never abide laziness or flakiness. The band would almost certainly have self-destructed if not for his steady presence.

Don't read this book for line-by-line song dissections. Daltrey has little to say about the music itself. Read it for a well-told, entertaining, thoughtful account of a great band and its unlikely frontman.

THE GIRL ON THE PAGE

by John Purcell
HarperCollins / RRP \$35

Amy Winston is a brilliant but self-destructive young book editor. When her path collides with revered author Helen Owen, she quickly becomes entangled in Helen's troubled marriage, with devastating consequences.

Australian book-industry insider John Purcell has achieved the seemingly impossible here, writing a page-turning piece of commercial fiction about literary fiction. Although there's no actual crime element, it reads like a fast-paced thriller.

Sentence by sentence, he might not be doing anything fancy (or subtle), but there's something special about this novel: its insistence that books, both highbrow and lowbrow, can be exciting and sexy and powerful and important.

What's on this summer

Eat, drink and be merry at summer festivals being held across the country.



AUCKLAND

Auckland Folk Festival

Kumeu Showgrounds
Friday 25 – Sunday 27 January
Spread across six stages, this is New Zealand's largest folk music and dance festival with international guest artists.

St. Jerome's Laneway Festival

Albert Park
Monday 28 January
The 10th anniversary of Laneway will see Florence + the Machine return to the stage. Hip hop, indie, rock, RnB and more.



Splore

Tapapakanga Regional Park
Thursday 21 – Sunday 24 February
A festival of music and arts staged at one of the most beautiful festival sites in the world with a swimming beach just metres from the main stage.



WAIKATO

Festival One

Mystery Creek Events Centre
Friday 25 – Monday 28 January
A four-day celebration of music, art and community, Festival One is the largest Christian festival in New Zealand.

BAY OF PLENTY

Rotorua Noir

Shambles Theatre, Rotorua
Saturday 26 – Sunday 27 January
New Zealand's first-ever crime writing festival, combining local talent with authors from Scotland, Iceland and Finland.



WELLINGTON

Newtown Festival

Riddiford Street, Newtown
Sunday 3 March
Fourteen music stages providing all-day free entertainment for the whole family take over Newtown for one day.

NELSON/MARLBOROUGH

Nelson Buskers Festival

Upper Trafalgar Street
Thursday 31 January – Sunday 3 February
International and local buskers will amaze and delight with giant bubbles, magic, juggling and more. A family-friendly free event.



Marlborough Wine and Food Festival

Brancott Estate
Saturday 9 February
Marlborough serves up world-class wines and delicious local cuisine at one of the region's most picturesque vineyards.

WEST COAST

Hokitika Wildfoods Festival

Cass Square
Saturday 9 March
The 30th anniversary of this iconic event has more than 50 stalls serving wild and wonderful foods alongside live music and stage performances.

CHRISTCHURCH

Christchurch Holi-Festival of Colours

North Hagley Park Events Village
Saturday 2 February
Throw colours and dance to music from various DJs on this traditional Indian holiday.

OTAGO

Whare Flat Folk Festival

Waioara Scout Camp, Whare Flat
Sunday 30 December – Wednesday 2 January
Four days of sun, music and entertainment in the natural surrounds just 15 minutes from Dunedin.

Shaping the future together

MAS is helping graduating students get prepared for a healthy financial future.

Receive a financial advice session, a graduation gift, and go in the draw to win \$2,000 to put towards your future goals.*

MAS Members can also refer a graduating student and enter the draw to win one of five \$150 Prezzy cards.

Find out more at
mas.co.nz/shapeyourfuture
or free text **GRAD** to **3118** to register.

* Terms and conditions apply.

