

on mas

NOVEMBER 2020

Carlton Irving

Changing the culture of medicine

Money The underinsurance trap

Professional life Well in every way: Te Whare Tapa Whā

Good living Quirky Kiwi travel

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THE HUB

For more stories, videos and to share your views, visit the MAS Hub at mas.co.nz/hub. 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.

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From MAS

It's been a long year, and I'm sure I'm not the only one who's looking forward to seeing the back of 2020. But I don't doubt that next year will bring with it many more challenges, particularly as we face a long economic recovery from COVID-19. Never has individual and collective resilience been more important.

For our last issue of the year, we're looking at resilience in all its forms. Our cover story introduces us to the inspiring Carlton Irving, a Māori paramedic and student doctor who is building resilience in rural communities and in the ambulance service. We also tell the story of Sir Mason Durie, the creator of Te Whare Tapa Whā – a holistic model of health that is shaping the way individuals and organisations think about their mental, physical and spiritual wellbeing.

And while 2021 will be a challenging one for New Zealand, it's also an exciting one for MAS as we mark our centenary. There will be plenty of opportunities for Members to help us celebrate our 100-year history, which we'll tell you about in the coming months. In the

meantime, we'd love to hear any stories you and your whānau have about MAS's history – stories like that of our own David Gordon, which you can read about in this issue.

As always, we welcome your feedback and your ideas for future issues. Email us at onmas@mas.co.nz.

On behalf of MAS, I hope you have a wonderful summer, and I wish you all the best for the New Year.

Mike Davy

Chief Member Advocacy Officer

Tā te Kaiwhakatika tuhipoka

Kua roa nei te tau, ā, e mōhio mārika ana au, ehara i te mea ko au anake e hikaka ana kia kitea te tuarā o 2020. Heoi, kāore e kore he wero anō tā te tau e heke mai nei, arā i a tātou e pāngia e te whakahaumanutanga ohaoha roa nā te COVID-19. Kāore he wā i whai pānga ake te aumangea takitahi, takitini hoki.

Mō te putanga whakamutunga o te tau, e titiro ana mātou ki te aumangea me ōna āhuatanga katoa. E tūtaki ana mātou ki a Carlton Irving ki tō mātou kōrero ā-uhi, he kaimahi tūrora, hei ākonga tākuta

hoki e whāngai ana i te aumangea ki ngā hapori taiwhenua, me te ratonga waka tūroro. Meinga ana e mātou te kōrero a Tā Mason Durie, te kaihangā a te whare tapa whā - he momo tauira o te hauora e pokepokea ana ngā whakaaro o te tangata me ngā umanga mō te hauora ā-hinengaro, ā-tinana, ā-wairua hoki

Kāore e kore, ka taumaha hoki a 2021 ki a Aotearoa, heoi, he tau hikaka hoki mā MAS, kia whakanui i tō mātou huringa rautau. Ēhia kē nei ngā whaiwāhitanga ki ngā Mema kia āwhina ki te whakanui te hitori 100 tau, ā, ka mea ake i tērā hei ngā marama e heke mai nei. Mō te wā nei, e kaingākau ana mātou ki te rongo i ngā kōrero ā koutou ko tō whānau mō te hitori o MAS - ngā kōrero pērā i ērā ā David Gordon, e oti i a koe te pānui ki tēnei whakaputanga ake.

He rite tonu tā mātou pōhiri mai i ō urupare, me ō huatau mō ngā whakaputanga o muri ake nei. Īmēra mai ki onmas@mas.co.nz.

Ko mātou o MAS tēnei e manako ana te rawe hoki o tō raumati, me ngā painga hoki o te tau hōu.

Mike Davy

Te Āpiha Matua o Te Hapahapai Mema

On the cover



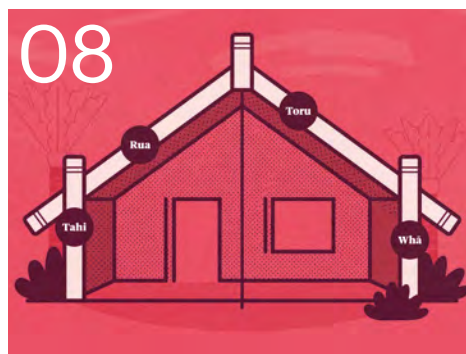
MAS Member Carlton Irving.

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News briefs

In brief



Left / An early MAS policy for all accidents and all sicknesses from 1921

After reading some of MAS's history, David asked one of his colleagues to take a look at one of the first MAS policies issued, dating from 1921. It was an Accident and All Sicknesses policy, and it turned out to have been for Dr Bill Gordon, David's grandfather, who was also listed as a provisional director of the new Society.

David comes from a long line of Taranaki doctors – his father, uncle, grandmother and grandfather were all GPs in Stratford – but he had no idea his family had been instrumental in establishing MAS.

His grandparents were both prominent in health and medical issues across New Zealand. His grandmother Doris Gordon was made a Member of the Order of the British Empire in 1935, and in 1970, Bill was made a Commander of the Order of the British Empire for "very valuable services to medicine".

Doris Gordon was a towering female figure in New Zealand medicine from the 1920s until the 1950s. She was a pioneer of obstetrics as a medical speciality, a pioneer of anaesthesia for women in childbirth and a pioneer as a female partner in a medical practice. Today, she has an entry in the Dictionary of New Zealand Biography and a street in Wellington named after her.

SHARE YOUR STORY

If you have a similar story you'd like to tell us or some memorabilia you'd like to share, we'd love to hear from you. Email us at onmas@mas.co.nz and help us tell our story.

Tell us your stories

In 2021, MAS turns 100 years old, and to celebrate, we're creating a series of short documentary videos to tell the stories of our Members and staff over the past century.

We've seen a lot and our history has closely reflected that of our society as a whole as we grew from a small dominion of Britain after World War I into the vibrant, diverse, progressive place we are today.

We're looking for stories that will describe a century of professionalism and progress in Aotearoa. Stories like that discovered by our Wellington Regional Manager David Gordon when he joined the MAS team eight years ago.

01



What's on

Continue the new year festivities
CROMWELL FOOD AND WINE FESTIVAL
CROMWELL, 2 JANUARY

Enjoy a fun day out at the Cromwell Food and Wine Festival, hosted in the sheltered garden of the McNulty House. Sip local wines, graze on local produce and bop away to live tunes while you soak up the rays of the Central Otago summer sun at this relaxed, family-friendly festival.

A family day out
BREAD & CIRCUS BACKYARD BUSKERS FESTIVAL
CHRISTCHURCH, 15–31 JANUARY

Spread across three weekends in January, the Bread & Circus Backyard Buskers Festival is a fantastic family day out in the Christchurch CBD filled with free entertainment. The full programme is announced in November, so keep an eye on their website for more information.

Jog Wellington's waterfront
BRENDAN FOOT SUPERSITE ROUND THE BAYS

WELLINGTON, 21 FEBRUARY
MAS is proud to sponsor one of the highlights of the Wellington summer. Whether you take your running seriously or are just there for the atmosphere,



*Sports, sunshine
and adrenaline*

36TH AMERICA'S CUP PRESENTED BY PRADA

AUCKLAND, 6–21 MARCH

Watch the world's premier yachting event – the 36th America's Cup in Auckland. The new Summernova festival will complement the 36th America's Cup with exciting events and activations taking place from December through to March. Expect everything from food and wine festivals to sporting spectacles, arts and cultural showcases, musical performances and more. Get along to the global yacht racing event of the year and support Emirates Team New Zealand.

01 / Wings Over Wairarapa,
image courtesy Matt Hayes
02 / America's Cup, image courtesy
Emirates Team New Zealand
03 & 04 / Buskers perform at
Bread & Circus
05 / Kimbolton Sculpture Festival

For the art appreciators KIMBOLTON SCULPTURE FESTIVAL

MANAWATŪ, 27 MARCH

The Kimbolton Sculpture Festival is described as a mental health day off the farm, a day out of the house and an adventure with a difference. Hosted in the small, rural village of Kimbolton just north of Feilding, this festival is a display of creative sculptures with designs reflective of the land. Expect craft and artisan food stalls plus good food and coffee served with country hospitality.

Round the Bays is always a great day out. We'll be at the finish with lots of giveaways, so come and say hello!

Calling all aviation enthusiasts WINGS OVER WAIRARAPA

MASTERTON, 26–28
FEBRUARY

A not-to-be-missed aviation event in Masterton, the Wings over Wairarapa Air Festival provides three days of aerial action. The Royal New Zealand Air Force will feature, but the star of this aviation show is the world's largest collection of flying WWI aircraft based at the Vintage Aviator Hood Aerodrome.



Welcome on board



The MAS AGM was held at the end of August, and it saw the reappointment of Harley Aish and Lindsay Knowles to the board and the appointment of two new board members with a wealth of experience in the health and finance sectors.

SUZANNE WOLTON

Suzanne is a professional director, senior leader, speaker, chartered accountant, financial services expert and qualified hypnotherapist. She has more than 25 years' experience as a board member and senior executive in leading organisations in New Zealand and the UK.

STEVE MERCHANT

Steve is a veterinarian and director of the SPCA and has previously held numerous directorships, particularly in the veterinary profession. He was a board member of the NZ Veterinary Association from 2005 to 2016 and served as Chair/President from 2013–2015. After stepping down from these roles, he was recognised with the NZVA Outstanding Service Award. Previously, he served as director and CEO of Pet Doctors Group, New Zealand's largest group of companion animal veterinary clinics. As a co-founder, he led the business through to the Group's sale to an ASX-listed company in 2018.

The changelmaker

MAS Here For Good scholarship recipient Carlton Irving is one of those people who doesn't shy away from tackling social problems head on. Rather than waiting for someone else to deal with the issue, he's the sort of person who asks, "What can I do to make things better?"

That attitude led him to train as a paramedic, to develop a cultural awareness programme for his colleagues to better serve underprivileged communities and to study medicine at the age of 40 to reduce inequities in health access for rural communities.

And it all began with a heavy metal band.

Heavy metal and paramedics

In the early 2000s, Carlton was in hardcore metal band My Dearest. During a tour in 2003, one of Carlton's bandmates broke his leg, and the band needed to call an ambulance.

"Our lead guitarist had been given some pain medication, and he was a bit high from it. The ambulance was driven by a female paramedic and my friend thought she was really pretty, so he told me to come along for the ride to get her phone number.

"So I was in this ambulance, chatting to the paramedic and asking what her job was like, and I was hooked. Within a few months, I was training to become a paramedic and started working in Auckland."

As a new paramedic, Carlton was shocked by his colleagues' lack of awareness of different cultures,

particularly when working in South Auckland. The paramedic workforce was overwhelmingly Pākehā, while around 75% of the patients they helped were Samoan, many of whom couldn't speak English.

Carlton signed up for Samoan lessons and saw an immediate improvement in his ability to interact with and understand his patients.

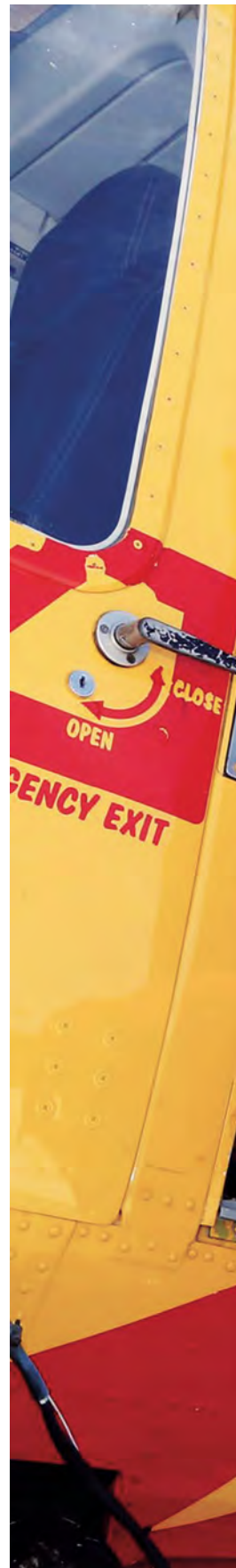
"Being able to communicate in their language opened my eyes when dealing with Samoan patients. I had always found Māori patients easy to engage with because of my awareness of my culture. I started to wonder what it was like for non-Māori healthcare workers without this knowledge."

Rather than shrugging his shoulders and moving on, Carlton did something.

He developed a cultural competency course for the ambulance service, which had two purposes: teaching paramedics how to deal with patients from different cultures and creating an environment that would encourage more Māori and people of other ethnicities into the workforce.

"We were upskilling paramedics to understand diversity and deliver healthcare that's reflective of our society, 30–40% of which is non-Pākehā. We deal with people at really stressful times of their lives, and it's important we engage with them in a way that makes sense for them.

"But it's not just about understanding different cultures as a service – we need to look more like them too. When I started, it was culturally difficult as a Māori to work in that workplace." >>





I'm one of those people that sees something's wrong and I try to get involved and fix it.

Carlton Irving

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Early inequities shape a worldview

Carlton grew up in Ōpōtiki and saw first-hand the difficulties rural communities experience accessing healthcare.

“My whānau has a rare gene for stomach cancer, and my grandmother and grandfather both passed away from bowel and stomach cancer.

“When I was very young, I was constantly going to tangi. When my aunties and cousins would get sick, they’d have to go to Whakatāne for care because there weren’t resources in the Eastern Bay.”

The real tragedy for Carlton was seeing people suffering from diseases that could have been prevented with an earlier diagnosis.

“Vulnerable communities are accessing healthcare late in the game, and we’ve missed the window when we could have avoided preventable disease. Constantly seeing that over and over really upset me.”

While working in Nelson as a helicopter paramedic, Carlton became a prominent advocate for causes like childhood immunisation, giving up smoking and diabetes prevention.

But to create real change, he felt he needed to train to become a doctor. At the age of 41, he is in his second year of medicine at the University of Otago.

“I really want to fix things at a policy level so I need to be a doctor to have the knowledge to change things.”

Mobilising health services

Despite working in Auckland and Nelson and now studying in Dunedin, Carlton’s roots in Ōpōtiki have continued to influence his work. His motivation continues to be his memories of the challenges his own whānau faced getting treatment for cancer and other diseases.

“The data tells us that, if you’re a rural Māori, your chances of surviving some of these diseases are significantly lower and your health outcomes are significantly worse than for those who live in urban centres.



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01 / MAS Here For Good scholarship recipient Carlton Irving is a champion for change

02 / Carlton in Purari Delta, Papua New Guinea, where he worked as a remote medic

03 / Tōrere Marae of Ngai Tai Iwi in eastern Bay of Plenty

04 / CPR training with Ngāti Ira of Te Whakatōhea Iwi, part of Carlton’s Ngā Ringa Ngaio Whakaora project

“There are two overarching things causing this problem: access to healthcare and health literacy and knowledge.”

In 2020, Carlton helped develop a programme of mobile clinics in areas where access to healthcare is limited. The mobile clinics provide free care to the community, as well as offering online GP services. Telemedicine has been made available for simple tasks like repeat prescriptions.

“This creates easily accessible healthcare for people who can’t afford it and who face the lowest wages and highest unemployment. It eliminates all the barriers, so if someone can’t come to us for any reason, they can get a home visit,” he says.





I always think about what my legacy will be, and it's not going to be having money but leaving people better off.



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The emergence of COVID-19 further emphasised the need for healthcare services in rural areas. GPs couldn't offer face-to-face appointments except for urgent needs. Telemedicine remained available, and pop-up clinics were established for COVID-19 testing.

This proved the model for bringing health services to isolated people, and this is now being embedded as a permanent model for healthcare across the country, he says.

AED on marae

Carlton's dream is to train more Māori to participate in the health system. To help make this a reality, he runs a charity, Ngā Ringa Ngaio Whakaora (The skilled Hands of Healing), which delivers CPR training and automated external defibrillators (AEDs) to rural marae in the Eastern Bay of Plenty.

"Last year, there was a cardiac arrest at a marae that had no AED and a long waiting time for an ambulance, and their outcome wasn't good.

"So I approached Te Puni Kōkiri, and they've funded 10 marae for AED installation and training."

He says the volunteers have almost finished rolling this out and then will look for more options to fund and empower marae.

As well as helping isolated communities learn essential emergency skills, Carlton is also trying to encourage more Māori into the medical profession by establishing a pilot plan to offer satellite tertiary education.

"I have set up educational pathways with Whitireia Polytech to start delivering health education to rural communities – either to further studies at university or to be able to deliver healthcare through whānau training where they own it and have the capacity to train more people.

"That would mean more people in jobs and education, improved health literacy and better health outcomes."

The reward of making a difference

Carlton says seeing his ideas come to fruition and be embraced by communities is "nourishing", especially as he is a "poor student grinding through medical school".

"I love seeing things come together and seeing people access health services that I helped make happen. There's nothing more nourishing for yourself.

"It's so rewarding. I always think about what my legacy will be, and it's not going to be having money but leaving people better off. This is what makes me tick, what drives me."

"I'm one of those people that sees something's wrong and I try to get involved and fix it. There's no middle ground. You're either ignoring the problem or you're part of the solution." ♥

Well in every way

The concept of Te Whare Tapa Whā is about maintaining not just physical and mental health but also social and spiritual connections in order to promote good health.

In the early 1980s, a psychiatrist based in Palmerston North devised a holistic approach to treating his patients' health.

Little did he know almost four decades later, his concept would be picked up by Aotearoa's health sector and would be implemented across the public sector, private businesses and community organisations.

That concept is Te Whare Tapa Whā and its creator, MAS Member Sir Mason Durie (Rangitāne, Ngāti Kauwhata, Ngāti Raukawa), says he's "surprised – in a good way" to see it continue to resonate today.

Four dimensions of the wharenui

While he was working as a psychiatrist at Palmerston North Hospital in the 1970s, Sir Mason became increasingly disillusioned with the narrow clinical approach to treating patients. In his view, the traditional focus was on dealing with the symptoms of a health problem without considering underlying issues that might lie behind the symptoms.

On ward rounds, Sir Mason would discuss with his colleagues the concurrent mental health problems of the patients admitted with heart, respiratory and other physical issues. He'd also see patients for psychiatric treatment and note they were often in poor physical shape.

"The mainstream approach was a very siloed one. It's not that physicians didn't want to do their best for the patient – it was more a failing with a system where everyone operated in disciplines or specialities. Good health does not just depend on a single specialist service. There's a bigger picture to think about.

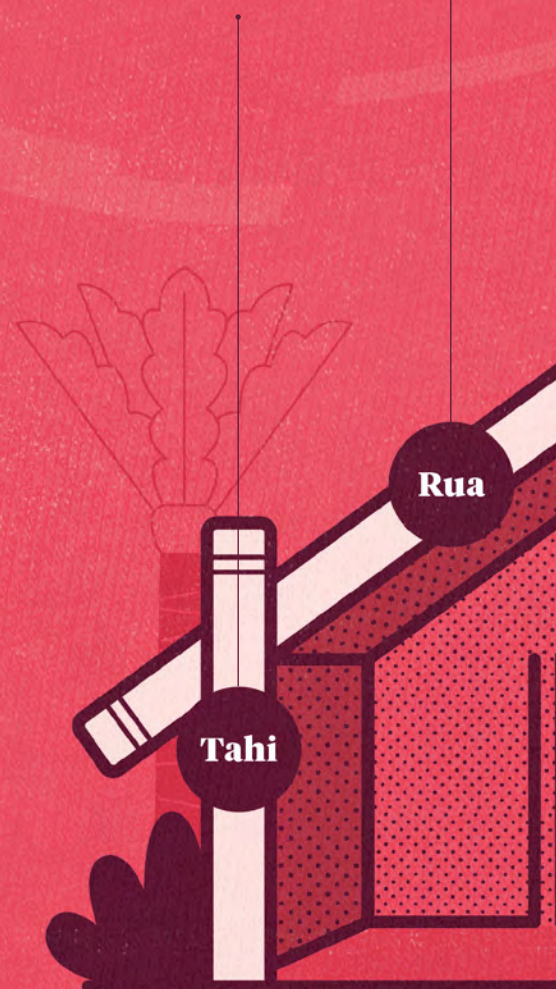
"I suppose what I was doing was aiming towards a focus on overall wellbeing rather than the narrower goal of recovery and removing symptoms. That's important but it's not an endpoint.

"The endpoint is to have someone who is well in every sense of the word."

Sir Mason's Te Whare Tapa Whā model refers to a wharenui (or meeting house) to illustrate the four dimensions of wellbeing: taha tinana (physical health), taha hinengaro (mind), taha whānau (family) and taha wairua (the spiritual dimension). With four walls, the wharenui is a symbol of these four dimensions.

01 Taha tinana (physical health)

It's about how your body grows, feels and moves and how you care for it. Nourishing and strengthening your physical wellbeing helps you to cope with the ups and downs of life. Feeling physically well helps you feel mentally well.



Te Whare Tapa Whā
The four dimensions of wellbeing

02 Taha wairua (spiritual health)

Your spiritual essence is your life force – your mauri. This is who and what you are, where you have come from and where you are going. For some, wairua is the capacity for faith or religious beliefs or having a belief in a higher power. For others, wairua is an internal connection to the universe or the sacred.

03 Taha hinengaro (mental health)

Your mind, heart, conscience, thoughts and feelings. It's about how you feel as well as how you communicate and think.

04 Taha whānau (family health)

Who makes you feel like you belong, who you care about and who you share your life with. Whānau is about extended relationships – it's not just your immediate relatives. It's your friends, hoamahi (colleagues), community and the people you care about.



Whenua

Whenua is our connection to the land. It's soil, plants, animals and people – tangata whenua. It's the earth through which you are connected to your tūpuna/ancestors. Whenua is a place of belonging, and it's comforting that it is never too far away.

All four sides are important for keeping the wharenui upright, and if one of the dimensions is missing or damaged, a person may become unbalanced and subsequently unwell, affecting all other dimensions of their health.

Sir Mason says the concept is closer to the modern concept of wellbeing and holistic health.

"In modern terms, the idea of wellness has caught on in a big way, which is not just about removing the symptoms but treating the disorder to help a person be well."

Holistic health

Sir Mason first presented the concept of Te Whare Tapa Whā at a talk at Palmerston North Hospital in 1982, and he says the initial reaction from the roomful of doctors was one of "disbelief".

It suggested a holistic way of thinking about health that was radical for its era. Some health professionals saw it as a challenge to the fundamental approach to patient diagnosis and treatment they had used all their working lives.

The most unconventional part of Te Whare Tapa Whā was the idea that a person's spirituality has a role in their health; it was a dimension traditionally overlooked by health practitioners.

Sir Mason says the meaning of spirituality for an individual is very personal and doesn't necessarily relate only to religious beliefs. It was an area he found had significant resonance for his Māori patients who valued te reo, heritage and the wider environment.

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"I had a number of Māori patients who would talk about things that linked much more to spirituality than to the other aspects."

Despite early resistance, Sir Mason persevered. He continued to discuss the approach with colleagues, used it in his work with a research project being undertaken by the Māori Women's Welfare League and later presented the model at a Māori health hui in 1984.

Soon the idea gained support outside Māori health, with the concept being picked up internationally, although different countries interpreted the model in different ways.

"I initially developed it with Māori in mind, but it was written much more universally. Spirituality, for example, has very different connotations for different cultures and different countries. Some people see it as a religious faith-based approach, and other people in different countries see it in their own way.

"The concept of whānau is also seen differently from one culture to another. The wider overseas interpretation recognises the four dimensions of whare tapa whā but does not simply mimic the Māori viewpoint. Instead each culture brings in their own aspect of spirituality and what constitutes a sound, healthy family.

"It is also important to remember that a house is built on land – it is grounded on whenua and refreshed by the sky above."



Colonel Clare Bennett

Broader adoption

Almost four decades on, Te Whare Tapa Whā is widely used throughout the health sector and has been adopted by government agencies including Whānau Ora, the Ministry of Education and the New Zealand Defence Force (NZDF).



The endpoint is to have someone who is well in every sense of the world.

Sir Mason Durie

In addition to physical and technical training, NZDF recruits are given resilience and mindfulness-based attention training, which helps them gain and maintain the positive mental health required in the job.

Colonel Clare Bennett, NZDF's Director of Integrated Wellness says Te Whare Tapa Whā has provided a model to look beyond just physical resilience, which helps the organisation's people stay healthy and cope with the pressures of the job.

"We take away a lot of the traditional support networks when recruits come into the organisation, and it can be difficult by the nature of the roles where we ask our people to periodically take on tasks that can be more stressful than many normal occupations and require people to be resilient and able to bounce through times of emotional challenge."

Te whare tapa whā was introduced into NZDF training more than five years ago and has resonated with a workforce that is almost 15% Māori.

"It's really important to use a model that reflects our culture and representation of our people," Clare says.

Bringing this holistic perspective to health has helped shift the stigma around mental health, and Clare says younger recruits, in particular, are more willing to admit when they're struggling mentally and to seek help.

"We have a self-assessment tool based on Te Whare Tapa Whā to get people thinking about their health in a holistic way. While not all factors that impact our health are always in our control, there is a range of things that we can do to help keep us healthy and performing at the top of our game," she says.





Building our brain's ability to cope

Our mental resilience has been challenged by the global pandemic, and it's clear that the virus will be with us for some time to come. How will we cope psychologically with the ongoing impact of COVID-19 on how we live, work and play?

Within the space of a couple of months, the COVID-19 pandemic upended our world. Fortunately, New Zealand has avoided the infection and casualty rates seen in other countries. But the pandemic has wrought massive economic damage and changed how we live our lives.

Less visible but no less real is the psychological toll of the pandemic. By way of comparison, when the SARS pandemic tore through Hong Kong in 2003, scientists found that,

over the next four years, more than 40% of SARS survivors experienced psychiatric illness, most commonly PTSD or depression, but also psychosomatic pain and obsessive compulsive disorder.

We also know from tragedies such as the Christchurch earthquakes that the emotional impact of a crisis can manifest long after the immediate threat has passed.

A 2018 *New Zealand Listener* story on the ongoing mental health effects

of the quakes reports “demand for child and youth services has doubled since 2010; mental-health assessments undertaken at Christchurch Hospital’s Emergency Department have jumped 150%; the number of adults seeking community support has grown by a third”.

If there is any silver lining in these tragedies, it is the chance to rethink the way we do things, to become more resourceful and to build a healthier future for ourselves.

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The rise of anxiety

Wellington clinical psychologist Jacqui Maguire says the COVID-19 pandemic is causing heightened feelings of anxiety in many people.

“There’s a sense of uncertainty that people are experiencing about the future and wondering if it’s ever going to get back to normal,” says Jacqui.

“There’s also a feeling of grieving for a world we once knew, which – for some people – no longer exists. They want to know what the future will look like, when they can travel and when relatives stuck overseas can come back. And for those who’ve lost their jobs, it’s about how they are going to pay the mortgage and survive a recession.”

Consultant psychiatrist and University of Auckland teaching fellow Nick Hoeh agrees.

“Even if people aren’t worried about getting sick, there’s the issue of working from home and having to deal with a whole new set of technological challenges, while for those who’ve lost their jobs, there’s anxiety around what the future holds. And for almost everyone, there are questions about what COVID-19 is, how bad it’s going to get, is the government doing enough and so on,” he says.

Jacqui says these feelings can result in physical anxiety and in not being mentally present.

“At work, if you’re stressed and your mind is somewhere else, that could lead to a decrease in productivity, while at home, it could lead to irritability and a



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loss of engagement with family and friends,” she says.

All these anxieties can affect everything from sleep patterns and our ability to concentrate to social withdrawal where we disconnect from others.

Adapting to change

In most cases, it is impossible for individuals to significantly change the situation they find themselves in. But it is possible to reframe the way we think about our circumstances and build our mental resilience to these external stresses.

The good news is that mental resilience is not an inbuilt trait but something that can be learned over time. “We’re actually born with a baseline of resilience. While that might be higher for some than others, it’s a set of skills we all need to build on and practise,” Jacqui says.

According to Nick, mental resilience is built on four main pillars – self-awareness, self-care, positive relationships and purpose.

“Purpose is about finding what matters to you and building a structure and routine around that. Humans are social creatures so having a social support network is important, while physical exercise and being in touch with your emotions is also critical to mental and physical resilience.”

For Jacqui, building mental resilience starts with emotional regulation, where



02

HOW WE’RE FEELING

A global survey by Qualtrics in April canvassed the mental health issues people were experiencing and talked to 2,700 respondents from the US, UK, France, Germany, Singapore, Australia and New Zealand. It found that 67% of respondents reported higher stress levels since the outbreak of COVID-19, while **57% said they had greater anxiety since the outbreak.**

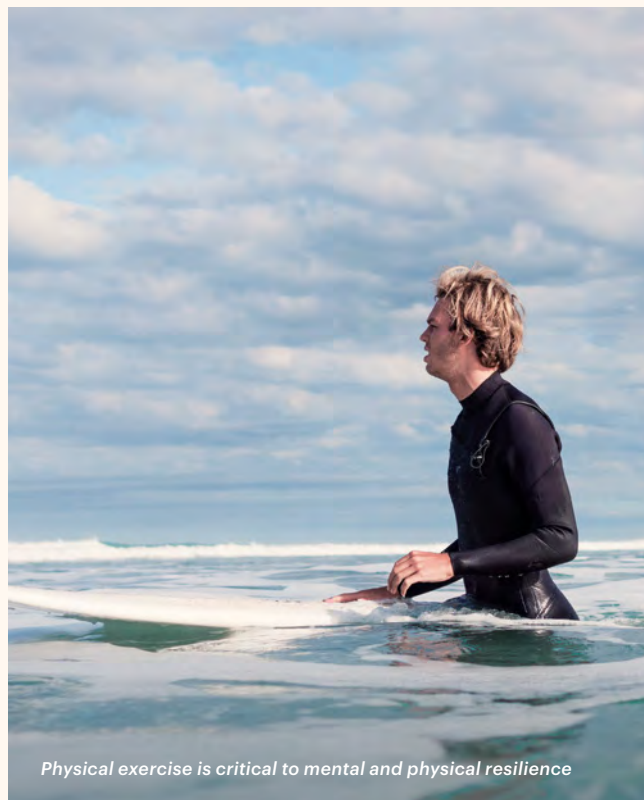
Around **54% reported feeling more emotionally exhausted**, and 53% said they felt sadness day to day. What’s more, 50% reported feeling more irritable, and 42% said their overall mental health had declined.

Respondents said the pandemic had implications for their work, with around **28% reporting difficulty concentrating**, 20% saying it now took them longer to complete a task, 15% having trouble thinking, 12% procrastinating and another 12% admitting they had difficulty juggling tasks and responsibilities.

01 / Consultant psychiatrist and MAS Member Nick Hoeh
02 / Clinical psychologist Jacqui Maguire



Identify the people who can offer emotional support



Physical exercise is critical to mental and physical resilience

you actively ask yourself how you're feeling several times a day.

"The next step is to label that feeling – are you sad, worried, stressed? Then you regulate that feeling. So if you're feeling stressed, practise mindful breathing techniques. If you're feeling overwhelmed, reach out to a trusted person for support.

"I always recommend clients draw up a list of five people they can approach when things aren't so good – people who can offer you emotional support and get you back into an emotionally strong place."

Focus on what you can control

While feelings of anxiety or fear are natural, Nick says it's also important to recognise what we can and can't control.

"Ask yourself what you can control and focus on that – such as being able to go for a walk in the sunshine – and leave behind things that are out of your control, such as when the borders will open."

It's also helpful not to oversaturate ourselves with news that can exacerbate our anxiety, especially if we're

Purpose is about finding what matters to you and building a structure and routine around that.

Nick Hoeh

obsessively scrolling through newsfeeds for updates.

"Set yourself a goal of only checking news sites once a day and then leave it until the next day. It's about finding balance so that you're informed but not overwhelmed by the news."

Mental resilience is also about maintaining a daily routine, from what time you get up in the morning to what process you follow to get ready for work.

"Regular exercise is also super important because serotonin will help lower blood pressure and help when you get stressed," Jacqui says.

Humans, she adds, are hard-wired to have a fight or flight response to certain stressful events. "We need to accept that it's okay to feel like this, but we also need to flip the script in our heads that says we aren't coping or that compares ourselves to others. Take one day at a time, and practise

self-compassion where you stop those negative voices and be kind to yourself."

If, however, the shoe is on the other foot and others are leaning on you for support, it's a case of having "big ears and small lips".

"Listen and be there for people who reach out to you," says Jacqui. "You don't need to fix the problem for them, but be present to help them through it. We're all in this together, we're all going through something we never saw coming and have never experienced before, so being kind to ourselves and others is how we're going to get through it." ♥

Swapping rockets for houses

01 / Ex-NASA scientist Jason Quinn now creates passive houses in Aotearoa

02 / A passive house project Jason certified in Dunedin. Photo credit Architype

03 / The annual heating costs of a passive house are similar to that of running a fridge. Photo credit Architype

A former rocket scientist is determined to make New Zealand's housing stock warmer, drier and healthier for our communities.

What does designing a space rocket and designing a warm, energy-efficient house have in common? More than you might think, according to ex-NASA scientist Jason Quinn.

As a child, Jason's dream job was working on rocket designs at NASA's Marshall Space Flight centre in northern Alabama. When he finally got there, he found the reality was that most of the projects were scrapped before they ever came to fruition. After a few rounds of the US Congress scrapping programmes, he decided to look for something more fulfilling.

01



03

"Fundamentally, designing a passive house is like balancing a budget, only you're talking about energy instead of money. Houses lose heat from windows, and solar energy comes in through windows, floors, and the roof. Just like a balanced budget, you need the energy that goes in and out of the building to be the same."

Jason says passive houses are slowly gaining popularity in New Zealand, and he believes the potential here is huge.

Currently, there are fewer than 40 passive houses in New Zealand. Seventeen units are currently under construction at a co-housing project in Dunedin, and another 80 are under way elsewhere in the country.

Jason is now an official Passive House designer/certifier, and says he's tackling bigger challenges than he was in his former career at NASA.

02

"It was my childhood dream, and it was a beautiful work environment. People were really kind, it was fun and it paid well. But after I went through several crushing cycles of programmes getting cancelled, I realised I could be playing with rockets for the rest of my career without any control over what would end up being built, or, I could go and actually do something I knew would make a difference."

That 'something' was a commitment to doing his bit to solve issues around climate change using his background in mechanical engineering. After falling in love with the country during a campervan holiday in the mid-2000s, New Zealand became his adopted home.

Tackling climate change

The vehicles we drive, the food we eat and the houses we build are the biggest contributors to climate-changing greenhouse gases. Jason decided to focus on designing more energy-efficient "passive houses", using his experience and knowledge of thermodynamics.

Originating in Germany in the late 1980s, passive houses are designed to be highly energy efficient, requiring little to no energy for space heating or cooling, and with a much-reduced carbon footprint.

Maintaining a 20°C temperature in a passive house all winter uses about the same amount of energy as it takes to run a single fridge, Jason says.

"I think rocket science is actually easier than building science – I'm not joking. With a rocket, you build it with exactly the same valves that went into the shuttle engine, using the exact same steel from the exact same foundry.

"With a building, every single one is unique, and you're likely to change the material used for cladding, change the plumbing across different buildings and they don't go through the same tests as a rocket."

Designing for good

When building new homes, Jason says people are understandably focused on the features that look good: granite benchtops, bifold doors and parquet flooring. But it's the

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Fundamentally, designing a passive house is like balancing a budget, only you're talking about energy instead of money.

Jason Quin

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things you can't see that have the biggest impact on whether a house is warm, dry and energy efficient.

Window glazing, effective insulation and the right materials behind the scenes are the areas that owners should invest in, he says.

"It's particularly important to take care at the junctions between the ceiling and the walls, and the walls and windows, as these are places where air leakage can happen."

The result means a passive house in Wanaka can have the same annual energy costs as a house in Kaitia. It's all about what materials and construction techniques are used to build the houses.

"The house in Wanaka will have thicker walls and triple glazing on the windows, while in Kaitia, there'll be thinner walls and single or double glazing. The house in Wanaka will be more expensive to build, but it will be much cheaper to run than a traditional house."

Healthy social housing

The potential benefit of using passive houses for social housing is huge. When people can't afford their heating bills, adding more heat pumps isn't going to solve the problem.

With the current high costs for labour and materials, passive houses can actually end up costing about the same as a bespoke architecturally designed house. When

you're building multiple unit complexes and apartments, it can often end up cheaper.

"Imagine a world where the social housing for the neediest is A-grade quality while the million-dollar house down the street is barely above an F."

As an option for social housing, Jason says, it makes sense to give low-income families houses that are warm and cheap to run. "It makes good economic sense. From day one, you're saving money."

Building passive social housing will also help New Zealand to achieve its emission reduction goals.

"New Zealand's climate change debate is dominated by our agricultural emissions. This obscures an alarming fact: buildings use a huge amount of energy – about 40% of the total primary energy consumption. This is the sector with the greatest potential to reduce energy use and thereby mitigate climate change.

"It's easier to make houses healthy and environmentally sound than to breed cows that don't burp. If we fix our buildings, we'll have more time to figure out how to deal with the cows," Jason says. ♥

Above / A 17-unit co-housing project in Dunedin will add to the fewer than 40 certified passive houses in New Zealand

WHAT IS A PASSIVE HOUSE?

A Passive House is an open-source standard for extremely energy-efficient buildings. A certified Passive House uses no more than 15kW per square metre, per year to heat a building (and the same amount again for cooling, if required). That's 81% less energy than is used to heat a typical single-family home in Auckland to 20 degrees (and 92% less than one in Christchurch).

Source: The warm healthy homes we need by Jason Quinn, *Passive House for New Zealand*, 2018





Good for the health of the people and the planet

The global health crisis represented by COVID-19 is, in many ways, a precursor to the greater existential threat posed by the coming climate change. Intensive care specialist David Galler argues the health sector has an important role to play.

Can we achieve a new and better normal in the post-COVID-19 environment? If we are smart, we will learn from our experiences of the pandemic to better understand the precarious and uncertain nature of our lives, question how we have come to live so out of sync with the planet and respond with urgency to safeguard our future.

Every crisis brings with it opportunities. New Zealand is well positioned to take advantage of the opportunities

COVID-19 brings with it to become more self-reliant and resilient to future global shocks and in particular to climate change. But to achieve that will require more from us than we have been prepared to do to date.

Roles to play

Medical professionals, the organisations that represent us and the whole of civil society have key roles in advocating for immediate action to limit temperature rise and to prepare for a very different future.

Our elected representatives can bring about change, but this relies on strategic and sustained advocacy from the public. Because they represent people with a wide range of views, the tendency for politicians is to gravitate towards the centre to appeal to as broad a constituency as possible.



Written by David Galler

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This means politicians frequently overestimate opposition to bold, transformative change and underestimate its support. This approach ensures business as usual, but it is one with potentially deadly consequences when confronted with the kind of global catastrophe represented by climate change.

This is the time for health professionals to organise and demonstrate the kind of focused leadership needed to persuade our leaders to act to secure the future we need for our children and grandchildren.

Rich and poor communities

I work in South Auckland for Counties Manukau Health, a DHB that serves a population of well over 600,000 of our most vulnerable people.

This population is rich in many respects, with outstanding communities who do extraordinary things, but in my mind, the area has for too long been abandoned to fast-food chains, pokie machines and liquor store owners.

It is home to a high proportion of young people. Many South Aucklanders move from one overcrowded house to the next, from one GP to another, and the kids from school to school. It is also a place where many suffer from the 'South Auckland full house' – a six-carded hand that deals out obesity, diabetes, renal impairment, ischaemic heart disease, hypertension and gout – at rates far higher than that of the general population.

Purely from a healthcare point of view, the population of South Auckland is the most

complex in the country, and its access to services is more restricted than in smaller, more affluent, mainly Pākehā cities such as Christchurch, Dunedin and Wellington.

These issues of inequity and poor value are directly linked to the climate challenge we face. If we can better address the root causes of the complex health issues faced in areas like South Auckland, we can also begin to effectively address the impact our own health sector has on the climate and demonstrate the kind of national leadership we can and must be capable of.

Greener healthcare

In the last five years, these challenges have become the focus of our carbon reduction group based at Middlemore Hospital. Our journey started in 2011 thanks to a small group of hospital staff who understood the great threat climate change poses to human health.

In 2011, Counties Manukau Health was the first healthcare organisation in Australasia to join Enviromark's Certified Emissions Measurement and Reduction Scheme. By the time of our last audit in September 2019, we had reduced our carbon footprint by 26% despite significant growth in staff numbers and in the volume of our work.

We know healthcare contributes between 3% and 10% of a nation's greenhouse gas emissions, and 60% of that contribution is related to the carbon costs of the devices and pharmaceuticals we use and prescribe every day. This means that, even if we were to have energy-neutral healthcare facilities, the sector's footprint would remain substantial. The only

way to effectively reduce that footprint would be by doing less work, and the only way that might become possible is by investing more of our thinking, planning and doing into keeping people well.

After all, health and wellbeing are not maintained in a doctor's office or in a hospital but in where and how people live. I am an intensive care doctor, and I know that most of my patients come to me because of an embedded series of failures beforehand. We call these the social determinants of health, and they account for over 80% of our overall population's health status. It is these determinants that have become the focus of our carbon reduction group.





Health and wellbeing are not maintained in a doctor's office or in a hospital but in where and how people live.

David Galler

Good for us

We've come to realise that what is good for the environment is also good for health, and what is good for health is always good for the environment. As a result, we have redefined our work as health and wellbeing initiatives.

We have also grown to appreciate that the trajectory of planetary health and population health are closely linked, meaning that our success as individuals, as communities and as a nation depends on the integrity of our ecosystems, the strength of our social networks and our ability to create economic opportunity.

A good place for us to start rethinking our approach to health is the Māori concept of Te Whare Tapa Whā (see pages 8–10). It is a holistic view, encompassing much more than physical health to include the wellbeing of whānau, the mind and the spirit.

For some indigenous peoples – like the four great tribes of British Columbia – health and wellness sit alongside other enablers including a sense of identity and an appreciation of place, decent housing, good education, meaningful employment and more. This combination creates the foundation for people to realise their individual and collective potential.

There is an overarching sense of purpose in this thinking, which allows us to focus our efforts across a wide range of activities to achieve our goals. For those tribes of British Columbia, it allows them to create the future they want instead of remaining victims of chaotic policies, which take them round in circles.

This same overarching sense of purpose is at the core of our work too, but because of the entrenched power of the status quo and the difficulty of achieving real change, translating this thinking into action has not been easy.

Redefining value

We have started with a call to redefine 'value'. Traditionally seen in terms of outcomes divided by costs, this value equation has been simplified to 'value for money', which in turn has been simplified to getting as much as you can for as little as possible.

That's been our modus operandi for a long time, and only now are more of us becoming cognisant of its consequences. Value for money has delivered us a legacy of \$40 billion worth of leaky homes, mould-filled buildings at Middlemore and elsewhere and many other short-term outcomes that come with long-term liabilities, including impacts on the climate.

If the health sector would speak with a single, strong and unified voice, to be more strategic and play a much tougher game we would be well on our way to building a healthier, more sustainable future for our children. That is our challenge, and COVID-19 surely is the catalyst for us to make that happen. ♥

Can good culture help you manage a crisis?

Across the country, organisations are being compelled to change and adapt. It's those with a clear strategy for working through uncertainty that are surviving and, in many cases, turning a crisis into an opportunity to prosper.

Any organisation, big or small, can easily build resilience to handle the unexpected, from minor disruptions right through to major events like global pandemics.

But how best to build business resilience will be different for different businesses, say the joint managing directors of Resilient Organisations, Charlotte Brown and Tracy Hatton.

Established in the early 2000s, Christchurch-based Resilient Organisations uses research based on real-world experiences and expert consulting to help businesses manage risk and prepare for crises so they can thrive in any environment.

Initially funded through a government grant, the organisation was founded by internationally renowned resilience expert Erica Seville who was interested in researching how people got through crises. One week after she began, a tornado hit the town of Greymouth on the West Coast, and Erica spoke to a business owner who had just lost half their building.

Despite having done little preparation for a crisis and without any business continuity or emergency response plans, the company managed to get through with little disruption. Erica discovered the reason for their success lay in their culture – staff were unified in their purpose to get the company back up and

running as quickly as possible, operating under tarpaulins so they were able to fill an international order for an important client that week.

Culture the secret to resilience

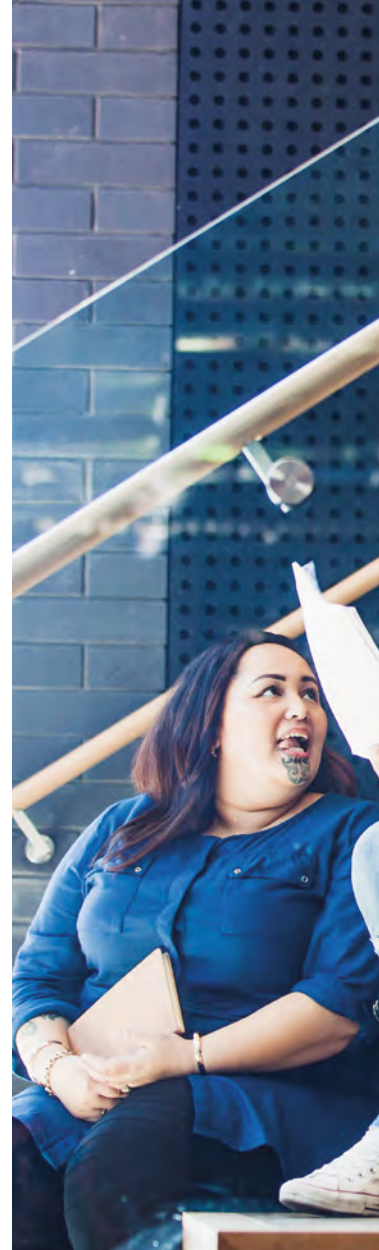
Tracy says the sort of business culture displayed by the West Coast business is key to the ability to survive a crisis and it is often rooted in how an organisation treats its employees.

“It doesn't really matter whether you're talking about a major power company or a local café – the fundamentals are the same. The resilience of the business is built on how well the employees are treated – whether they're empowered, listened to and engaged.

“A local café will have a small team, and it's easy to make sure everyone is engaged and part of the team. It's harder for a large organisation like a power company because business culture can get complicated in a big organisation. Culture comes from leadership, not just at the top, but also leadership in the middle.”

According to Resilient Organisations, good culture is about getting everyone on the same page and moving in the same direction. But good culture requires more than token efforts.

“It's not simply about having a wellbeing programme,” says Charlotte. “Paying for in-house yoga classes or allowing people to have walking meetings will not make up for the negative effects of expecting people to work late at night or denying flexible working hours for parents juggling childcare. These things are detrimental to staff wellbeing and give employees mixed messages.”





Good leaders deliberately bring in diverse skills and perspectives from across and outside the organisation to solve problems.

Charlotte Brown

Businesses people love

Resilient businesses are typically ones that have cultivated strong networks and relationships, both internally and externally.

Charlotte uses the example of Canterbury DHB, where staff protested outside its corporate office in August after budget cuts saw a number of senior executives resign from their jobs.

“Staff were protesting to keep their leaders. Leaders that can create that level of support from staff will, during a crisis, benefit from a strong and committed team that will go the extra mile.”

She says resilient leaders are those who are open to learning, lead by example and adopt good ideas, regardless of where or who they come from.

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Asking a whole lot of people to go to half-time instead of cutting half your people is a more resilient solution because it retains the ability for an organisation to ramp up when the situation improves.

Tracy Hatton

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“Good leaders deliberately bring in diverse skills and perspectives from across and outside the organisation to solve problems. They take ideas not just from senior managers but from anyone – even new recruits who can provide fresh perspectives.”

Plan for resilience before you need it

To futureproof your business, the first step is to anticipate the potential disruptions your business could face and work out how you would deal with them.

Disruptions could be anything – a flash flood that damages your building and offices, a cyber attack that puts your customer data into the wrong hands, an earthquake that shuts down a city for several days or weeks or, as we’re seeing now, a global pandemic that results in a lockdown.

Charlotte says your plans need to be the right size for your business. For some this could be just having your emergency contacts available and data backups in place. For others, this could include taking out insurance, strengthening your building or creating protocols for emergencies.

These plans should be adaptable, allowing your business to react to any crisis – even the ones you haven’t foreseen. Plans should also be regularly updated, accounting for changes to your business as well as the external environment.

Tracy says there’s nothing like a crisis to focus the mind on the need for resilience, and COVID-19 is a great case example.

Adaptability was seen everywhere as businesses scrambled to find new ways to operate. Cafés used long pizza paddles to safely deliver flat whites to customers. Bookshops offered kerbside pickups. Gin distilleries and beer breweries started producing hand sanitiser, and gyms began offering virtual classes via Zoom. The pandemic proved resilience is possible and that forward planning is invaluable.

While many organisations have done well and adapted quickly, Charlotte says that simply coping is not the same as being resilient.

“Being stoic, absorbing the impact and getting through is one thing. Being able to get up, face the crisis head on and look for new opportunities is something else altogether,” she says.



But whatever the plan, it needs to keep the health of your people front and centre.

“Long, drawn-out disruptions can be really hard on staff no matter how much planning you have in place, so where possible, you should allow people to have downtime, although this can be tough for small businesses. You always need fresh people at the front pushing the organisation forward,” Charlotte says.

Tracy says the exhaustion people are facing this year is similar to how Cantabrians felt after the Christchurch earthquakes.

“There was high turnover of employees in the region, especially at the more senior levels with daunting workloads and heightened adrenaline levels, so people just burned out. I fear there’s a lot of that across New Zealand right now,” she says.

Resilience in recession

Due to COVID-19, New Zealand is entering the worst recession it has seen since 1987, with GDP shrinking 12.2% between April and June.

Charlotte says this will understandably put many businesses in survival mode but believes there are many more disruptive events to come – trends such as climate change, technology changes, an ageing population and water crises on the horizon so preparing is as important as ever.

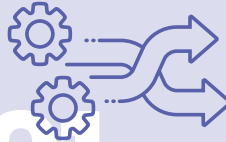
Tracy adds, “We know a lot of organisations are going through severe pain and their reaction is to cut jobs, but the thing that’s missing is how to retain the skills, knowledge and capabilities of those people.

“Asking a whole lot of people to go to half-time instead of cutting half your people is a more resilient solution because it retains the ability for an organisation to ramp up when the situation improves.”

Resilient Organisations provides free resources for small to medium-sized enterprises (SMEs) that can help guide staff through resilience preparation. They also offer bespoke training to larger organisations. Visit resorgs.org.nz for more information. ♥

Six steps to resilience in your organisation

Building resilience into your business strategy is simple. Ask yourself these questions, and be honest, probing and realistic in your answers.



01 Are your plans, ideas and goals right for the changing environment?

If the answer is no, you’re going to need to get ready for a new direction.



02 What are your internal resources?

Do a stocktake of your cash flow, customer base and connections. If external events or trends are harming your organisation, these are the tools you will be using to fight back.



03 Is your organisation adaptable by design? Have you invested and planned so you have pathways and options if your customers or markets change or disappear?

Can you survive in different looking futures?

None of us has a crystal ball, but you can ask yourself, “Is my strategy flexible enough to deal with a weaker economy, political change or natural disasters?”

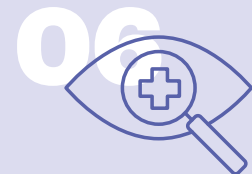


04 Have you tested your thinking with others? Are your partners prepared to move with you? Is your logic as sound as you believe?



Keep testing your strategy.

This is not a one-off process. You should be prepared to update and change your strategy as the world changes around us.



The trap underinsurance

Life and income protection insurance helps build financial resilience for you and your family should the worst happen. So why are many Kiwis reluctant to get it?

If you haven't got around to insuring your life or your income yet, you're not alone.

A report released earlier this year showed that, although New Zealanders understand the importance of life insurance only 9% of us are adequately insured against critical illness, only 11% have enough income protection/mortgage repayment insurance; and less than a third of us have adequate life insurance.¹

Denial of risk

So why don't we approach life and income protection insurance the same way we do house and car insurance?

One of the reasons is that most people don't like to think about bad things happening to them or their loved ones, according to MAS Product Manager (Life & Disability Insurance) Phil Belcher.

"People tend to think 'I'm not going to die young or fall seriously sick or get injured so badly I can't work – that's never going to happen to me'. And, for most people, that's true. By contrast, people are good at insuring their cars because they see a higher incidence of motor vehicle crashes and costs, and it's true there are far more car crashes than there are people dying under the age of 65."

"By the same token, very few people will have their house burn down and yet we are still happy to insure against that happening. We need to start thinking about life

and income protection insurance the same way we do about house and contents insurance. We don't take it out expecting something bad to happen – it's there in case something does."

"No one knows who is going to be in a car crash and get a head injury or get cancer – but what if it was you? How would that financially impact you or your family? What does no income for six or 12 months look like for you? What does no income ever again look like for your family?"

Who would be hit the hardest?

Life insurance is important for anyone with dependants – children and partners – who would struggle financially if you were to die. On the other hand, income protection insurance protects you if you were to be unable to work due to illness or injury.



One myth Phil hears is that income protection insurance is mainly for people on high incomes, but that's not the case.

"The one thing people need most is income protection. Everyone who has an income has something to lose. If you've got something to lose that has value, you should seriously think about insuring it."

Even if you have savings you could fall back on if you were unable to work for a short period, people often underestimate their true living costs, especially as their lifestyle increases over time.

"If you can't work because you're sick or injured but you've protected your future income, what you do with that money becomes your choice. Otherwise, you're going to have to make some really tough decisions," Phil says.





Everyone who has an income has something to lose. If you've got something to lose that has value, you should seriously think about insuring it.

Phil Belcher, Senior Product Manager, MAS



The underinsurance gap

While many people don't have life or income protection insurance policies at all, many who do don't update these regularly, which can leave them with a shortfall if they were to claim.

"Think about it this way. If you had an old Toyota and you upgraded to a new Audi, would you keep the Toyota insurance? No – you would ensure you were covered for the full cost of your new car.

"If your underlying risk has changed, that should trigger a review of your insurance."

Phil says it's worth reviewing all of your insurance policies annually but particularly when you have had a life change: when you've got a promotion and significant pay rise, bought a house, got married or had a child.

"Your income fuels all you do in life, and when it stops, so does everything you use it for. Think about all the things your income allows you to do today and plan to do tomorrow.

"That's what's at risk. If you've got that risk covered yourself, that's great. If not, we're happy to talk to you about how we can help." ♥

'Financial Services Council: "Gambling on Life: The Problem of Underinsurance", January 2020. Downloadable from fsc.org.nz

STORIES OF LIFE INSURANCE*

A Member approached their adviser because, after years of holding life insurance cover, they didn't believe they needed it any more. The adviser discussed their suitability to see if that was true, and they determined it was still required. Two months after the conversation, the Member's partner, who was the sole breadwinner, suffered a fatal heart attack. Without the life insurance payout, the Member wouldn't have been able to survive financially.

A Member's shoulder was injured in a mountain biking accident, and they were unable to work for several months. When they went to claim on their income protection insurance, they discovered they were underinsured.

Despite receiving ACC and the benefit from their policy, they were short by about \$900 a week. Two years earlier, they had begun an application to review and update their policies when they got a pay rise, but this was not completed.



**Details have been changed to ensure anonymity.*



The value of financial resilience

Even the most diligent savers among us could still be missing out on financial security without a plan to ensure they are financially resilient.

We all know we should be building up our savings for a rainy day, but never has that advice been more relevant than in 2020.

Across New Zealand, Kiwis face reduced hours or redundancy, an unstable economy and cancelled holiday plans. How well each of us weathers the storm depends on how well prepared we are for the unexpected.

The Commission for Financial Capability (CFFC) ran a survey on changes in New Zealanders' financial attitudes during the first half of 2020.¹ It shows that, in May and June, 31% of respondents had to dip into their savings to pay for basic items, and 24% have missed at least one bill or loan payment.

The CFFC conducted further research in April during the last two weeks of the nationwide level 4 lockdown, which showed that only 26% of households were financially secure – defined as showing no signs of any financial stress with enough money saved to allow for potential changes in circumstance.

On top of this, a staggering 40% had minimal financial resilience, with no reserves to fall back on if their income changed in the coming months. Another 34% were experiencing financial difficulties and were unable to meet their obligations.

The lessons are clear. According to Hannah McQueen, founder of financial strategy and coaching business enableMe, it's essential to have a personalised financial plan to maintain – or establish – financial resilience.

"People should be spending less, growing wealth and paying down debt – both short-term debt and mortgage debt. That will look different for each household, but these are the goals we need to be focussing on right now," she says.

Rethink 'she'll be right'

"Traditionally, the Kiwi mindset is that everything will work itself out and everything

will be okay in the end. This attitude gives us permission to not care about how we drive our finances forward,” Hannah says.

Most younger New Zealanders base their financial approach on the same one used by their grandparents and parents – without acknowledging the huge difference in circumstances between generations. However, the game has changed completely, and the approach we take to our finances needs to change with it.

Right now, the priorities need to be spending less and not frittering money away, as well as proactively trying to grow wealth.

Hannah McQueen

According to Hannah, Kiwis have traditionally taken a ‘she’ll be right’ approach to saving. Through the middle decades of the 20th century, people could get away with a relaxed approach to their finances because not much planning or strategising was required to achieve your goals. Owning a home and becoming mortgage-free in your 30s was common then, she says.

“Those financial milestones like owning a home or paying off a mortgage have become so much harder over time. If our grandparents earned \$50,000, their mortgage might have been \$100,000, and if our parents earned \$50,000, their mortgage might have been \$200,000. Now on average, if we’re earning \$50,000, our mortgages are \$500,000. The financial and economic current we swim against has become stronger over time, but the way we approach it hasn’t changed and it’s not working for us.

“The financial current used to take you where you wanted to go, without much effort. But we’re currently in a riptide, and we’re being swept in a direction we don’t necessarily

want to go. We have to be smarter and we have to use different techniques to get to our desired destination,” she says.

Make a plan and stick to it

The January to June CFFC survey also showed that many New Zealanders made positive changes in March and April when there was widespread messaging around the need to be prepared for an impending recession, and most households were tightening their belts. However, these

changes only lasted for those two months, with most respondents relaxing and reverting to their previous ways after they perceived the initial threat to have passed.

Hannah saw a similar trend in her work, with many people approaching the early days of the lockdown with caution but reverting to their pre-pandemic behaviours within about three months.

“One thing I did notice, however, was that people who were already in a stable financial position realised they needed to put strategies in place to drive their own progress forward and grow their wealth. Previously, it was only people who were quite financially ambitious and risk-inclined who would take this approach.

“Unless people have someone holding them accountable or there’s a fundamental change in their circumstances, they will revert to their old behaviours fairly quickly. Having the right mindset is one thing, but putting systems and strategies in place will determine your rate of progress,” she says.

Get in the driving seat

Hannah encourages Kiwis at all stages of life to take ownership of their financial position and constantly strive to improve it rather than just leaving it to work itself out.

“You can’t keep using a passive approach. You need a plan, and it needs to be dynamic,” she says.

Hannah recommends every person has a minimum of 12 weeks’ worth of living costs on hand to cover the essentials. It’s best if this is stored in an emergency savings account, or it could be available funds in your revolving credit account that you can access at short notice if you need to.

“Right now, the priorities need to be spending less and not frittering money away, as well as proactively trying to grow wealth. It’s about making your capital work harder. These things might seem obvious, but a lot of Kiwis just don’t do them,” she says.

Survival of the leanest

For those in survival mode with nothing to fall back on, Hannah says the rules have changed dramatically and the advice that applied under normal circumstances has gone out the window.

“If you don’t have any level of financial resilience, you need to make some tactical moves now. You should be most concerned about cash flow and getting your day-to-day costs down and living as lean as possible.

“If you’re able to get by at this base level and move yourself out of survival mode, within six months, you should be in a more stable position and able to start rebuilding yourself to a place of financial resilience,” she says. ♥

¹Commission for Financial Capability: *Changes in financial attitudes during and after the first lockdown: Data from the Financial Capability Barometer Survey (January–June 2020)*

Students on **resilience**

In their final year of study, COVID-19 has proved a challenge for our student presidents and their classmates. They discuss how these disruptions have affected them and reflect on the resilience skills they have gained as a result.

Ellie Baxter

President

New Zealand Medical Students' Association

Have you had to be resilient this year? The word resilience is a pet peeve of mine. We often use this word to create positivity out of a time of trouble or to find meaning in adversity. I think it also has a harmful and damaging effect.

Firstly, it's often used as an excuse for allowing the difficulties to exist in the first place. In medicine, this could perpetuate situations of workplace bullying, unsafe rostering or poor clinical support. If, in order to become resilient, you are required to allow unacceptable situations to exist, I'm not sure I want it.

Secondly, I do not agree with the expectations it sets – that from all bad things, you must come out on top, better than ever and with a host of new knowledge. I think these high expectations are unhealthy and often set us up to fail. Let us instead be understanding and empathetic in these situations. Don't expect people to bounce back even better than before – allow them time to process and grieve their losses first.

However, I do hope that I have managed to gain skills and new knowledge from this year, but in all honesty, I'm not sure I am at the stage of appreciating them yet.



How do you feel with 2020 coming to an end and heading into a new year? This is the end of an era for me and my classmates as graduation is on the horizon, and we are soon to be fully fledged doctors. Changing from medical students to doctors is like we are jumping out of the metaphorical bird's nest and seeing if we can fly!

What have been your biggest lessons this year? It doesn't matter where you are as long as you have good friends and a pack of cards (500 anyone?). Be strong and sure of yourself, but don't be afraid to ask for help. People may be critical, but if your intentions are good, it will all work out in the end. You can't fix everything, but you can learn to work with it.



Maithreyi Sundaresan

President

Massey University Veterinary Students' Association

In what ways have you had to be resilient this year when it comes to your studies? The biggest adjustment was of course getting used to distance learning and the changes that our course has had to make as a result of online learning. Getting used to managing our own time and having what was our sanctuary – our home – turned into our primary study area has been difficult for many of us. Understandably, the changes have meant we have had to be more aware of our mental health and consciously take steps to monitor ourselves and those around us.

Do you think overcoming these challenges has helped you in your studies? Our experiences in life shape who we are and how we respond to things, and a global pandemic is one of those experiences that will define us. We have had to learn to adapt to things at short notice and make the best of whatever situation we are in. We have had to learn to be creative with our own learning and to take ownership of our own education. We have also had to learn to be more empathetic, which I think is the most important life skill we've gained.

How are you feeling with 2020 coming to an end and heading into a new year? I feel lucky to be in a country where I haven't had to wonder whether I would be able to complete this year or not and I've only had to adapt to a new way of learning. I feel grateful for my friends and family for checking in and helping me through this year when I struggled through not having contact with people in lockdown.

I feel so ready and motivated to get out into my final year knowing that, because of the trials we have all faced and had to learn from, I'm going to be a better veterinarian at the end of this. ♥

Ruby Wills

President

New Zealand Dental Students' Association

What have you learned this year? I think if there is one thing this year has taught all of us, it's how to pick ourselves up and keep moving forward. In any profession, there are always going to be tough moments, and for me in my final year of study, my resilience has helped me to work efficiently through some of the more stressful times of the year, such as job hunting and exams.

Do you think the skills you have learned this year will help you when it comes to entering the workforce? Resilience is one of the worst skills to be forced to learn but one of the best to have. Once I am in the workforce, I think I'll be able to push through a rough day with a smile on my face, knowing my dentistry will not change and my patients will know no difference. I think that is an incredibly important skill to have as a practitioner.

What are you looking forward to in 2021? I am looking forward to joining the workforce, and I hope it gives me as many opportunities as university has. I feel incredibly lucky to have had my time at university and very nostalgic about having to leave.



Quirky

Kiwi travel

Travelling the world is something of a national pastime for Kiwis – at least it used to be before COVID-19 shut our borders.

We won't be taking in the sights of Times Square or hiking the Inca Trail any time soon, but that doesn't mean we can't satisfy those cravings for adventure or new sights. We might just have to look a little closer to home.

Fortunately, there's plenty to do right here in our own backyard. To help spark some ideas for your next holiday, we've put together a collection of delightful, quirky and fun experiences right here in Aotearoa.

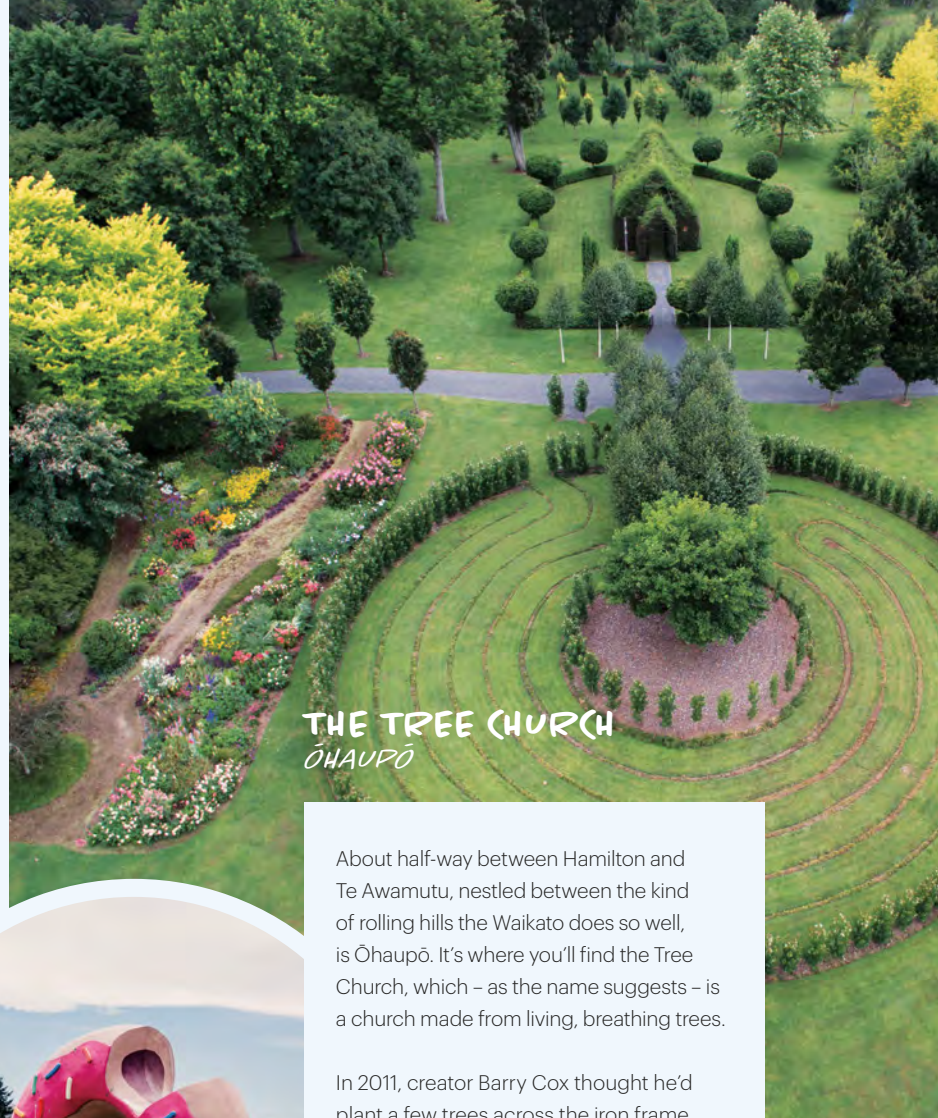
GIANT DOUGHNUT SPRINGFIELD

New Zealand has an obsession for celebrating oversized objects – there's the big L&P bottle in Paeroa, the giant kiwifruit in Te Puke and the oversized gumboot in Taihape among many, many others.

But in the tiny town of Springfield (population 300) at the foot of the Southern Alps, a giant pink doughnut speckled with candy sprinkles is the star of the show.

Fans of *The Simpsons* will instantly recognise it as Homer Simpson's favourite food, and this homage to carbs was inspired by the TV show. In 2007, American movie studio 20th Century Fox gifted the statue to Springfield to promote *The Simpsons Movie* because the settlement shares a name with the fictional town inhabited by our favourite dysfunctional cartoon family.

Sadly, an arsonist burned the doughnut to the ground two years after it was installed. Undeterred, locals replaced it with a concrete version, which has proved a hit with visitors who like to stick their heads through the doughnut hole for photos. Fortunately, this version is fireproof.



THE TREE CHURCH ŌHAUPŌ

About half-way between Hamilton and Te Awamutu, nestled between the kind of rolling hills the Waikato does so well, is Ōhaupō. It's where you'll find the Tree Church, which – as the name suggests – is a church made from living, breathing trees.

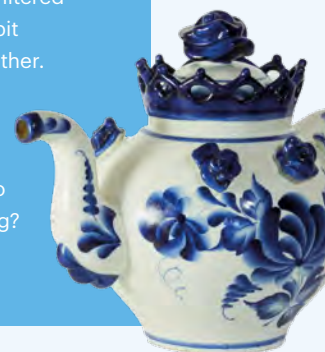
In 2011, creator Barry Cox thought he'd plant a few trees across the iron frame of a church to see what would happen. Nature took over and now the tree church, thought to be the first of its kind anywhere in the world, is beloved by visitors (and bridal parties).

Once you're done getting those perfect travel shots, there's also a labyrinth walk and an extensive garden to lose yourself in.

TEAPOTLAND OWAKA

Most people visit the Catlins – the coastal area between Balclutha and Invercargill – for the sealions, penguin, and rugged, unfiltered beauty of the Deep South. But if you're up for something a bit different, head to Teapotland for an experience unlike any other.

The clue's right there in the name. This eccentric house and garden boasts more than a thousand teapots of all shapes, sizes and colours. It's the brainchild of Graham Renwick, who started his collection almost 15 years ago. The strangest thing? Graham isn't even a tea drinker. He prefers coffee.





HYDRO ATTACK QUEENSTOWN

Is it a shark? A fighter jet? A torpedo? Or is it a mix of all three? Introducing Hydro Attack, a shark-shaped semi-submersible machine that sweeps passengers across Lake Wakatipu at 80km an hour, before diving under the water. But wait, there's more: the pilot then points the shark at the sky and blasts it back out again.

Queenstown is the first place in the world to offer the sharks for public rides. If you're an adrenaline junkie, you'll love the G-forces and tight, doughnut-style turns. But if you'd prefer something a little less intense, you can ask the pilot to dial it back a notch.



Quirky places to stay



THE BOOT *MĀPUA*

Remember the nursery rhyme about the old woman who lived in a shoe? Well, it's not quite the same, but this unusual accommodation in the Tasman region is in the shape of a boot. The fully equipped cottage features an open fire, spiral staircase and Juliet balcony.

FLYING FOX WHANGANUI

There are only two ways to get in and out of this accommodation high above the banks of the Whanganui River – by kayaking in or catching the flying fox. This laid-back spot is all about taking off your watch, turning off your phone and returning to a simpler time when nature and home-cooked meals were the norm. Don't be surprised if you quickly find yourself too relaxed to leave.



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CLAPHAM'S NATIONAL CLOCK MUSEUM WHANGĀREI

Point the car in the direction of the Far North, and when you reach Whangārei, make your way to the Town Basin. You'll find this gem of a museum containing what's believed to be the largest collection of clocks in the southern hemisphere – at last count, more than 2,100.

The museum was started by Yorkshire-born Archie Clapham, whose personal collection of around 400 clocks once took up most of his family home. It's a staggering collection, containing everything from ancient sun, sand and water clocks to rare antique models and even timepieces that fall into the 'can you believe that?' category.



NATURAL FLAMES MURCHISON

This spot is said to be the only place in the world where a fire burns eternally in the bush. Legend has it this flame in Murchison, deep in the Tasman region, has been alight since the 1920s when two curious local farmers found a seepage of natural gas and decided to set it alight. These days, the flames are most often used to boil water or cook pancakes for visitors.



REDWOODS TREETWALK ROTORUA



Take to the trees with this 700-metre suspended boardwalk winding through Rotorua's beloved Whakarewarewa Forest – or The Redwoods as they're known around these parts.

Back in 1901, the forest was planted as an experiment to see how exotic species would thrive. Thrive they did, with the forest now a magnet for international tourists. Last year, the *New York Times* named the tree walk one of the top 50 places to see in the world.

Many come for the tree walk and its 28 suspension bridges. The walk starts at around six metres above the ground and ascends to 20 metres on one platform, where you literally have a bird's eye view over the entire complex. If you can, visit in the evening when the forest is illuminated – it has a truly magical atmosphere.



HUNDERTWASSER TOILETS KAWAKAWA

Public toilets are probably the last attraction you'd expect to find on a 'must-see' list, but the Hundertwasser Toilets are the exception to that rule. Austrian artist Friedensreich Hundertwasser lived in Kawakawa in the Bay of Islands from 1975 until his death in 2000, and these iconic loos now form part of his artistic legacy.

The eccentric artist threw almost every material he could find at his creation – from empty bottles and bricks recycled from a demolished BNZ branch to concrete, steel, copper and bits of ceramic from his own studio. The result is a set of gloriously mismatched and seriously off-beat bathrooms that will have your eyebrows hovering somewhere near your hairline. ♥

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Leah Wakeford

A day in the life

01► A typical day for me starts at 6.30am when I wake up, but I don't get out of bed until 7am usually. I get up, get dressed, blow dry my fringe (if I can be bothered), have breakfast, which is normally two bits of toast with Vegemite, and hang out with my flatmate's cat for a bit until it's time to leave the house.

I leave for the clinic at 7.40am and sometimes stop to get a coffee on the way. I always get a mocha from the lovely ladies at the Glory Company Café in Ngatea. They're starting to know my order, which is a worry! It takes me about 15 minutes to get to work.

01



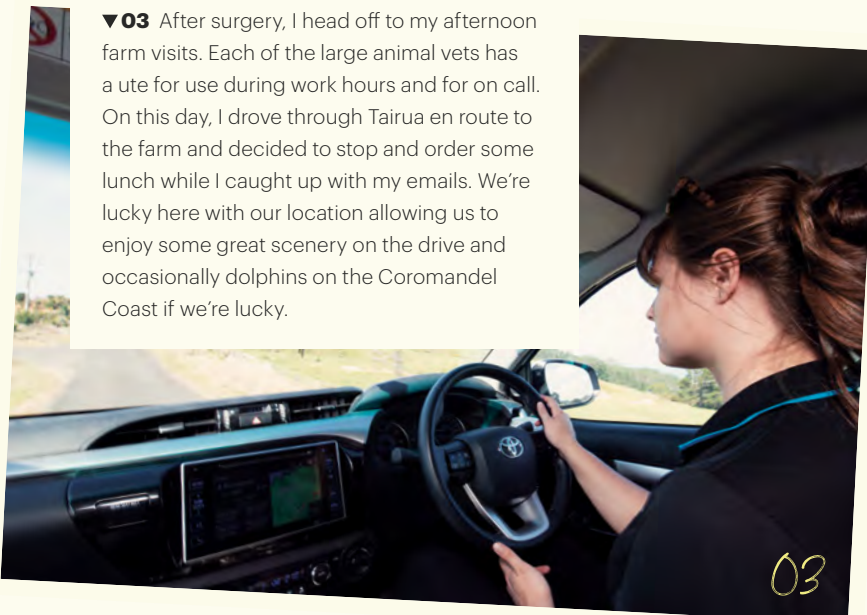
▼02 I arrive at work around 8am. Sometimes I'll get the chance to sit at my desk, or sometimes it's straight into consults. If we're doing surgery, the patient comes into the clinic between 8 and 8.30am and we'll do all our pre-anaesthetic work with them. I get changed into my scrubs, so I'm ready for surgery. Often 9am to 11.30am will be booked for surgery, and the afternoon will be farm consults or meetings.

This is Lucy, and despite her obvious nerves, she was very tolerant of everything we needed to do. Christine, our vet nurse, is great at settling the nervous patients. Lucy had a sarcoma but the lab has confirmed we managed to remove the whole tumour and it was low grade, so she is very unlikely to have any further problems with it.

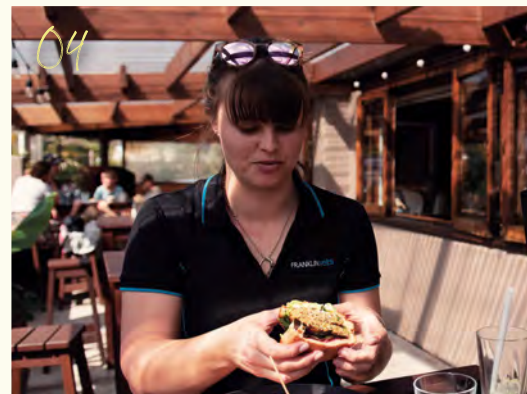
02



▼03 After surgery, I head off to my afternoon farm visits. Each of the large animal vets has a ute for use during work hours and for on call. On this day, I drove through Tairua en route to the farm and decided to stop and order some lunch while I caught up with my emails. We're lucky here with our location allowing us to enjoy some great scenery on the drive and occasionally dolphins on the Coromandel Coast if we're lucky.



03



▲04 I stopped at Manaia Café in Tairua and branched out trying some plant-based food – it was okay! Burgers for lunch definitely isn't an everyday thing, but when you have the chance to stop, you need to make the most of it. I often take dinner leftovers for lunch and eat them where I can between jobs.

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◀05 Here I am on a farm visit, listening to a cow's heart. I was examining her as she had a bit of swelling and, after an exam and some microscope work, confirmed it was a haematoma. Other things that farm visits often involve are things like pregnancy testing, calving and surgeries.

▼06 I think we all know what's about to happen here ... I'm about to be shoulder deep in a cow. This is what my dad thinks I do all day every day! Which isn't true, but it's a necessary part of the job.



07

▲07 I'm finishing up my farm visits for the day here and having a laugh with James, one of the farmers, and Misty the farm dog. Misty had a broken leg once that we fixed, so it's nice to see her still out working with the cows and doing well!

I typically finish work between 5 and 6pm. My after-work activities are pretty low key. I used to play a bit of social sport like

netball and soccer, but I've had to stop after rupturing both ACLs (albeit several years between) and still working on getting back to full function after recent surgery – I hope to get back into it soon.

Sometimes I'll go to the gym after work or run a lap around the domain. My partner lives in Pukekohe, so sometimes I'll go to see him and make the most of the Auckland restaurants.

When it comes to cooking dinner, during busy times, I like to do meal boxes like HelloFresh and My Food Bag – they're quick and easy for weeknight dinners. Otherwise, I might get takeaway – there's a good Thai restaurant nearby in Thames, or you can sit by the water and enjoy some fresh fish and chips from the wharf. I do enjoy cooking but I tend to attempt cooking more ambitious recipes that take longer (with varied results), so this is usually a weekend activity. ♥





Hospitality's **great pivot**

The food and hospitality business has had a tough year. Even before the pandemic hit, many were struggling to make ends meet, with increasing rents and wage and food costs eating away at already marginal profits.

It became even harder as the country moved up and down alert levels, with constantly changing rules about how cafés and restaurants could serve customers.

As a result, New Zealand hospitality operators have had to get creative, rapidly setting up services like kerbside pickup and home delivery in order to survive.

The value of a good night out

Hospitality New Zealand Branch President (Wellington) Matt McLaughlin says New Zealanders really only



Hospitality is a fickle business at the best of times. Throw in a nationwide lockdown, with increased costs and reduced serving capacity, and you've got an industry in crisis.

Above / Amisfield Bistro and Cellar Door in Queenstown uses glasshouses to provide socially distanced dining

returned to their local cafés and restaurants when the country moved to Alert Level 1, when people were able to dine in without restrictions.

“All the talk over the first lockdown was about supporting local, but when we got to level 3 and people were able to get out – we saw very little trade out of that. People were more interested in takeaways from places like KFC and McDonald’s, which was disappointing.”

According to Matt, level 2 didn’t prove much better.

“We found people were still cautious and it was difficult for businesses to remain profitable with the restrictions still in place.

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"It was only when we moved into level 1 that Kiwis really supported local businesses again. That reinforced to us that people are looking for an experience when they go out – to interact with the table next to them and feel safe to move about within the venues," says Matt.

He applauds businesses that found creative ways to pull in customers by using digital technology or offering new services.

"A lot of places obviously put a focus on takeaway meals, which many had never offered before. Some applied for off-licences to serve fresh craft beer to take home. I saw some really neat initiatives using technology, including booking systems where people could join a virtual queue so they didn't have to wait in line, and things like interactive quiz nights. Every effort was made to try and enhance the customer experience," he says.

Matt says the industry is now gearing up for a big summer season.

"When the sun starts shining, we as an industry could be in for a big summer of trade. We've got through the worst of things, and we just need to hang in there. I hope to see event calendars across the country filling up with exciting gigs, concerts and sporting events to bring even more punters out," he says.

Private dining experiences

Amisfield Bistro and Cellar Door in Queenstown responded to the pandemic by installing private glasshouses in their outdoor space – an initiative that serves more than one purpose, according to Amisfield Marketing Manager Richard Birkby.

"Firstly, they allow us to create more 'indoor' space as we've had to space people out within the building due to COVID-19 restrictions. Secondly, they



01



02

allow us to seat people outside on cooler days, both of which help our ability to meet demand," he says.

With businesses having to find new ways to operate under the 'new normal', Richard says creative solutions like the glasshouses have opened their eyes to other ways they could use the spaces available on their property.

"This idea of exploring your own backyard has really resonated with Kiwis and with people unable to travel overseas. Despite the lack of international visitors, we've seen really strong visitor numbers at both the cellar door and at the bistro in the past few months," he says.

Community is key

Restaurant owner and chef Asher Boote's philosophy has always been to operate from a place of integrity and to focus on building close connections with the communities where they operate.

Asher owns a number of Wellington establishments, including Hillside Kitchen & Cellar, The Ramen Shop, Daisy's (formerly Tinakori Bistro) and BÖL (formerly Karaage Burger).

"Since restrictions were lifted, we've been seeing our regulars plus a few more new faces. The support has been great – we really appreciate it. That being said, we really value those people who have consistently supported us for a significant period of time, and we put that down to the community we've built," he says.

One of Asher's sites was due to be sold before COVID-19 came along. But he revisited his plans and took the pandemic as an opportunity to try something different.

What was Tinakori Bistro reopened as Daisy's, offering a more casual neighbourhood dining experience serving up traditional Kiwi fare with a modern twist.



01 / Wellington's Tinakori Bistro rebranded to Daisy's post COVID-19
 02 / Amisfield Bistro's glasshouses double as a space to eat indoors on cooler days
 03 / Daisy's offers a casual neighbourhood dining experience

This idea of exploring your own backyard has really resonated with Kiwis and with people unable to travel overseas.

Richard Birkby, Amisfield Marketing Manager

"The public reception of Daisy's has been really good. But sometimes you just don't know when you've got it right, and you need to give things a bit of time to see if they are going to work long term," he says.

With the hospitality industry facing an uncertain future in the short to medium term, Asher says adaptability will be the key to success.

"I can see how unsustainable the traditional hospitality model has become and why there's so much turnover in

the industry. I think it comes down to hospitality businesses not adapting fast enough. In this industry, you've got to be able to keep up with your market. Building trust in the community and being able to refine and adapt what you do even when you're well established is so important.

"For example, at Hillside, we turned the restaurant vegetarian three years ago. We refined what we offered so there was a distinct reason for people to choose to dine at Hillside, and it has paid off hugely," he says.

Fine dining to a home cooked meal

During lockdown, Alex Davies, chef and owner of Christchurch eatery Gatherings, was cooking more at home and was inspired to redesign his restaurant's menu.

"I had this big realisation that people wanted more home-style dishes, they wanted something more meaningful. Good food with good ingredients, presented in a way that's more sociable," he says.

Gatherings now offers a more family-style sharing model, where a whole fish is the 'centrepiece' of a meal and wine is just as much the focus as the food.

"It's more intimate and social, giving people more time to focus on each other rather than us trying to show off the magic we can create with food. It's more about our guests being together than it is about us," he says.

The result is something more relatable and memorable for diners.

"A customer can come here and have comforting meals like a whole fish with a green salad but also try something new – like a vegetable they've never tried or even heard of before. It's opening people up to a wider repertoire of dishes they might not usually try, in a comfortable way," he says.

Alex found his community to be very supportive, with more people than ever venturing out to dine in the winter months.

"I think people now realise the value of what we're doing. They want us to be here and to stay here. I also think people are just enjoying being out more and realising the benefit of having these spaces available to socialise outside their own home," he says.

Alex also highlights the importance of hospitality businesses making a concerted effort to support local by sourcing suppliers in their own communities.

"It's so important to support other local people in this industry, working with local farmers, fishmongers and buying produce from farmers' markets. If we expect people to support local by putting money in our pockets, then we need to put money into the local suppliers' pockets too.

"It's all about community and keeping it local." ♥

In review

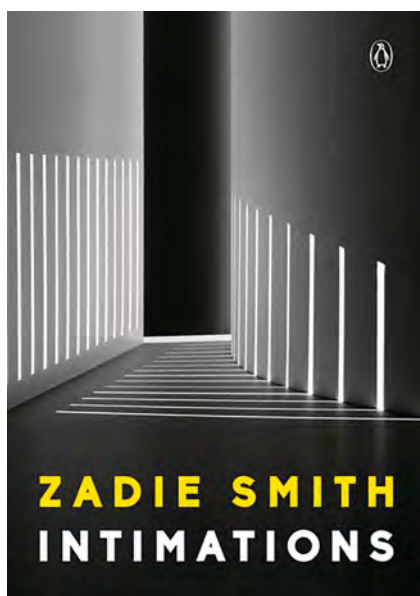
Book reviews by Sarah Chandler



INTIMATIONS

by Zadie Smith
Penguin / RRP \$16.00

Six short but generous essays make up Zadie Smith's latest offering, written from New York and London in the early months of the COVID-19 pandemic. Essays are often written to put forward a position or argument, but what is striking about *Intimations* is Smith's hesitant, meandering and often self-doubting perspective as she organises her thoughts and feelings about life in lockdown. With curiosity and compassion, Smith describes characters from her Manhattan neighbourhood; details the best traits of her family members, teachers and friends; and explores the virus as a metaphor for racism in America. Highly recommended.



RODHAM: A NOVEL

by Curtis Sittenfeld
Double Day / RRP \$37.00

Written from the point of view of the former First Lady and US presidential nominee Hillary Rodham Clinton, this novel asks, "What if Hillary hadn't married Bill?" An alternative history of Hillary Rodham's life and career, the book seems frivolous at first, but Curtis Sittenfeld is such a fantastic writer that it's easy to get swept up in her compelling blend of fact and fiction. While Sittenfeld presents us with some truly cringe-worthy sex scenes between a young Hillary and Bill and a few too many references to our heroine's anxiety-induced diarrhoea ahead of public speeches, *Rodham* is a rollicking good read and a sympathetic portrayal of one of the most prominent women in US politics.



FAKE BABY

by Amy McDaid
Penguin / RRP \$36.00

In her debut novel, Aotearoa writer and neonatal nurse Amy McDaid presents a snapshot of three people struggling with their mental health in contemporary Auckland over a period of nine days. Pharmacist Lucas has made a massive mistake at work, Jaanvi has impulsively stolen a doll to replace her dead baby and Stephen drifts in and out of institutions as he battles the demon of his long-dead father. While the three characters are not known to each other, they are connected through other minor characters in the novel as well as their troubled paths. McDaid is most successful in her portrayals of Lucas and Jaanvi. The book is less successful in its presentation of Stephen through his complex streams of consciousness.





I AM GRETA — MOVIE

Directed by Nathan Grossman

I Am Greta tracks the meteoric rise of Greta Thunberg, the Swedish teenager who became a household name for her staunch position on the climate change crisis. It explores how her solitary school strikes snowballed into an international movement. It gives viewers a peek behind the curtain at the adversity, bullying and condescension the autistic Thunberg has faced from global leaders and the pressures she faces now as a 17-year-old with the weight of the climate's future seemingly resting on her shoulders.



DEAR WHITE PEOPLE — TV SERIES

The popular Netflix series *Dear White People* is back this summer for its fourth and final season. A spinoff from an acclaimed film of the same name, *Dear White People* follows a group of black students and their interactions with the predominantly white students of the fictional Ivy League school Winchester University. The show focuses on racial tensions and injustices, white privilege, systemic racism and the black lived experience – all topics leading the news with the rise of the Black Lives Matter movement in 2020.



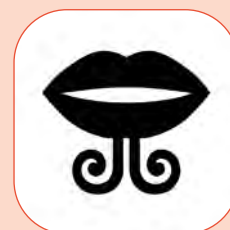
JULIE'S LIBRARY — PODCAST

Actress Julie Andrews's podcast *Julie's Library* is going to be a saviour on summer road trips. Listen along as Julie and her daughter – children's author and educator Emma Walton Hamilton – read aloud their most-loved children's books, both old and new. Each story is animated with sound, music and activities, making it perfect in-car entertainment for little ones and adults alike.



KŌRERORERO — APP

Want to incorporate more te reo Māori in your daily vocabulary? Auckland University of Technology's Faculty of Māori and Indigenous Development – Te Ara Poutama – has developed this app to make that aspiration easier to achieve. Kōrerorero means 'conversations', and the app is an interactive learning tool to teach te reo Māori through listening, repetition and learning vocabulary and phrases that can be easily introduced into real-life situations.



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