

# on mas



WINTER 2018

David Yarrow

## Photographer and Philanthropist

**Money** Personal finance / FIRE up your retirement

**Greater good** Climate change / how the insurance industry is responding

**Good living** Car sharing / the future of transportation

**mas'**

**A life well lived**  
The magazine for  
MAS Members



# Protecting what matters most.

We've started our journey toward a more sustainable future, and now our investments reflect this commitment. We no longer invest in the manufacture and sale of armaments, tobacco, or the exploration, extraction, refining and processing of fossil fuels.

Visit [mas.co.nz](https://mas.co.nz) or call us on 0800 800 627 for more information.

**mas**

Photograph: David Yarrow

## on 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  
19 – 21 Broderick Rd  
Johnsonville  
Wellington 6037

### PHONE

0800 800 627

### WEBSITE

[mas.co.nz](https://mas.co.nz)

### EDITOR

Sophie Speer

### MAILING ADDRESS

OnMAS  
PO Box 13042  
Johnsonville  
Wellington 6440

### HEAD OFFICE

+64 4 478 8863

### EMAIL

[onmas@mas.co.nz](mailto:onmas@mas.co.nz)

### DESIGN

[eightyone.co.nz](https://eightyone.co.nz)

### THE CONTENT HUB

For more stories, videos, and to share your views, visit the MAS Hub at [hub.mas.co.nz](https://hub.mas.co.nz). The hub is the go-to site for features from *OnMAS* magazines, 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.



ISBN 2230-5823

## In this issue

on mas /  
winter 2018

**mas**

### On the cover

04

Wildlife photographer and ex-trader David Yarrow talks capitalism and the environment

### P professional life

- 02 News briefs / Sustainability
- 08 Profile / Breast cancer imaging expert Dr Monica Saini
- 12 Work / How to be mindful at work
- 26 Student news / Updates from association presidents
- 28 MAS in the wild / MAS Talks with David Yarrow



12



17

### M money

- 17 Personal finance / FIRE up your retirement



32

### G greater good

- 04 Cover story / Wildlife photographer and ex-trader David Yarrow
- 14 Climate change / How the insurance industry is responding
- 20 Member story / Are we dying from embarrassment?

### L good living

- 10 Technology / The future of solar
- 23 Travel / Saving tigers in India
- 30 Motoring / Car sharing
- 32 Food & drink / The growth of natural wines
- 36 Entertainment / What to read, watch and download



### From MAS

Welcome to the new-look *OnMAS* magazine for winter 2018. We've themed this season's edition around sustainability, to reflect the direction that we're taking MAS. Last year we introduced socially responsible investing principles to all our managed funds and reserves.

This year we're putting a proposal to the AGM in August that MAS should establish a charitable trust to make a lasting contribution to the health and wellbeing of New Zealanders.

This month we're also launching an online version of *OnMAS* that features video stories, offering a different take on some of our main articles – you'll find these stories at [hub.mas.co.nz](https://hub.mas.co.nz)

Enjoy our new-look magazine – as always, we're looking forward to your feedback.

**Mike Davy**  
MAS, General Manager Marketing



# News briefs

On sustainability

## In brief



## Water bottles for good

A Kiwi-based social enterprise is tackling one of the environment's greatest threats – single-use plastic bottles. For the Better Good is creating water bottles from renewable plant crops like corn, sugarcane and potatoes. The new "Better Bottles" have a carbon footprint 78% smaller than traditional plastic bottles. The company is also taking responsibility for the entire life-cycle of the bottles they produce, arranging for composting of any bottles returned to them.

Central Otago-based creator of Better Bottles, Jayden Klinac, was travelling from Auckland to Wellington when he discovered he hadn't brought his own reusable bottle and became frustrated there wasn't an option to buy a bottle that wasn't made from oil. "They don't have refilling options at petrol stations, and I'm not exactly going to stick my head under the sink," says Klinac.

Better Bottles are available at cafés and yoga studios around the country, and almost 5,000 were used at last year's Tuki Festival in Wanaka. Klinac says they were blown away to see festival-goers refilling them all day and not throwing them out. The company isn't stopping at water bottles; their goal is to replace the oil-based plastic industry completely.

## Go carbon neutral

A Golden Bay-based international non-profit is helping people go zero carbon by selling carbon credits produced by community-based indigenous forest projects in New Zealand and the Pacific Islands. Ekos, founded by Dr Sean Weaver, is looking to revolutionise the carbon market by making it easier to achieve zero carbon status for both individuals and businesses while maintaining high standards.

The first of its kind in New Zealand, the Ekos 'Zero Carbon Now' programme aims to link local carbon offset buyers with local carbon projects that look after the land and waterways. For example, Ekos has teamed up with Golden Bay's Rameka Forest Carbon Project to sell the credits from its 91ha carbon farm to offset buyers in the Nelson Tasman area. To get started, head to [ekos.org.nz](http://ekos.org.nz) and use the calculator to find out the size of your carbon footprint and pay to offset it. A return flight from Auckland to Wellington would cost as little as \$4.24 to offset, while offsetting the emissions from driving a medium-sized car the same distance would cost \$8.57.



Dr Sean Weaver



## Ethical threads

The fifth annual Ethical Fashion report has been released, seeing more than 400 brands which are sold in New Zealand and Australia, assessed for their labour rights by Baptist World Aid and Tearfund. The report was first published in the wake of the fashion industry's worst-ever disaster where more than 1,000 garment workers died after the Rana Plaza factory collapse in Bangladesh. Higher grades correspond to systems which reduce the risk of modern slavery, child labour and exploitation. This year 56 brands were given an A grade, including Kowtow, lululemon and Icebreaker, while 27 failed the report with an F grade including Decjuba, Cooper and MINKPINK.

## What's on

### FINDING MATARIKI / JUNE – JULY 2018

Matariki rising marks the start of the Māori New Year celebration this month (June). The cluster of stars, also known as the Pleiades, rises in midwinter, heralding the start of a new year. This year the Matariki cluster will be visible just above the horizon before the sun comes up from 6–9 July.



Matariki events are being held across the country throughout June and early July. Auckland's festival will offer more than 100 events across the region from 30 June–22 July including dawn karakia, captivating kapa haka performances, waiata with some well-known wāhine toa, and kite-flying. In Wellington, Te Papa is hosting its second annual Matariki Ritual, which celebrates the new year as a moment of renewal, on 15 June. Dunedin also has a range of Matariki events from 16–22 July.

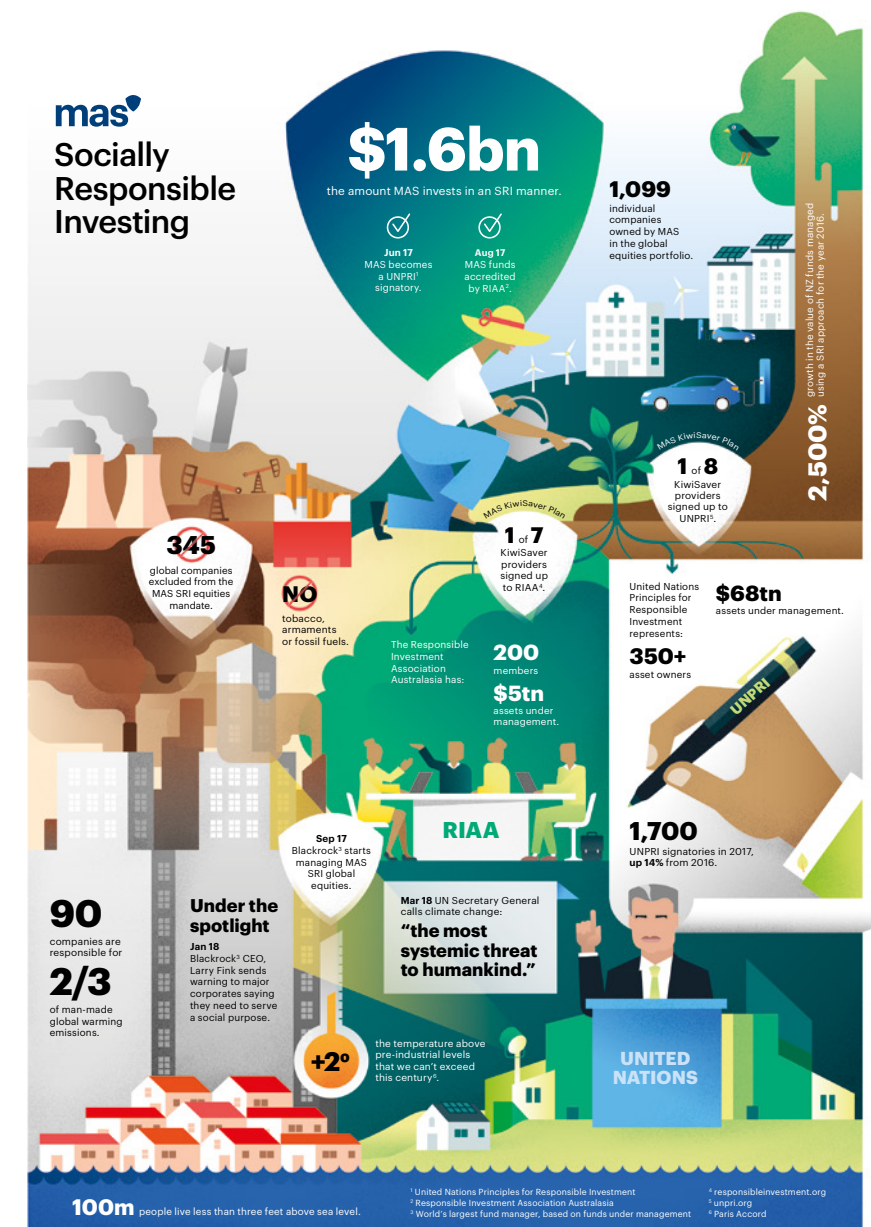
### CENTENNIAL CELEBRATIONS / JULY 2019

The Medical Women's International Association is turning 100 and is holding a Centennial Congress in July 2019 in New York. The association (established in 1919 – making it one of the oldest professional international bodies) represents women doctors from all six continents. The centennial event will see women academics, specialists, GPs and some students from over 50 countries in attendance, with partners welcome too.

Enquiries for more information on the event should be directed to Dr Robyn Hewland. Email [hewlandr88@hotmail.com](mailto:hewlandr88@hotmail.com) or visit [mwia.net/centennial\\_congress](http://mwia.net/centennial_congress)

## Fast facts

We created an infographic to help tell our SRI story. View the full-size graphic at [hub.mas.co.nz](http://hub.mas.co.nz)



**MAS AGM /**  
The Annual General Meeting for 2018 will be held on 29 August in Auckland. Further details will be sent to Members.



# The **Photographer** & the *philanthropist*

Meet the wildlife photographer fixated on capturing the beauty of our planet – and on doing his part to protect it.

David Yarrow must be tired. Speaking from his London home in the small hours of the morning in late April, the world-renowned wildlife photographer counts how many flights he's been on already this year: 47.

"That's almost a flight every other day," he remarks.

When *OnMAS* spoke to him, he'd recently returned from a shoot in Iceland where thunderous roiling seas and looming, threatening skies provided the backdrop to shoot wild horses galloping en masse.

Before that it was Africa, where he completed six shooting assignments.



01

Now he's back at home sending his kids off to school and working on the other side of his successful photography business—marketing, printing, getting bills paid and laying the groundwork for future shoots.

"I live quite an unusual life these days, so having a bit of downtime and family time is a good thing."

These days much of his time is also spent on the speaking circuit. By the time this issue has gone to print the Scot will have completed a series of speaking engagements with MAS. It will be his first time heading to New Zealand, Yarrow is ashamed to admit. But he feels he already knows the place a little – the cinematography of Sir Peter Jackson, the friendly people, the formidable rugby team which the Scots almost defeated late last year.

*Opposite page / 'The Prize'  
01 / A close encounter while  
photographing lions*

Yarrow was born in Scotland in 1966 into a Glaswegian shipbuilding dynasty that built over 400 ships in docks along the Clyde River ranging from African lake ferries to Royal Navy escort ships. By the time he reached working age, the Clydeside shipbuilding industry had passed, so Yarrow chose the path of finance and made a name for himself – first as a stockbroker, then as founder of his own hedge fund, Clareville Capital, in 1995.

But photography was always his passion; as a young adult he worked as a photographer for *The Times*, where he captured the now iconic image of Argentine footballer Maradona holding up the World Cup after the 1986 final in Mexico. However, he was swayed away from photography and spent two decades trading stocks in both London and New York until deciding to commit himself to photography, eventually selling off his business.

Yarrow has developed a recognisable style in his wildlife photography – his images are at once compelling and disarming, as the viewer comes face to face with

**My approach  
is always to  
get close to  
the animals.  
Proximity affords  
magnificence.**

some of the most endangered and some of the most dangerous animals on earth. But he says he's still developing this style, still learning, and Yarrow hopes in a year he'll be taking better photos than he is now.

"If I take my heroes, I don't think Spielberg stopped learning. You're continuing to learn. I'm a very visual guy and I see the mistakes people make. The principal one in wildlife photography is a lack of proximity and a lack of emotion. I guess without emotion your photographs have nothing, and through proximity, you can get to the soul of an animal."

"My approach is always to get close to the animals. Proximity affords magnificence."

For Yarrow this can mean a strategically placed camera and a remote control, or a cage placed within the animals' natural environment. He'll smear his lens with Old Spice to attract lions, with vanilla to attract elephants, or he'll wear chicken around his neck to attract tigers.

>>





02



03



04



05

<<

It's not without its risks: Yarrow has had frostbite on his fingers, had brown bears sidle dangerously close and has lost more cameras to his subjects than he can count.

He sees himself as a disruptor in the photography industry and a pragmatic one at that. He understands what's required to produce photographs that have an audience – and he's doing just that, with large monochrome prints reportedly selling upwards of US\$30,000 each.

"In this era the metrics for still photography are original content and there's a high threshold for what's

original. So I will invest our money to go on shoots 90 per cent of the time. The trips tend to cost between US\$50,000 and \$100,000 – that certainly focuses the mind on whether you're going to be able to get that return [on investment]."

This leads him, more often than not, to the safari lands of Africa, where he photographs the big alpha animals: the elephants, lions and leopards. He's shot a wolf in a bar in a ghost town in Montana, United States. He's captured polar bears in the Arctic, gorillas in the Congo and monkeys bathing in hot water pools in Japan.

Yarrow is an outspoken conservationist. He's also a capitalist. How do these two sides of him work together?

"The glib answer is that I think we've got the balance right. We gave US\$1.5 million back to conservation charities last year. If you can find me another wildlife photographer who gives \$1.5 million back a year, I'd like to meet him and shake his hand," he says.

"All organisations these days, whether they be Silicon Valley or whether they be banks, are very conscious of public perceptions, and social media has changed behaviour and increased our business anxiety to do the right thing.



06

"I think, before #metoo, that probably environmental change and consciousness of our planet was one of the biggest issues corporates had to address. And it continues to be."

He cares not just about the animals he photographs, but the people he works with. When on shoot – which is about 90 days out of each year – he has a team of fixers on the ground who ensure his safe passage, as well as identifying the best times and places to shoot. When planning to photograph elephants around water, for example, it's best to do this in the dry season when there are fewer places to drink and their behaviour is more predictable.

"Photography is not just about cameras. It's about your eyes, your brain, your heart and your soul, and it requires a lot of leg work. It's 90 per cent logistics."

Among his charities is the Tusk Trust, a British not-for-profit that funds wildlife conservation efforts in Africa. But his commitment to conservation doesn't mean he puts animals before people.

"Sometimes people have that romantic notion that if you're a conservationist you love animals more than you love people, and that's silly. I identify much more with a person than with a giraffe. People are more important than animals."



07

How then to balance protecting animals with being socially minded?

"It's a debate we often have ourselves. Is a forest in Sumatra more important than finding a cure for cancer? It's a tricky one to answer.

"The more time I spend in Africa or the Arctic or Antarctic, or wherever, the more I'm conscious of the beauty of our planet, and I have a responsibility. I think in my position now – my team are hardworking and I certainly don't have an ego; we're just very hardworking – but we do recognise that probably right now we sell as many photographs as anyone in the world, and that does mean we have a responsibility, given the subject matter, to give back." ♥

**We sell as many photographs as anyone in the world, and that does mean we have a responsibility, given the subject matter, to give back.**

02 / Grumpy Monkey  
03 / Camera Thief  
04 / The Fisher King  
05 / 'Humans'  
06 / Wolf of Main Street  
07 / David on location in Alaska





Dr Monica Saini

## Battling global breast cancer from Wellington

An American breast imaging expert has joined forces with a Kiwi medical technology company to help win the global battle with breast cancer from their Wellington base.

A fortuitous meeting at a conference in Queenstown last year led Dr Monica Saini to move her family halfway across the world to take on an advisory role with breast cancer detection company Volpara Health Technologies and a clinical position at Hutt Valley DHB.

The internationally-renowned American breast cancer imaging expert was already a vocal proponent of Volpara's technology – which makes mammograms more accurate through better understanding the density of breast tissue – when she met CEO Ralph Highnam in Queenstown a year ago. It was a perfect match.

*Opposite / Breast cancer imaging expert Dr Monica Saini*

Highnam had been looking for the insights of a clinician and communicator like Saini to turn his Wellington-based company into a game changer for the detection of breast cancer around the world. Dr Saini had been looking for a good excuse to relocate to New Zealand with her filmmaker husband and two children.

Everything fell into place. By November the family had moved to Wellington, and they're now settled in and taking advantage of the lifestyle offered by the capital.

Prior to arriving in New Zealand late last year, she worked as Consultant Medical Director of Automated Breast Ultrasound Systems for GE Healthcare, after spending eight years in New Mexico as Chief of Breast Imaging at Santa Fe Imaging.

of women to receive a standardised mammogram with less radiation, better positioning and compression, thus yielding a more comfortable mammogram that allows radiologists like Dr Saini to find breast cancer early. "There should be uniformity in the mammographic screening, whether you are a woman in China, New Zealand, or the US," she says.

Internationally, breast centres use Volpara's density software to detect the ratio of fibrous tissue to fatty tissue. Fibrous tissue is denser and has been found to be a more common risk factor than family history, according to Dr Saini.

Volpara adds accuracy to breast cancer detection by offering an objective and reproducible density assessment, as

The extensive use of Volpara technology around the globe means the artificial intelligence technology is constantly improving at predicting a woman's risk of developing breast cancer.

"As an international company, Volpara has collated one of the largest datasets of mammograms across the world. This enables us to see what change is in the breast over time, which will be key in breast cancer prediction. Harnessing this data will improve early detection and, some day, prevention of breast cancer."

These datasets are showing ethnic variances in breast tissue: in Asia, particularly China and Japan, women are found to have more fibrous tissue – about 70 to 80 per cent, whereas in the United States it's more like 40 to 50 per cent.

Here in New Zealand, Volpara is being used in several facilities in Auckland and at the Hutt Valley DHB to ensure quality standards are met at each breast centre, and to allow each centre to improve their screening performance.

Dr Saini says as long-term data grows, risks for New Zealand's unique population will be better understood.

"I hope in the future we will better understand the likelihood of Māori and Pacific Island women developing breast cancer. We need to research their breast cancer risk factors so we can identify and formulate better screening and treatment approaches." ♥

**Volpara has collated one of the largest datasets of mammograms across the world. Harnessing this data will improve early detection and, some day, prevention of breast cancer.**

Dr Saini splits her time between Volpara and working as a breast radiologist at Hutt Valley DHB, where the Volpara technology is used. The split allows her to continue clinical work and to provide Volpara with feedback on how the technology is working for both practitioners and patients.

Volpara software, which is used in 35 countries, has impacted the ability

opposed to a subjective judgement made by the radiologist. Interpreting mammograms and density is an art, and there can be variability between radiologists.

"In the past five years Volpara has been looking at things that affect density such as lifestyle factors, diet, alcohol intake and even pollution, of all things, to understand how they affect this measurement."



# Getting off the **GRID** in the **suburbs**

As a Kiwi family takes the first steps towards life off the grid in the suburbs of West Auckland, they're learning that generating their own power doesn't mean sacrificing home comforts

The Burlings aren't your typical suburban West Auckland family. At their six-bedroom Glen Eden property they homeschool their children, keep chooks and generate their own electricity.

It's a busy life. Fraser Burling, 50, is a rheumatologist who specialises in Ehlers-Danlos syndrome while Kylie Burling, 47, stays home to educate 9-year-old twins David and Lennard and daughter Amaryllis, 5.

"The boys knit, spin wool, card fleece, sew, learn ballet and jazz, and harp and piano. Not much run-of-the mill stereotypical stuff here. But I wouldn't describe us as hippies. We just like to be self-sufficient where the opportunity arises and talent allows," says Kylie.

The goal of energy self-sufficiency led them to invest \$26,000 in a solar power system in 2014, which means they generate enough power to run their household from half an hour after sunrise until half an hour after sunset. Their dream is to add to their system in the next few years and live completely off the grid.

The current system is based around 38 solar panels on the north-facing roof of their home, which can generate 9.8kW of electricity – easily enough to run all their home appliances, heating and lighting during daylight hours. Daytime demands on power at the Burlings are significant, with a busy schedule of homeschool and domestic chores all squeezed into daylight hours.

"The common sense solution is to use power when we generate it. We'd be silly to run our dishwasher or dryer at night when we pay for power. Usually, first thing in the morning we run the dishwasher and dryer and things, then we are free to do as we like," says Kylie.

Fraser says it didn't take much to shift most of their power use to the daytime and minimise their nighttime consumption, when they have to buy power from the grid.

"We've already cooked our main meal for breakfast. We switched our water heater to a daytime timer and took it off the ripple control. In winter we have oil heaters that are set on daytime timers, and we replaced all our lighting with LEDs," he says.

The savings have been significant. The annual power bill has reduced from \$4,000–\$5,000 to around \$1,000. Fraser calculates that they will recover the initial set-up costs in 2021.

"We will have recovered all our costs in a little over seven years since installation, and all the rest after that will be fully to our advantage. The solar panels have a lifespan of at least 25 years, although we may have to look at a new inverter in 10 years or so," he says.

The solar inverter is the device that converts the DC electricity generated by the solar panel into AC. This can be sold back to their power company or used in their home. They paid \$5,000 for their inverter, but Fraser predicts the price will drop before they need a replacement.

**We will have recovered all our costs in a little over seven years since installation, and all the rest after that will be fully to our advantage.**



01



01 / Solar panels installed on the Burling's West Auckland home  
02 / Fraser Burling charges the electric family car they bought last year  
03 / Fraser and Kylie Burling with twin boys David and Lennard (9), and daughter Amaryllis (5)  
Images courtesy Adam Firth

says it's the financial savings that have motivated them most.

"For us it's a win-win situation. We knew if there was going to be a house that would suit, it was this house. We wouldn't have done it if it made the environment worse, but that wasn't the primary motivation. It's a great bonus that it's helping us and the environment," says Kylie.

Their savings come from not only avoiding buying power in the daytime, but also the ability to export power back to the grid during the day.

"How much you can save is dependent on what you can export. In the summer, for instance, when we're able to export power back to the grid we make money and have our account running in credit, but we can't spend that money on anything else other than power," says Kylie.

And money saved is money well spent; Kylie says the family uses it on international travel.

"Fraser attends conferences every year as a continued education requirement. We usually try to take at least one or two of those opportunities to travel with him; homeschooling allows you to do that," she says.

"I wouldn't say what we save on power funds all the trips. But certainly every penny we save gives us spending money that we would not have had, so it does contribute to making world travel affordable," says Kylie.

And it certainly makes for interesting school excursions. Last year they went to Spain, and later this year the Burling Homeschool is off to the Netherlands and Germany. ♥



03

The Burling family's energy self-sufficiency regime extends outside their front gate. Last year Fraser made the move from a petrol car to an electric vehicle.

"We bought the electric car last year when our last petrol car died. I charge it in the daytime whenever possible, mostly only twice a week. Once on the weekend, and top up on a Wednesday when I usually get home early and still have some daylight hours left," he says.

Fraser says the cost of charging the car battery is less than \$1 a week. If charged entirely from the grid, the car would cost around \$5 a week to run.

"We save between \$400 and \$500 a month on fuel alone, and with electric cars you also don't have to worry about maintenance for spark plugs, carburettors, engines, and exhaust pipes," he says.

The Burlings are planning the next step in their energy sufficiency journey – installing a battery in the next 12 months. They have their eye on a model made by Tesla that can store 13.5kWh of usable electricity, enough to power an average household for up to a day. The advantage of the Tesla model is its estimated lifespan of 50 years.

"That's important when you look at the cost of the battery versus the savings. Some barely pay for themselves over 10–15 years but only have a lifespan of 10–15 years," he says.

After four years of their energy self-sufficiency journey, the Burlings have no regrets. Kylie



# Take a moment

## Reducing stress through mindfulness

Feeling overwhelmed at work has a serious effect on stress levels and overall wellbeing. While it is normal to feel the pressure at times, developing a deeper sense of anxiety is a problem – so how can we stop these feelings from taking over?

Practices such as yoga or meditation are often suggested as effective stress-reducing techniques. However, leading a busy lifestyle, along with an unpredictable work schedule, means it can be hard to fit these into a daily routine.

The psychological practice of 'mindfulness' helps to keep the mind present, compartmentalising your thoughts and emotions. The practice works by bringing your attention to the senses, to pause the whirlwind of stimuli and focus on the current moment.



**Writer** Cheryl Strawbridge / Cheryl is an accredited mindfulness consultant, and the founder of *Ovio Mindfulness Solutions*. She shares her tips about how to fit mindfulness practices into a busy work day and avoid the dreaded 'burnout'.

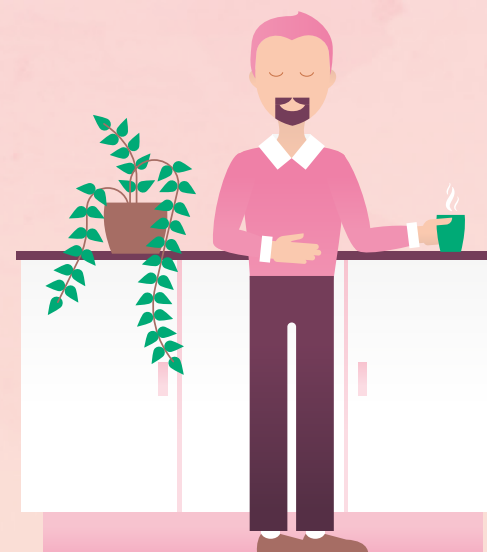


### 01

#### Compassionate thinking

If the nature of your work revolves around assisting others, it can be easy to forget to care for yourself. Recognising moments of compassion throughout your day is a small but effective way to becoming more mindful. Turning your attention to the 'good deeds' of each day can be key to eliminating negative or anxious feelings.

If you have time to yourself at work, take a moment to consider the positive effects of your actions. Time spent outside the workplace is another opportunity to think mindfully and partake in activities you enjoy. Spending time with family and friends, to appreciate the small things, can help dilute the stress you may be feeling at work.



### 02

#### Breathe and count

Breathing is one of the simplest ways to practice mindfulness, and it doesn't need to be a full-blown meditation session – you can practise anywhere. For a simple start, concentrate on each breath, using your lower abdomen to inhale deeply, and continue this for as long as you desire. Alternatively, counting your breaths can be an ideal calming technique in moments of stress.

Count 'one' on your first exhale and 'two' on the inhale, do this until you get to five, and repeat if you wish. Counting your breaths not only calms the body, but the act of counting also calms the mind. You can practise this exercise at your desk, in the lift, or anywhere you have a moment to yourself.

#### Mindful eating at work

To eat mindfully, one must bring full attention to the meal. Instead of rushing your lunch, or eating while distracted, try to concentrate on the taste, smell, and texture of your food. Focusing on your senses while eating allows for smooth digestion and a satisfied stomach.

Eating should be a time of calm, so taking a walk outside or to a quiet area is an ideal scenario for a lunch break. It can be tempting to watch TV or browse Facebook while eating, but eating while distracted is a sure way to feel more stress and pressure. Eliminating your distractions is beneficial at any meal time, so take a good look – and taste of – what's on your plate next time you sit down to eat.



### 03



### 04

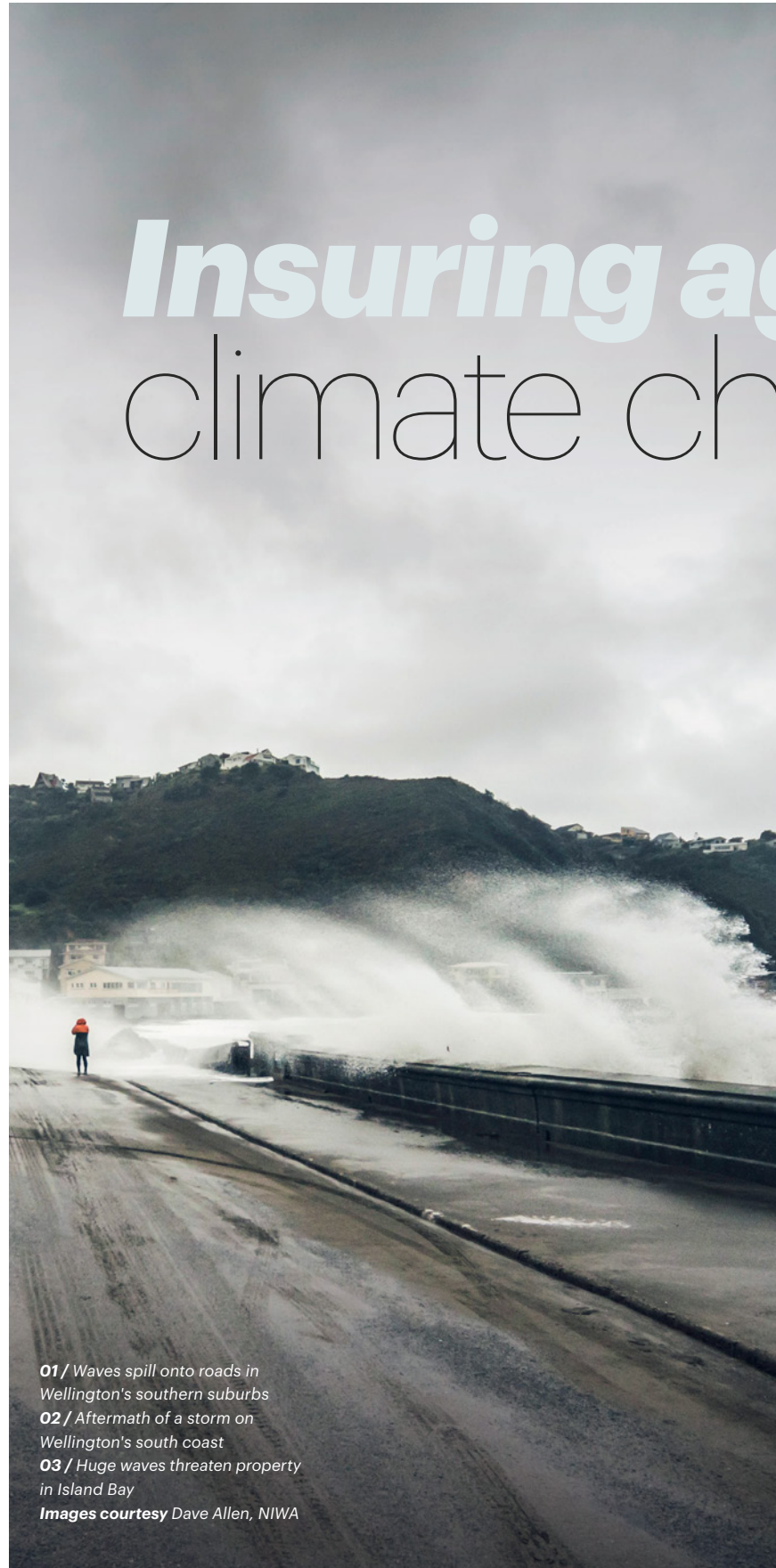
#### Reduce multitasking

It has become the norm to spread ourselves thin across a multitude of tasks, and having fingers in different pies isn't the best for our productivity or stress levels. Allowing yourself to focus on one task at a time can help the mind stay present, and avoid overwhelming feelings.

Distraction is often disguised as multitasking, so check in with yourself each hour to ensure you're using your time mindfully. For some, it helps to write a task list that can be worked through chronologically, rather than all at once. ♥



# Insuring against climate change



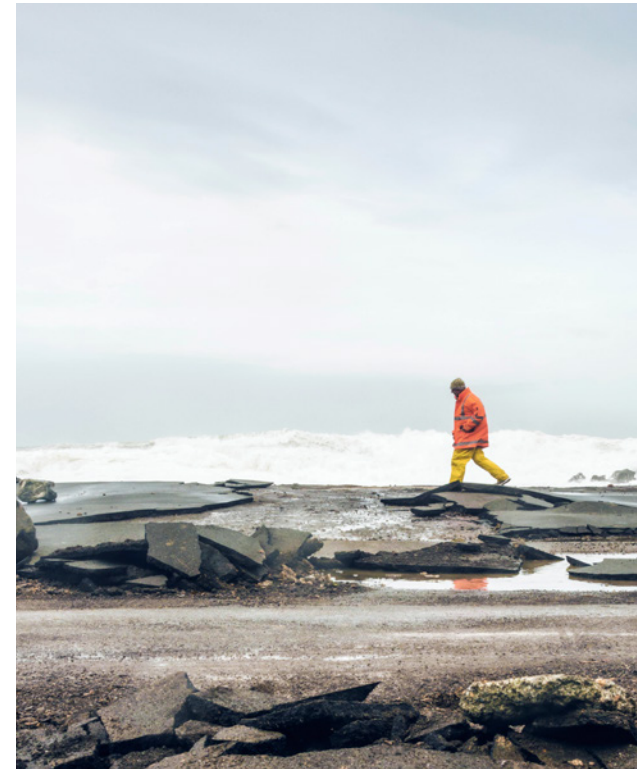
**01 /** Waves spill onto roads in Wellington's southern suburbs  
**02 /** Aftermath of a storm on Wellington's south coast  
**03 /** Huge waves threaten property in Island Bay  
*Images courtesy Dave Allen, NIWA*

As extreme weather events caused by climate change grow in strength and frequency, insurance companies are having to consider their impact on people's policies.

New Zealand has always been at the mercy of the climate. A small slip of a nation in the Ring of Fire, surrounded by immense seas and sandwiched between the icy waters of Antarctica and the warmer tropics of the Pacific, Aotearoa is a place used to the extremes of weather.

But climate change is making these severe weather events more regular occurrences as we face rising seas, droughts and ever more frequent storms hurled upon us from the Pacific and Antarctic Oceans. As these events cause masses of damage to homes and infrastructure, insurance companies are having to consider how to manage risk and payouts.

01



02



03

The Insurance Council of New Zealand has reported the country can expect to face an average annual insurance bill rising to \$1.6 billion – just under 1 per cent of GDP – caused by severe weather events.

In the first two months of this year alone, insurance claims for damage caused by nationwide severe weather in early January, and Cyclone Fehi and ex-tropical Cyclone Gita in February, have been provisionally costed at \$93.5 million.

NIWA data shows there have been a total of 12 cyclones across the country since 2000: four of those in 2017 and the first quarter of 2018. While cyclones aren't expected to increase in number under climate change, when they do come they will be stronger and more intense.

MAS Chief Executive Martin Stokes says from an insurance perspective these extreme events pose a challenge; traditionally, insurance pricing was community-based, with low-risk areas subsidising the costs of higher-risk locations.

"That's been the approach for decades, but there's now more discussion about the sustainability of this model."

Some insurers are now looking at applying a more risk-based pricing model, where a property's individual risk profile determines policy costs. Factors considered include whether the property is in a high-risk area for earthquakes or flooding, and unique characteristics such as the materials it's built from and whether it has a retaining wall. Inevitably that means for some people their insurance costs will rise.

"MAS, and the insurance industry as a whole, wants to avoid the situation where insurance for some risks becomes either

unaffordable or unavailable. But there is a risk it will, if we can't collectively, with government and other organisations, start to think about how we can build resilience for communities."

Surrounded by water, one of New Zealand's greatest risks comes from rising seas eroding coastal land and storms bringing surges and flooding. With so many people living near the coast and low-lying areas, the impact on communities when a severe weather event occurs is much greater.

"Human beings are making lifestyle choices to inhabit certain areas that are vulnerable and are doing so in increasing numbers, so the impact will rise."

>>

*Ministry for the Environment report, 2017*

**\$19 billion worth of buildings and infrastructure is at risk from rising sea levels.**



&lt;&lt;

“We’re now seeing baches or cribs being replaced by quality homes, which are significant, expensive dwellings and are not necessarily protected,” Stokes says.

A Ministry for the Environment report released in 2017 concluded \$19 billion worth of buildings and infrastructure was at risk from rising sea levels. That includes about 43,000 homes, 130,000 people, five airports, over 2,000 km of road and 46 km of rail tracks.

The report says that a modest sea level rise of between 30 and 40cm would lead to “present day, rare storm-tide inundation events” hitting New Zealand yearly, on average, as soon as 2050.

Even small changes in sea levels can cause flooding and storm surges to become more damaging.

As a socially responsible investor, MAS does not invest in the exploration, extraction, refining or processing of fossil fuels, or in any utility that primarily burns fossil fuels. Stokes says a key reason for this is because they’re the cause of these rapid changes in climate.

“Ultimately it comes back to bite the communities we insure. It seems completely illogical that insurance companies continue to support those kinds of industries that support organisations involved in deforestation or involved in burning fossil fuels, which effectively make the greenhouse effect worse.”

But Stokes says the industry needs to go one step further. Once it’s taken its support away from these industries, it needs to invest in organisations that are looking to innovate in renewable energy sources.

“We can’t reverse this stuff. Even if we stopped burning fossil fuels today,



Martin Stokes, MAS CEO

## Human beings are making lifestyle choices to inhabit certain areas that are vulnerable, and so the impact will rise.

it wouldn’t stop rising sea levels for a period of time, but it would reduce what would otherwise be a more drastic impact,” he says.

Doing nothing is not an option. Insurance companies that underprice themselves risk not being able to cover claim costs when a major disaster happens – like the situation AMI found itself in after the Christchurch earthquakes.

“Insurers who take a different position leave themselves open to being so underpriced – in a market that’s more vulnerable like Wellington or Christchurch – that they end up with more risk than is sensible.”

An Insurance Council of New Zealand report on protecting New Zealand from natural hazards, says insurance must remain available and affordable for all. It recommends that insurance companies introduce comprehensive

measures to reduce the risk of natural disasters and remove levies from insurance premiums to help keep the transfer of risk to insurance affordable.

The insurance industry is working with local and central government and affected communities to find a solution, and Stokes says a collaborative approach is the best way forward.

“The insurance industry is in a great position to be, if not at the front, then leading in partnership to get everybody to the point of much more resilience, and we want to do that progressively, rather than leaping to readjust pricing or using a blunt instrument to shift people’s thinking.” ♥

04 / Aftermath of a storm on Wellington’s south coast



04

## Set your retirement on

# FIRE

If retiring in your 50s, 40s or even 30s was a possibility, what would you be willing to sacrifice today to make that happen?

Early retirement is a luxury few can afford, but an increasingly popular financial philosophy is changing that for some savvy income earners of all levels.

FIRE, or Financial Independence Retire Early, was first championed by Colorado finance blogger Pete Adeney in a post on his Mr Money Mustache blog in 2012. He practises what he preaches; he managed to retire at age 30 by building his life around the FIRE principles.

FIRE is based on saving most of your income, living off the bare minimum and making smart investments. Adeney argues that financial independence is feasible by following this formula on whatever income you are making, whether that is \$40,000 or \$200,000. According to the FIRE philosophy, the key to financial independence is spending less than you earn and focussing on having the highest savings rate possible.

FIRE devotees scoff at traditional financial planning goals that aim for people to retire in their 60s. They would rather put in the hard yards earlier by sacrificing what they regard as frivolous extras so they can enjoy the freedom of retirement while they are still in their physical prime.

FINANCIAL  
INDEPENDENCE  
RETIRE  
EARLY



&gt;&gt;



Here in New Zealand there's a growing community of money-minded advocates of the FIRE principles.

One is Central Otago-based Ruth Henderson who blogs at thehappysaver.com. Henderson, 44, and her husband Jonny Simpson, 45, became interested in financial independence 11 years ago, when they were living in Christchurch and she was pregnant with their daughter. Their desire for financial freedom was further stoked by the Christchurch earthquake.

Henderson says they had poured thousands of dollars into renovations at their Dallington home, only to see it red-zoned and eventually demolished. They were already debt free by age 32, but the earthquake experience taught them that they had been frittering away their extra income on unnecessary items that didn't contribute to their long-term goals or happiness.

"The earthquakes made me realise the benefit of having no debt and money set aside for emergencies. Our finances are in our control, even when everything else isn't."

Henderson started writing The Happy Saver blog in 2016 after finding herself frustrated with the lack of finance blogs available offering advice specific to New Zealanders.

She says her money philosophy is very simple. "It's about enjoying what I have and not feeling the almighty pressure to have more. Money makes money and I've learned that the more I tuck away, the more it grows and the less I have to work, giving me more time to enjoy this life," she says.

She sums herself up financially as someone who "lives frugally but spends where necessary, saves consistently and tries lots of different investment strategies just to see what happens."

Henderson is quick to point out that life is not only about frugality for her family. They like overseas holidays – next up is Vietnam



01



02

Ruth Henderson, The Happy Saver

**My money philosophy is very simple: it's about enjoying what I have and not feeling the almighty pressure to have more.**

## FIRE Top Tips

**01 / Be aware of where your money goes.**

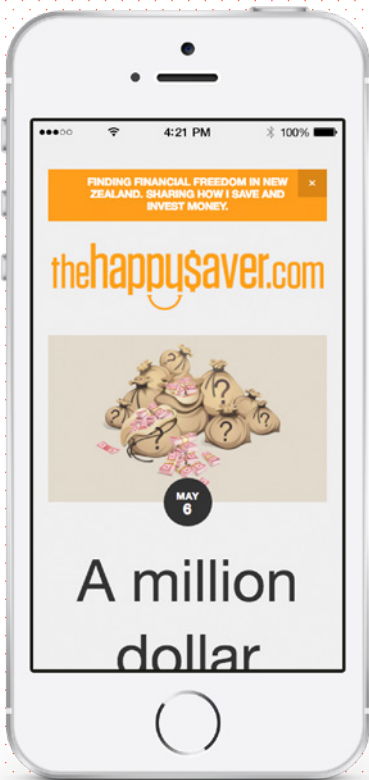
**02 / Create a strategy to become debt free – it isn't going to happen by itself.**

**03 / Contribute a significant portion of any extra income to paying off debt.**

**04 / Change your mindset and stop kidding yourself – you can't have it all.**

**05 / Live within your means and buy only what you can afford.**

**06 / Choose long-term delayed gratification over short-lived instant gratification.**



03

01 / Ruth Henderson  
02 / Ruth and husband Jonny  
03 / The Happy Saver blog

later this year – and they regularly upgrade their vehicle.

"I can do anything I want, but I simply want for less. It doesn't appeal to me to spend \$25 on one lunch anymore – that can feed my family for two days," she says

Henderson has chosen to keep working on some projects, and says the flexibility of working if and when she wants to, is what makes this lifestyle appealing to her.

She doesn't claim to be a financial adviser, investment banker or economist but rather someone who has done her research and is financially literate. She has grown a healthy and varied investment portfolio covering KiwiSaver, shares, a NZ Top 50 Fund, a US 500 Fund, as well as gold. The dividends she earns off these investments, combined with her and her partner's part-time incomes, (approximately \$50,000 per year) more than covers their living costs.

MAS senior financial adviser Andrew Curgenvin has been practising FIRE for over 10 years without even realising it; he refers to his lifestyle as "common sense".

When Curgenvin and his partner purchased their house 12 years ago, they were offered a massive mortgage for a huge house. But they were firm in their goal of buying a house that they could pay off within 15 years and then start putting aside that extra income for their retirement.

Now at 42, Curgenvin and his partner are well on their way to their goal of retiring in their mid-50s. Curgenvin says the key to their success has been remaining focussed on their goals. As their incomes increased over the years, they increased their mortgage repayments and left themselves a small amount to play with.

"We always think twice if what we are about to spend money on is something we need or just something we want. Just getting into the habit of asking yourself that question, 'is this a need or a want?', you notice how many times you walk away from something and it saves you thousands," he says.

Like Henderson, Curgenvin says they don't go without, but instead make sensible choices and compromise where necessary.

The FIRE road to financial independence looks different to different people. For Henderson, it means living sensibly off her intermittent income and investment dividends. For Curgenvin, it means making mortgage reduction the number one focus. For someone new to the workforce, it might mean paying off extra each week on their student loan and setting themselves a weekly budget.

The thing all FIRE roads share is a conscious understanding of every place your money goes and an honest appraisal of whether your spending habits are helping or harming your future. ♥





# Are we dying from Embarrassment?

Writer Sarah Catherall / Sarah carries a keep cup and says 'no' to plastic straws

It's our second biggest killer but too many are Kiwis too ashamed to tell their doctor if they're experiencing symptoms.

John Glue had the best news of his life recently: the advanced cancer growth that was found in his bowel has been zapped, and he is in remission.

Almost two years ago, Glue was a healthy 67-year-old, when he went to his doctor complaining of spots of blood in his faeces. He had not long retired from his job as a senior adviser at MAS. Glue felt a bit tired, but nothing too out of the ordinary. The next few months were a blur. His concerned doctor sent him for a colonoscopy at Christchurch Hospital, which confirmed he had late stage bowel cancer.

"I was shocked because apart from the occasional show of pink on the paper I had no symptoms otherwise. After a raft of consultations, exams, x-rays, CTs and MRIs, I was pronounced to have stage four mid-rectal cancer. It had spread to my lymph nodes but fortunately had not spread elsewhere."

Christchurch isn't yet covered by the bowel cancer national screening programme. If Glue had lived in one of the few regions carrying out bowel screening in 60- to 74-year-olds, his cancer might have been picked up.

"Had I been screened earlier it is likely that faecal occult haemoglobin would have been picked up. An earlier diagnosis would have meant a much



01

simpler and cheaper treatment process and better survival prospects than I have now," he says.

Bowel cancer is our second biggest killer – one doctors say is beatable if caught early. In 2015, 3,081 people were diagnosed with bowel cancer and 1,267 died of it. In New Zealand, 40 per cent of people die of the disease, compared with 25 per cent in Australia, where bowel cancer screening has been gradually introduced over the decade.

After having 37 cms of his bowel and rectum removed, followed by an ileostomy and months of chemotherapy, Glue is on a mission to encourage those with any hint of symptoms to go and see a doctor.

"Men are dying of embarrassment because they don't want to show their tail ends to their doctors," he says.

## Men are dying of embarrassment because they don't want to show their tail ends to their doctors.

Glue is also alarmed that the national bowel screening programme has been struck by delays and widespread systematic failures, which means that more than 30 people who should have been screened slipped through and have gone on to develop bowel cancer. Bowel cancer specialists say a free screening programme is the single most important tool to fight the disease.

The Ministry of Health has discovered that many more people than first thought didn't receive invitations for free bowel screening during the Waitemata pilot programme. The pilot invited almost 200,000 Waitemata residents between 2011 and January

2017 and successfully screened 117,000. However, the Ministry says about 15,000 may have missed out. The Government has ordered an independent review which is due to be finished in late June.

In 2008, the former Health Minister David Cunliffe gave the go-ahead for nationwide screening, but only 23 per cent of the eligible population is so far covered. Residents in four district health boards – Waitemata, Hutt Valley, the Wairarapa, and Southern – are eligible for the faecal immunochemical screening test (FIT).

01 / John Glue, active and in remission

>>



&lt;&lt;

Glue describes it as “a national tragedy” that bowel cancer deaths are greater than breast and prostate cancer deaths combined. “Yet we continue to have little public awareness and a disgraceful lack of government action. A delay in diagnosis is costing many lives.”

Bowel Cancer New Zealand spokesperson Mary Bradley says “it is now more imperative than ever the Ministry of Health’s review is thorough and transparent. The New Zealand public has a right to know what measures were taken to correct the address error and what will be done to prevent this from happening in the future.”

Dr Chris Jackson, medical director of the Cancer Society, says screening is the most critical element in fighting bowel cancer. The good news is that his district health board, Southern – which has the highest bowel cancer rate in the country – has just started free screening. “It’s exciting,” says the Dunedin-based medical oncologist, who specialises in colorectal cancer.

Professor Diana Sarfati was a member of the National Screening Advisory Committee and the National Bowel Cancer Working Group. The public health medicine specialist and cancer epidemiologist argues that screening is the single most important tool to fight bowel cancer deaths, and it is important that negative publicity doesn’t affect confidence in the screening programme.

When national screening is fully operational, another 8,000 to 10,000 colonoscopies will need to be performed each year. Colorectal surgeons have stressed the importance of ensuring they are done safely – based on the pilot, 3.8 of every 1,000 colonoscopies had a complication.



01



02

### Signs and symptoms of bowel cancer may include:

a change in bowel habits

blood in your bowel motion

abdominal pain, especially if severe

a lump in your stomach

unexpected weight loss and tiredness

There is ample evidence that screening works: during the pilot, 39 per cent of the cancers found were at stage one, at which point a patient has a 95 per cent chance of survival. In the unscreened population, just 13 per cent of cancers are found at stage one. About a quarter of cancers in the unscreened population were at stage four – compared with 8 per cent in the

01 / Free from cancer, John relaxes at home in Christchurch with his family  
02 / John and wife Jennie

screened pilot – when sufferers have just a 10 per cent chance of surviving for five years, according to a 2015 Health Research Council report.

Sarfati says, “if we don’t get the screening programme right, it can cause more harm than good... Screening programmes around the world are typically rolled out quite slowly, and we’re doing better than most other countries.”

She adds that the pilot results were positive. The only frustration was that the Government didn’t commit to bowel screening when it gave the green light for the pilot, which delayed the national roll-out. “But the global financial crisis hit, and so belts were tightened.”

The general prevention message is a healthy diet and exercise, and avoiding processed meats. “But we need to get behind the screening programme.”

Doctors running the screening programme say that screening detects and removes pre-cancerous polyps, along with finding malignant growths. The UK begins free bowel screening at 55, while Australia sends a free bowel screening kit to those reaching an even-numbered birthday from the ages of 55 to 74. ♥

# A royal sighting

## Saving tigers in India

You'll run out of adjectives trying to describe how beautiful tigers are, up close and personal in India's Ranthambore National Park.

They have a saying at India's Ranthambore National Park: stay inside the jeep and you won't become part of the foodchain.

It's a sensible rule for a place where the tigers roam free and the drivers don't carry guns or weapons of any sort. Because being the entrée, or dessert, for a Royal Bengal tiger isn't high on our to-do list, we do as we're told.

Our guide Vipul tells us he's been leading tourists deep into Ranthambore for years, and has never lost one yet. It's slightly reassuring, although I'm not sure what he'd do if one of the park's 62 endangered tigers decided it wanted to snack on us.

We've been in India for two weeks, dodging a chaotic carnival of people, traffic and animals in Delhi, Agra and the 'Pink City' of Jaipur. As anyone who's ever visited this vast nation will tell you, it's a full-on sensory overload. So it's a relief to finally swap the clamour and press of so many people for Ranthambore National Park, 180 km from Jaipur and one of only 40 tiger sanctuaries in India where Bengal tigers can still roam freely.

Ranthambore is like slipping out of the 21st century; women with twigs piled atop their heads walk slowly along turmeric-coloured roads, skinny men of indeterminate age persuade equally mangy goats to go wherever it is goats go, and thick forest unscrolls in every direction.

May probably isn't the best time to visit – it's like having a hairdryer on top-speed held in front of us – it is, however, peak viewing time for thirsty Bengal tigers, who seek out the park's watering holes.

India is home to 70 per cent of the world's tigers – around 3,891 – a figure that varies depending on who's counting. What everyone does agree on is that the tiger



**Writer Sharon Stephenson /**  
Sharon is trying to get better at saying no to plastic bags in shops (and remembering to bring her own!)

- 1 / Ranthambore National Park
- 2 / Jaipur
- 3 / New Delhi
- 4 / Mumbai
- 5 / Chennai

population is much less than it was last century, when around 40,000 *Panthera tigris* roamed the subcontinent. Three tiger subspecies are now extinct, pushed out by humans encroaching on their habitat and poachers (even though tiger trading has been illegal since 1973, body parts are still smuggled to China to satisfy a belief in the big cat's medicinal and aphrodisiac properties).

Mittal, a conservationist who works with Ranthambore's Tiger Watch Trust, tells us that despite there being minimal scientific evidence of the efficacy of these treatments, almost every part of the tiger is used – to treat complaints such as baldness, laziness, nightmares and poor sex drive.

“In China, tiger claws are used for insomnia, the teeth for fever and the bones to treat rheumatism and arthritis,” she says.



<<

To know Ranthambore, you have to understand its slightly dodgy past. Until 1970 it played a key part in pushing the tiger to the knife-edge of extinction when maharajahs used it as a private hunting lodge. Even Prince Philip once shot a tiger here for sport.

But in 1973 Ranthambore signed up to Project Tiger, an initiative spearheaded by then Prime Minister Indira Gandhi to stop the indiscriminate slaughter. Since then, this lush, temple-studded swathe of land, which sprawls languidly across eastern Rajasthan, has been a protected area.

Khem Villas, an eco-lodge set in nine hectares of former rice paddies, is as close as you can get to actually staying in the national park. It's tucked into the end of the forest, where the last vestiges of modern India drop away. Opened in 2006 by Fateh Singh Rathore, one of India's leading tiger experts, it's hardly roughing it: colonial-style bungalows, posh tents and sumptuous stone cottages feature king-sized beds, power showers (and a private open-air bath) as well as crisp white linens and simple but stylish Rajasthani furnishings.

Our cottage runs alongside one of the property's six lakes, giving us a ringside seat to the falcons, warblers and madly coloured parakeets who appear to be holding some kind of audition for the Avian X-Factor. I'm not so keen on the Gharial, the fish-eating alligators whose beady eyes lurk atop the waterline; I'm assured they won't bother us but I give the lake a wide berth, just in case.

As lovely as Khem Villas is, we didn't come halfway around the globe for the high thread-count and gourmet vegetarian food. It's the tigers we've come for.

Our 5am wake-up call comes with coffee and home-made biscuits that help take the edge off the ungodly hour. We're given a packed breakfast for the first of our three safaris and, by the time dawn has flung itself across the horizon, we're bouncing along dusty roads underneath monstrous banyan trees.

Ranthambore is divided into five zones, arranged around an enormous 10th century fort. Only organised safaris, which run for three hours every morning and afternoon from October to June, are permitted.

Despite the early hour, it's rush hour in the park. What seems like the entire cast of *The Jungle Book* is there



# India is home to 70 per cent of the world's tigers – around 3,891 – a figure that varies depending on who's counting.

to greet us, including langur monkeys, spotted deer and antelope. India's national animal, however, is nowhere to be seen.

"Listen for the call of the monkeys," advises Vipul. "They give out alarm calls to let you know where a tiger is."

After 10 minutes we hear the screeches, a cue for our driver to career through the jungle as though he's training for Formula One.

Two other jeeps have already arrived and we pull up just as 220kg of tigress ambles through high grass right before us, placing one paw gently in front of the other. She might be one of the most formidable carnivores on the planet but, as she sinks into the stream, her full gaze turned towards us, she appears as docile as a kitten.

"You'll run out of adjectives trying to describe how beautiful she is," says Vipul. He's right. The exhilaration of eyeballing such a majestic creature at close range is palpable.



Vipul believes she's the mother of the two chubby seven-month-old cubs we see the next day, lolling on their backs and completely ignoring the vehicles full of wide-angle lenses documenting their every move.

There are, of course, other exciting moments. The herd of Nilgi (Asian antelope) we see drinking at a water hole, the peacocks, India's national bird, flirtatiously splaying their multicoloured finery, and a bad-tempered sloth bear who isn't in the mood to be photographed.

"You can always tell the guests who've seen a tiger," says Mittal. "They're the ones grinning from ear to ear, almost boasting about their good luck."

Which pretty much sums up how we feel. We saw tigers on every one of the three safaris we went on – and not once was I tempted to get out of the jeep. ♥

## The best time to visit India is from September to March.



### WHAT YOU SHOULD KNOW ABOUT INDIA



The best time to visit India is from September to March, when the mercury reaches a comfortable 20–30 degrees and the monsoon rains are still months away. No matter when you arrive, though, bring lots of sunscreen, mosquito repellent and hand sanitiser.



Haggling is a religion in India and, aside from government emporiums where the price is usually fixed, bartering is expected. Just bear in mind that one rupee equals around NZ\$0.021, so there's no need to go over the top!



Leave your driving licence at home. Arranged tours, where drivers and vehicles are provided, is the best way to see India, but you can also independently hire a car and driver for around NZ\$70 a day, or make use of India's expansive rail, bus and air connections. Just don't get behind the wheel – India's road users respond to neither law nor logic.

Images right courtesy  
Martin Haughey





# Students on sustainability

Student association presidents discuss some of the sustainability issues facing their respective industries and give an update on the highs and lows of the first quarter for students across the country.

## Charlotte Kenny

*President / New Zealand Dental Students' Association*

**If you could change one thing to make the dentistry industry more sustainable, what would it be and why?**

One aspect of dentistry that doesn't always sit well with me is the amount of plastic waste it produces. As practitioners, the ethical principles of beneficence and non-maleficence guide our patient-orientated practice. Figuring out how to balance the necessary sanitation and protection guidelines when administering treatment, while being environmentally mindful, is a challenge. But any step towards reducing the environmental impact of disposables used in dental procedures is a step in the right direction.

**How do you see issues of sustainability and climate change affecting the industry?** With the increasing global focus on carbon footprints and sustainable goals, the practice of dentistry must be ethical not only in the prevention of oral disease and promotion of health, but also in providing accessible and affordable care with minimal environmental impact. To integrate sustainability into the field of dentistry would require a commitment from not only the profession but all associated stakeholders, such as governments, researchers, manufacturers and distributors.

**What has been the biggest challenge for dentistry students in the first quarter?** The first quarter of the academic year has flown by, and with it the usual nervous anticipation as to what this year will entail. As students piece together their timetables, calendar their course requirements, and get to know their clinical tutors, they relax and find their feet for a promising year ahead.

**What has been the highlight?** It has been exciting to welcome our new cohorts into the dental school as well as reconnect with old friends at dental social events. We would like to thank MAS for their continued sponsorship, contributing to not only these social events but also our academic endeavours.

## Alisdair Eddie

*President / Massey University Veterinary Students' Association*

**If you could change one thing to make the veterinary industry more sustainable, what would it be and why?**

Current veterinarians and our future vets need to find ways to minimise our impact on the environment. There is already quite a bit of discussion amongst some practitioners about ways to increase sustainability, but not everyone is on board, and at this stage our current curriculum doesn't address this topic. There definitely needs to be a change in mindset to bring sustainability to the forefront of everyone's operational thinking.

**How do you see issues of sustainability and climate change affecting the industry?** Climate change is impacting farming practices and is important from a veterinary perspective. Parasites that were unable to thrive in colder areas are now able to move into those regions. There is also the potential that we may get new disease vectors being able to move into regions that were previously protected by their climate. This means both veterinarians and farmers have to be more vigilant and prepared to tackle novel diseases.

Charlotte Kenny



Alisdair Eddie



Jibi Kunnethedam



**What has been the biggest challenge for the veterinary faculty in the first quarter?** For the majority of students it is business as usual, with the dreaded spectre of exams looming in June. For the pre-vets hoping to secure a spot in the veterinary programme, the weekend of 21 and 22 of April would have been exceptionally challenging. They attended interviews and completed numerous other tests and activities that provide input into their application, over and above their grades. At the other end of the degree, the fifth years are quite a way into their final year. From the discussions I've had with a few of them, they are relishing the challenges of seeing real veterinary practice, and finally seeing the fruition of four years of predominantly theory-based learning.

**What has been the biggest highlight?** It's always good to end on a positive note. The veterinary programme at Massey has once again won worldwide recognition. The school is ranked in the top 25 by QS World University subject rankings, which is really good news for our current student body and will stand us in good stead for our future prospective careers.

## Jibi Kunnethedam

*President / New Zealand Medical Students' Association*

**How do you see issues of sustainability and climate change affecting the industry?** Climate change and sustainability are closely intertwined with the healthcare industry. Our climate and environment shapes our lives and directly impacts our health. The correlation that we see between the lifestyles and environmental exposures of our

patients in relation to their associated health conditions is testament to this. I can see our action (or inaction) on climate change today determining the ability of our health systems to serve our purpose in the near future. *The Lancet* describes climate change as the biggest global health threat of the 21st century; ignoring this sentiment would be funding our ignorance. Our awareness as future health professionals on this issue is crucial, as proactive stewardship is required for our industry to be prepared in facing the challenges that we will encounter both locally and globally. Waiting to be reactive on this issue may overwhelm our capacity to cope. Taking action to be a more sustainable industry and addressing climate change is orientating ourselves towards improving the health of each and every one of us.

**What has been the biggest challenge for the medical faculty in the first quarter?** For NZMSA, our biggest challenge in the past quarter has been communicating with the new government in regards to the promises that were made during the election campaigns of 2017. The Labour Party's promises in regards to abolishing the student loan cap affecting some of our postgraduate students to complete their studies has yet to be fulfilled. We are currently awaiting this year's Budget announcement with bated breath, as we hope to see these promises come to fruition.

**What has been the biggest highlight?** Our annual national conference, has once again been a wonderful weekend of inspiration and celebration. This event would have not been possible without the support of MAS, who were our Diamond sponsors, and the student body are incredibly grateful to MAS for their role in making this weekend a success! 🍀





01

# An Evening with David Yarrow

Thousands of MAS Members turned out in Wellington, Christchurch and Auckland to attend *An Evening with David Yarrow*. The wildlife photographer inspired audiences to follow their passion in life as he talked about highlights of his career, which took him from hedge fund manager to world-renowned photographer.



02



03



04



05



06

01 / David Yarrow and Martin Stokes  
02 / Brenda Gibson and Rachael Soylemeloglu  
03 / (L-R) David Chote, David Yarrow, Leanne Chote  
04 / (L-R) Kieron Wright, Jack Ashby, Dave Borrie, Phil Clark  
05 / (L-R) Betris Campbell, Kate Johnson-Lee, Emily Black  
06 / Magnus Cheeseman and Ruth Spearing





# Wheels to rent:

## The future of transportation

Saving money while reducing congestion and environmental impact, the alternatives to traditional car ownership in New Zealand are growing.

After an unhelpful experience with a rental car company, Auckland-based American student Howard Hughes switched to the peer-to-peer car sharing service YourDrive. He found it a handy way to get around, connecting with locals who rent their vehicles to users of the YourDrive app.

"I'm studying in Auckland and my friends and I like to get out of the city during the weekends, and it's hard to do that without a car," he says. "Renting the car for only the day can be quite difficult to do with conventional car rental. I don't think Uber or a taxi could give us the freedom that we wanted."

**Writer** Catherine Smith / Catherine has kept a conscious wardrobe for four years, sewing and upcycling secondhand garments and buying nothing new



The company, which celebrated its third birthday in April, had investment from van rental company Jucy in late 2016 to help it expand into tourism. Cars in the system range from 'experience' vehicles like a 1967 Ford Falcon or a cool Tesla Model S to more prosaic moving vans or station wagons for loading up.

Particularly appealing to Hughes and his friends was that YourDrive connects users and hosts (car owners) directly. Each party sees and rates the other, there are a variety of vehicles to choose from and issues can be handled immediately.

"It's nice to deal with a person, rather than a whole company, to sort any problem that arises," he says. "It's an affordable alternative to full car ownership, since you are only paying when you use the car."

Plenty of users agree. YourDrive founder Oscar Ellison says some 600 vehicle owners (up from 400 in 2017), and 4,000 drivers have used the service. Users are renting cars from owners to fill the niche between public transport, cycling and an Uber trip. Journeys can be anything from a couple of hours to a weekend, or even up to a month.

"So far, we've enabled vehicle owners to earn over \$500,000 collectively by sharing their idle assets. Like any journey though, it hasn't been without its bumps in the road," Ellison says. "It took us two years to get off the ground, figure out the legal and insurance, on-road support and build the site.

"I'd studied to be a civil engineer, but was always passionate about how we move. I thought there had to be a better way. The average car is used 4 to 5 per cent of the time, meaning for 23 hours a day it's sitting losing value."

Like others in this sector, Ellison is enthusiastic about sharing assets that aren't being used ("share the love") to serve a generation that doesn't feel the need to be tied to vehicle ownership.

His enthusiasm was pre-dated by nearly a decade by former Auckland City councillor, Victoria Carter, who founded Cityhop in 2007. When the self-titled "youngest politician to deliberately retire" was casting around for a new business, she spotted the nascent car share business in Australia.

The model of rental cars are dotted about the city (in 'pods'), accessed by borrowers using an app on their phone, hasn't changed, but Carter laughs at the pre-smartphone technology her company built from scratch for those first years. Cityhop now offers 80 cars to some 2,500 drivers in Auckland and Wellington, including the first fully electric vehicles. Many companies request pods at their offices to replace or supplement the company car fleet, with vehicles available to other users in the area too.

"The flash word now is 'collaborative consumption', which is actually what our great-grandparents did: sharing," says Carter.

### CAR SHARING BY THE NUMBERS



**95%**

time the average car spends idle

**\$11bn**

amount the car sharing market will surpass by 2024

**7-11**

private cars removed from roads by every car share

**40%**

less time spent driving after joining a car share



"The change in behaviour today is that a car is a means of transport, rather than a status symbol. Young people care more about their phone than their car."

In Wellington, Erik Zydervelt and his fellow founders of Mevo, an electric car share scheme, had seen the positive impact of sharing when they'd lived in America and Europe. Their interests in urbanism and conservation overlapped with strategy backgrounds, and they saw similar tech-focussed early adopters around the city.

The company, sponsored by energy company Meridian and launched with help of the city council and the Energy Efficiency and Conservation Authority, is growing their fleet to 50 Audi A3 electric cars. Many of their customers – some 200, with another 800 expressing interest – are small or large organisations that share their passion for sustainability. Their goal is to roll out into New Zealand's five biggest cities with 2,000 vehicles by 2023.

"For every share vehicle like ours, 7 to 11 vehicles are taken off the roads, which frees up the roads and parking around the city," Zydervelt says. "Many people grab a car at the end of the work day, and bring it back the next morning, for less than the cost of parking for the day. And we offset 120 per cent of our emissions using permanent rainforest credits from the South Island."

While New Zealanders bought the most new cars ever in 2017, automotive companies are taking an interest in sharing technology. Toyota's local finance arm has invested hundreds of thousands of dollars in Mindkin, a local vehicle sharing technology company, citing "new mobility services" as a way to deal with problems of increasingly scarce and expensive roads and carparks.

"More than talking about autonomous vehicles, we should be talking about redefining the ways cities move," says Mevo's Zydervelt. "This is the important field of business leadership, to contribute to reversing climate change." ♥



Adventurous winemakers are creating funky, unique and experimental wines by embracing hands-off winemaking techniques.

# Wild wine

## NATURAL WINE

is produced with minimal chemical or technological intervention using wild, natural yeasts that conventional winemakers would run a mile from, due to their unpredictable nature. Grapes are organic or biodynamically grown and left to spontaneously ferment, then bottled unfiltered and unrefined without adding yeasts, acids or enzymes.

This hands-off approach produces unexpected, unique results, not usually found through conventional modern winemaking. It's a high-risk, high-reward game, with the best offering something totally unique and utterly delicious.

Natural wine took off in France in the late 1990s and spread across Europe and America, eventually hitting Australia and New Zealand. Dan Gillett of natural wine import and distribution business Wine Diamonds says we're between five and eight years behind Australia, but the growth in natural wine here, and globally, has been "incredible".

"Though some people see it as a trend, it's more about returning to how wines were always made, respecting the land, and producing wines that represent time and place."

>>

## Two to try

### 2017 HERMIT RAM MUSCAT BLANC

Organically farmed, hand picked then lightly skin-fermented Muscat Blanc à Petit Grains from the limestone-rich soils of North Canterbury. Light and ethereal on the palate, beautifully floral and aromatic on the nose. Only 100L produced!

### 2017 KINDELI LA ZORRA CHARDONNAY

Organically farmed, hand picked and fermented in a combination of amphora and old French oak, this is a linear, precise, toothsome Chardonnay from Moutere's clay soils in Nelson. Think Chardonnay without the usual oak influence.

Gillett says natural wines appealed to him on an ethical level, being able to work with winemakers who farm their own grapes and make their own wine in an honest, authentic way.

"Then I found the wines offered a much wider flavour and taste spectrum. Nothing else came close and once you get started it's really hard to stop."

And consumers agree. "The response has been incredibly quick and strong and it seems once people catch 'the bug' they never go back," he says.

Craft brewery Garage Project has established Crushed, an urban winery in their Wild Workshop in Wellington, in partnership with winemaker Alex Craighead from Kindeli Wines.

Garage Project co-founder Jos Ruffell has released four wines so far and production for 2018 will see the release

of close to 20. "It feels like a natural progression to move into producing wines within our Wild Workshop. We are using the same wild spontaneous fermentation techniques as we are for our beers, and also pushing the boundaries of what conventional winemakers would be comfortable with."

Ruffell says New Zealand produces amazing wines but they can be "straight and traditional".

"Our aim is to produce wine in new and hopefully exciting ways that spark a conversation and let people experience something they haven't before." ♥



07



08

 WINE & FOOD

## Festivals

Winter hosts a range of food festivals around the country. Auckland Restaurant Month is on throughout August, while Visa Wellington On a Plate (07) is celebrating its 10th year – serving up a range of delicious events, dine menus and, of course, the famous burger competition. Hawke's Bay's Food and Wine Classic winter edition (08) is on now till 24 June, with more than 60 events, while New Plymouth has launched the inaugural FEASTival – Taranaki Restaurant Week, which will run from 5–10 June.



- 01 / Devil's Punch Bowl
- 02 / Sacrilege Chardonnay
- 03 / BubblePipe
- 04 / Fun Juice, all by Garage Project
- 05 / Kindeli La Zorra Chardonnay
- 06 / Hermit Ram Muscat Blanc





## Quick Qs

Laura Verner runs Auckland restaurant Pasture with her partner Ed. Laura tells *OnMAS* about their commitment to sustainability in their small independent restaurant.

**What is your philosophy at Pasture?** We opened Pasture to express our favourite things about dining and as a vessel for our values. We believe in serving one menu because it allows us to be seasonal and curate a series of dishes that are connected. It also minimises waste and allows us to be conscious in designing our dishes. Pasture is meant to be a fun, adventurous and personal dining experience. A lot of people tell us they feel like they walked into our home, and that shows us that for those diners, we got it right.

**How important is sustainability to you in running your restaurant?** It is integral. We serve one menu so that we can order and prepare precisely. We use whole animals and choose only certain kinds of seafood that is line caught. We ferment and preserve and find ways to use as much as possible of an ingredient. We also work seasonally. What we cannot use

of an ingredient, we compost. We also have six worm farms and we sort our recycling streams so that we also recycle soft plastics and polystyrene. Another important part is that our suppliers know we prefer certain kinds of packaging too.

### Why have you chosen to focus on serving locally-sourced food, simply prepared?

Food that is grown by people who care and are nearby is great, because it will always taste better. Small-scale producers are more intimately connected to what they grow and the quality of it. Local also inherently means seasonal and with minimal handling. Preparing food simply means we try to focus on deliciousness first, and we use a lot of techniques but we don't hide behind garnishes and unnecessary flavours.

### How has this ethos been received by your customers?

Very well. So many people have remarked that they can taste how we don't use sugar and they find our flavour profiles so surprising and unusual. We are always trying to create experiences that are delicious, but it's also great when something can be innovative and very tasty!



# In season

**TAMARILLOS**, or tree tomatoes, are native to South America. The name tamarillo was created by the New Zealand Tree Tomato Promotions Council in the late 1960s to avoid confusion with common tomatoes. 'Tama' implies leadership in Māori while 'rillo' is thought to be from the Spanish for yellow: 'amarillo'. These days the ruby red variety are most common and plentiful during the winter months. They are high in potassium and a source of vitamins A, B6 and C.

**MACERATE** by piercing the skin and submerging in boiling water to remove the skin, then slice and mix with brown sugar and vanilla.

**MAKE A SALAD** with skinned, sliced tamarillos, finely sliced fennel, and greens, tossed with vinaigrette.



01



02

01 / Aged New Zealand Wagyu at Pasture  
02 / Drinks at Pasture  
03 / Ed Verner making sourdough

winter 2018



## Every discount counts.

Special MAS member rate of 6.95% p.a. on personal vehicle finance\* and a special rate of 6.95% p.a. on business equipment finance†.

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

\*Subject to change throughout the life of the loan.

†Fixed terms 1-5 years.

Available to MAS Members for personal vehicle and business equipment purchases only. MAS receives a commission from Westpac upon the drawdown of any new loan. Interest rate current as at 1 November 2017 and subject to change without notice. Lending criteria, terms, conditions, fees and charges apply.

Westpac New Zealand Limited.

It's time.





# In review

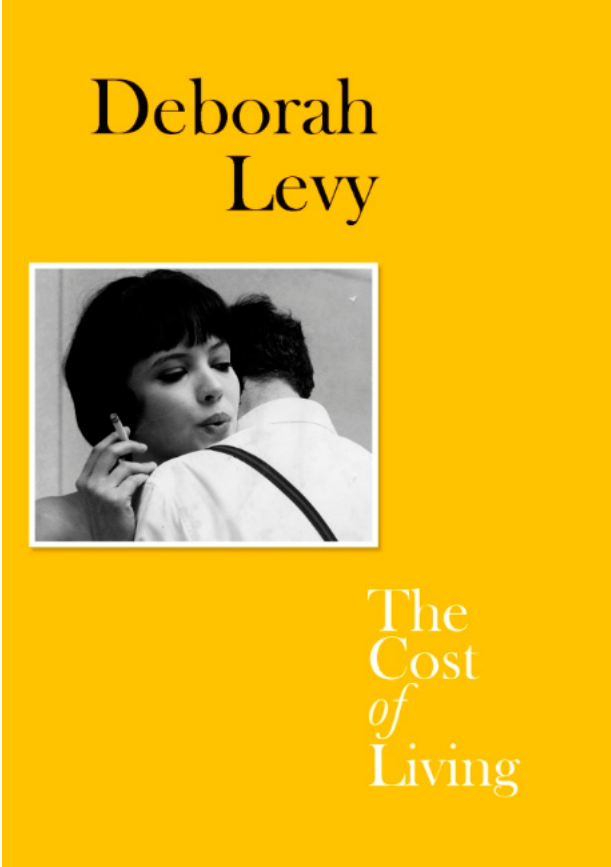
*Reviews by Sophie Speer / OnMAS editor*



## THE COST OF LIVING

by Deborah Levy  
Hamish Hamilton Press / RRP \$35.00

Her novels *Swimming Home* and *Hot Milk* were shortlisted for the prestigious Man Booker prize, but Levy’s latest literary offering, *The Cost of Living*, is a brief personal memoir – the external expression of her interior life as she sets about creating a new way of being after leaving a marriage she says she “did not want to swim back to”. Levy has said that *The Cost of Living*, like her similarly autobiographical *Things I Don’t Want to Know* before it, is an experiment of sorts. She calls it a “living autobiography”, written in real-time in the middle of her life (she is in her 50s), rather than retrospectively. While Levy approaches the construction of a new life, free from the shackles of domesticity, with a firm resolve to be her new story’s main character, she’s all too aware that in gaining freedom she’s also transgressed social expectations of what a woman in her mid-50s should be and do. “When a woman has to find a new way of living and breaks from the societal story that erases her name, she is expected to be viciously self-hating, crazed with suffering, tearful with remorse. These are the jewels reserved for her in the patriarchy’s crown, always there for the taking.” Highly recommended.



**When a woman has to find a new way of living... she is expected to be viciously self-hating, crazed with suffering, tearful with remorse.**

Deborah Levy



## THE BOOK OF FORGOTTEN AUTHORS

by Christopher Fowler  
Riverrun Press / RRP \$39.99

Despite its somewhat unpromising title (given most people can’t find time to read the authors they like, let alone take a chance on 99 they’ve probably never heard of), Christopher Fowler’s study of forgotten writers turns out to be a real delight. The result of 10 years’ research on more than 400 writers who were once popular but have since fallen out of favour, each chapter is presented as a mini biography, full of quirky anecdotes and literary gossip. Reading it feels akin to spending an afternoon of discovery at a secondhand bookshop, though while the format is entertaining and accessible, it probably best lends itself to a dip-in-and-out approach.



## FIVE STRINGS

by Apirana Taylor  
Anahera Press / RRP \$35.00

Apirana Taylor’s second novel explores the relationship between Puti and Mack, a misfit Māori couple bound together by their miserable upbringings, a shared love of drugs and alcohol, and a profound loss they can’t bring themselves to face. As the narrative follows Mack and Puti lurching between pubs, drug dealers, social services offices and the one-room digs they call home, Taylor presents the two characters with realism and compassion. Five Strings is not merely an offbeat love story – it also makes poignant and pointed comments about issues of race and class in Aotearoa that we might prefer to sweep under the carpet.



## END GAME — DOCUMENTARY

Directed by Rob Epstein and Jeffrey Friedman

Euthanasia is a controversial and divisive topic. Here in New Zealand with the End of Life Choice Bill going through Parliament, conversations are being had at all levels on whether someone should have the choice to end their life in their own time. *End Game*, a documentary currently streaming on Netflix, explores this topic in depth, following the medical practitioners in two San Francisco Bay Area medical facilities who are working at the cutting edge of life and death. It had its world premiere at Sundance Film Festival earlier this year and is an intimate portrayal of the end-of-life support system in the United States. Directed by Academy Award-winning filmmakers Rob Epstein and Jeffrey Friedman, *End Game* will challenge your thinking about life and death.



## CLEMENTINE — APP

Created by Kim Palmer  
Free 30-day trial, then \$10.49 a month

Feeling stressed? Lost confidence? Struggling to sleep? These were the issues facing Kim Palmer, creator of the hypnotherapy app, *Clementine*. Designed as an empowerment tool for women, the app offers a series of hypnotherapy sessions for specific issues such as needing a confidence boost, de-stressing or needing to fall asleep. The short sessions – some just five minutes – are easy to slip in throughout the day and can help you get through those tough moments. Palmer reassures anyone worried that the hypnosis may control their minds. “You might want to be able to speak in front of a room full of people, or sleep through the night. Hypnotherapy isn’t Svengali-style mind control: it’s a science-based, effective method of changing thought processes.”



## THE DAILY — PODCAST

Hosted by Michael Barbaro  
*The New York Times*

News is coming at us fast. In the current climate, keeping up with key international events can be a challenge, particularly when a tweet or an off-the-cuff comment can send the news agenda into a tailspin. The Daily has been created to cut through the noise and focus on the events that matter. Hosted by Michael Barbaro, the *New York Times* podcast is a weekday 20-minute dive into an issue of the day – whether that be the latest scandal out of the White House, what’s happening on the Korean Peninsula or a backgrounder into a Middle Eastern crisis. Barbaro, a former political reporter for *The Times*, offers nuanced and considered questions as he discusses the day’s top story with the reporters who covered it.



**Barbaro, a former political reporter for *The (New York) Times*, offers nuanced and considered questions as he discusses the day’s top story with the reporters who covered it.**





We pay our advisers  
commission in nice  
round figures.

0%

A zero commission remuneration model is not typical of the financial industry, particularly when it comes with advice at no extra cost. At MAS it's one of the many benefits you receive with membership. And just another way MAS demonstrates we act with your best interests at heart.



MAS is a Qualifying Financial Entity (QFE) under the Financial Advisers Act 2008.  
Our QFE disclosure statement is available at [mas.co.nz](https://www.mas.co.nz) or by calling 0800 800 627.

Visit [mas.co.nz](https://www.mas.co.nz)  
Call 0800 800 627