

# on mas

SPRING 2019

## The remarkable lives of MAS Members

**Good living** Creativity / Flexing your creative muscles as an adult

**Professional life** Insurance / The early days of insurance in Aotearoa

**Money** Investment / Money management tips across the generations

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# on mas

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

## SUSTAINABLE PRODUCTION

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



## From MAS

This issue we've chosen creativity as our theme. Creativity has never been more valued in our society – many employers list it as one of the most valued personal attributes in the new world of work, and society is coming to understand the positive impact that creative expression can have on an individual's emotional and physical personal wellbeing.

Of all the attributes that distinguish us from other animals, it is perhaps our creativity that marks us out most as human. It's our creativity that pushes us forward. It helps us question the way things have been done in the past and powers our search for new solutions to the challenges we face today. Try to imagine a world without it; for most of us, life without creativity wouldn't be worth living.

In this issue of *OnMAS*, we celebrate the creativity of MAS Members who write books, create art and perform on the stage. We look at the value of nurturing creativity in children and the importance of culture in our lives, and we suggest some way's to flex your creative muscles even if you don't think you have them.

As always, we welcome your feedback and ideas for future issues. Email us at

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

## Mike Davy

MAS, General Manager Marketing and Products

## Te Wiki o te Reo Māori | Māori Language Week 9 – 15 Mahuru | September

Ko te auahatanga te kaupapa mō tēnei putanga o tātou. I ēnei rā kua tino eke te auahatanga hei pūmanawa ki te taumata tiketike rawa i waenga i a tātou – e ai ki ngā kaituku mahi maha ko te auahatanga te pūmanawa e whāia nuitia ana i te ao mahi hou, ā, kua mārāma kē atu te ao ki te pānga ātaahua o ngā whakaputanga auaha ki te hauora ā-ngākau, ā-tinana hoki o te tangata takitahi.

Ina whakaarotia ngā āhuatanga katoa o te tangata, e kia ai he rerekē tātou i te kararehe, ko te auahatanga pea te mea hei waitohu i tēnei mea te tangata. Ko te auahatanga kei te kōkiri i a tātou kia neke whakamua. Hei āwhina te auahatanga i tā tātou whakautu pātai mō ō mua mahi, ā, hei whakahihi hoki te auahatanga i tā tātou rapu ara hou mō ngā take o te wā. Me pohewa tētahi ao kāhore ōna auahatanga; mō te nuinga o tātou, he aha ōna painga.

I tēnei putanga o *OnMAS*, ka noho tātou ki te whakanui i te auahatanga o ngā Mema o MAS he kaha ki te tuhi pukapuka, ki te hanga mahi toi, ki te whakakitekite hoki i te atamira. Ka titiro tātou ki te hua o te poipoi i te auahatanga o te tamariki, me te nui o te ahurea i ō tātou mahi i te ao, ā, ka whakaputaina ētahi huatau mō ngā huarahi whakamārōro i ō uaua auaha, ahakoa pōhēhē pea koe kāore kau ō kahanga auaha.

Rite tonu ki ngā rā ki muri, whakamōhiotia mai ō urupare me ō whakaaro mō ngā putanga o ngā rā e tū mai nei. Īmēra mai ki a mātou ki [onmas@mas.co.nz](mailto:onmas@mas.co.nz)

## Mike Davy

MAS, Kaiwhakahaere Matua  
Whakatairanga, Hua Hoko

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spring 2019

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MAS members Renée Liang (left) and Michele Powles discuss their creative side hustles

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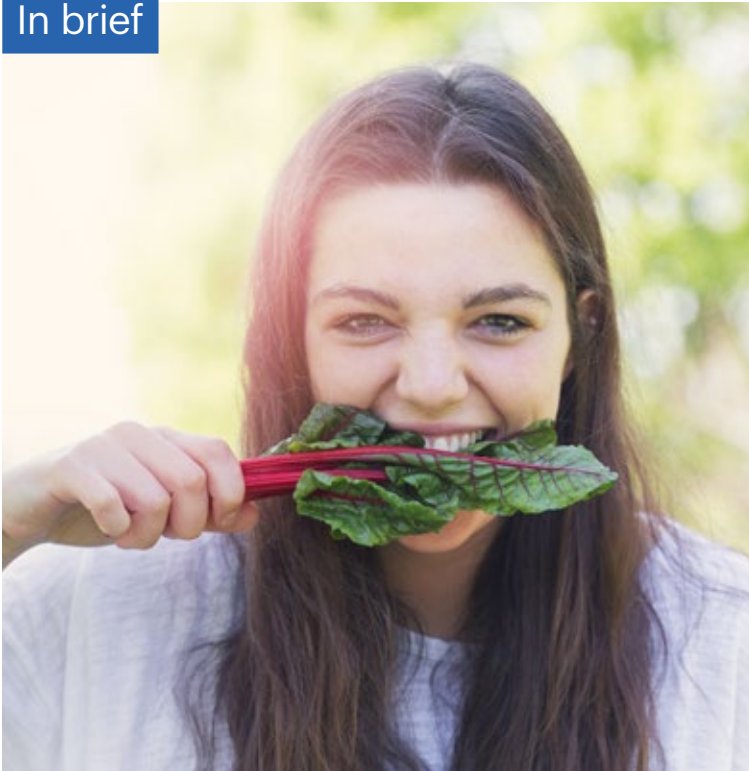
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# News briefs

## In brief



## Smaller footprints

Eating a plant-based diet, avoiding air travel, living car-free and having smaller families have been found to be the actions that most substantially decrease an individual's carbon footprint. The study, published in the journal *Environmental Research Letters*, analysed 39 peer-reviewed papers, carbon calculators and government reports to calculate the lifestyle choices that would have the greatest impact on reducing greenhouse gas emissions. The study's lead author Seth Wynes says the study will help people make informed choices. "For example, living car-free saves about 2.4 tonnes of CO<sub>2</sub> equivalent per year, while eating a plant-based diet saves 0.8 tonnes of CO<sub>2</sub> equivalent a year. These actions, therefore, have much greater potential to reduce emissions than commonly promoted strategies like comprehensive recycling (which is 4 times less effective than a plant-based diet) or changing household light bulbs (8 times less effective)."

## What's on

### HAPPY BIRTHDAY BILBO/

22 SEPTEMBER

Celebrate Bilbo's and Frodo's birthdays where the adventure started – Hobbiton's The Shire. International Hobbit Day has been celebrated since the late 1970s, and the Hobbiton movie set in Matamata is the place for die-hard fans to mark the two hobbits' birthdays. The day includes a tour of the set at dusk followed by some traditional Middle Earth fare at the Mill Marketplace, a bustling vibrant market experience.



*Right and below /  
The hobbit holes of  
Hobbiton. Images  
courtesy Tourism NZ*



# OnMAS's compostable wrapper

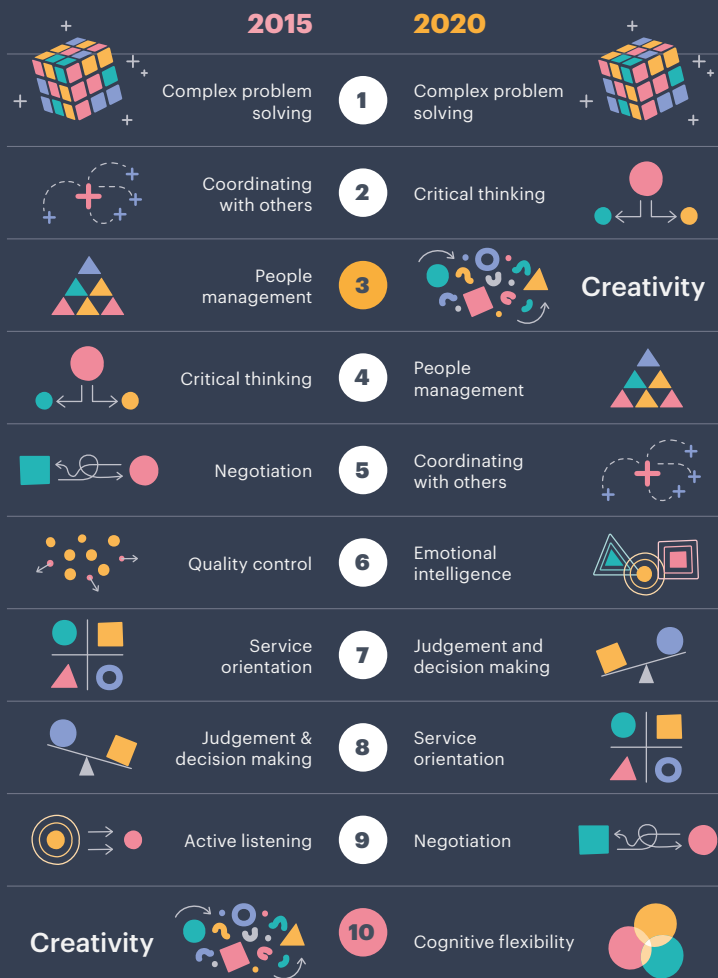
Members have asked us why their issues of OnMAS arrive wrapped in what looks like plastic. We use a 100 percent degradable flow wrap material that quickly breaks down when it's exposed to any combination of heat, light, oxygen and other stresses. Once this has taken place, it is converted into carbon dioxide, water and biomass by micro-organisms allowing biodegradation to occur over a matter of a few months to a couple of years – a far cry from other soft plastic in landfill taking up to 1,000 years to degrade. Throw your flow wrap out in your normal rubbish safe in the knowledge it isn't causing harm to the environment – just another way to demonstrate MAS's commitment to sustainability.

## CORRECTION

In the Winter issue of OnMAS, Dr Beena Hegde was incorrectly quoted as suggesting the practice of yoga may be of benefit to people with a family history of bowel cancer. Dr Hegde's belief is that yoga does not prevent any specific medical conditions but rather that yoga has a place in reducing stress and improving overall wellbeing. The error is regretted.

## Fast facts: Creativity

Creativity is the third-most important and in-demand skill according to World Economic Forum's Future of Jobs report, which looks at the skills most required for the next five years.



## WOWZA /

26 SEPTEMBER –  
13 OCTOBER

Part Cirque du Soleil, part Broadway play and part avant-garde couture show, the World of Wearable Art (WOW) is a showcase of creativity in the capital. The combination of an international design competition, WOW's annual spectacular theatrical show is seen by 60,000 each year.



## EXCITE FOR CIDER/

16 NOVEMBER

The fourth annual New Zealand Cider Festival is being held in Nelson, which produces more than 50 percent of the country's cider due to its optimum apple-growing conditions and high concentration of cideries. Nelson was described by National Geographic as "heaven for cider seekers", and visitors will get to choose from a selection of around 80 ciders as well as enjoying entertainment and artisan food stalls.

# MAS Members' *remarkable lives*

Professionals across the country are proving that you can have creative side hustles as writers, playwrights and artists no matter what line of work you do and how busy you are. Some of them are spending their evenings and long weekends writing novels that draw on personal experiences from their careers, while others have taken the bold step to split their time between their medical career and a more creative one in the art world.



## **Finding the time to breathe (and write)**

There is one skill that Renée Liang uses in both of her careers as a doctor and a writer: the art of storytelling.

Auckland-based MAS Members Renée Liang and Michele Powles are co-authors of *When We Remember to Breathe*, a book about motherhood. The two women had the idea for the book when they realised they were both pregnant with their second child at the same time.

*When We Remember to Breathe* is a collection of poetic and often hilarious essays about “mess, magic and mothering”. The book details the shared experiences of Renée and Michele as they overcame the challenges and triumphs of modern motherhood.

## **Exploring other interests**

Renée is a paediatrician, poet, playwright, medical researcher and arts journalist. While she has always had an interest in writing, her medical studies took priority in her early 20s.

After she completed her specialist training in paediatrics, she took a sabbatical year to explore the arts and discovered a second career that she loved equally.

“I started with performance poetry, then discovered theatre and started writing short plays. From there, I was encouraged to write longer plays by the welcoming local arts community that I found.

“I was surprised to find how much my work gained attention, as at that time, there weren’t many other Chinese New Zealanders telling their stories.”

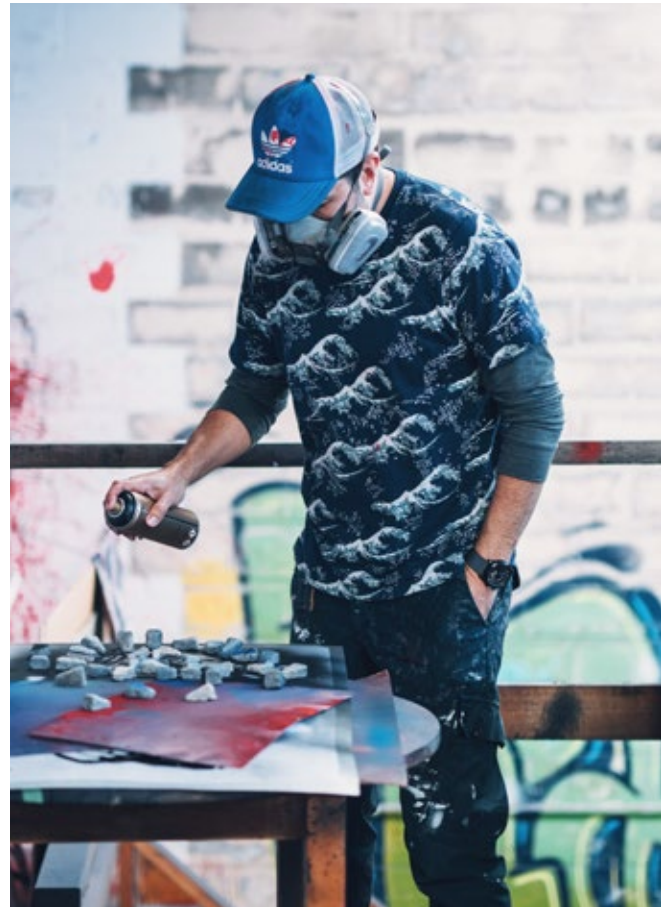
Renée says her writing made her a better doctor.

“Now I consider myself a triple-careerist. Writing isn’t just a hobby for me, I take it very seriously and I wonder if, in the long run, it will have more of an impact than my work in research and medicine,” says Renée.

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*Opposite page clockwise from top left / MAS Members Michele Powles, Brad Novak, Renée Liang and Andrew Corin*









01



02

**A writer is really good at looking for layers underneath the surface, and doctors are good at that too.**

*Renée Liang*





01 / Renée Liang and Michele Powles bond over stories of motherhood and modern life

02 / When We Remember to Breathe is available from magpiepulp.com

### Pregnancy partners

When Michele approached Renée suggesting they work together on a new project, Renée saw it as an opportunity to remember this special time in both their lives and says she regretted not writing down her thoughts during her first pregnancy.

“I went back to work after six weeks with both my kids, and even though it was sometimes hard to find time to write, having Michele there was really encouraging. I used to balance the computer on the breastfeeding pillow and write while feeding,” says Renée.

She says that medicine and writing use a similar skill set and are complementary careers. Both are focused on storytelling. As a doctor, she asks patients to tell her their story, she learns about their history and finds the strands that require work.

“A writer is really good at looking for layers underneath the surface, and doctors are good at that too. Working in both industries, I found that I was honing skills that carried over to both of my careers,” says Renée.

### Collaborative writing

Michele, a dancer, novelist, screenwriter and producer, says she and Renée knew each other from writing festivals but it wasn't until writing the book together that they became close friends.

“I'd been wanting to write about my children but hadn't had the time or the focus. I read a book of poetry by two Canadian poets in a conversational style, and I thought we could do something like that. I would write a paragraph

and she would write back – it wasn't necessarily going to be a book initially, just a way to record this time in our lives,” she says.

This is the most personal book Michele has written, and she was nervous about how it would be received by the public.

“I often write fiction, so writing this was much more personal. I'm glad it has been received warmly.

“It's helpful for many readers that we discuss different approaches to parenting and different circumstances in the book. Despite both being working mothers, I am the primary caregiver in my family, and Renée's husband is the primary caregiver in her family,” says Michele.

### Public health to international artist

It was a visit to the Tate Modern in London that changed Brad Novak's life.

As a young man, the Auckland-based public health physician had never taken an interest in the arts at school. Once he expressed an interest in medicine, he was diverted down that science route and never considered more creative subjects.

But while he was on his OE with his wife Katrina, she exposed Brad to art in a form he never thought was possible.

“I thought art had to be realism. I thought if you can't paint a photograph, it's not real art. Two hours in the Tate

<<

Now 12 years into an arts career, Renée has collaborated in an opera with composer Gareth Farr for Auckland Arts Festival 2018, toured seven award-winning plays to cities around New Zealand, won *Next Woman of the Year* for Arts and Culture and received an MNZM for her work in community arts initiatives promoting social cohesion and identity.

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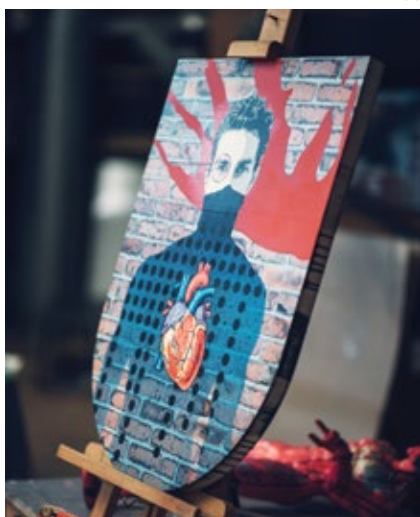
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Modern Art Gallery and my life changed. It was like a lightning strike, it unlocked something in me.

“It took me a few hours to take it all in and then something just clicked. I started to realise that art can be ideas and not just a pretty picture,” says Brad.

That visit changed the trajectory of Brad’s career. Now an internationally renowned pop culture artist, through his New Blood Pop series, Brad explores his central theme of The Digital Dilemma – that we think technology is making us happier and connecting us better, when in fact it’s doing the opposite. Brad was the first artist in New Zealand’s history to exhibit in the same show as Andy Warhol, Keith Haring, Mr. Brainwash and Banksy in Toronto, Canada. He regularly exhibits in the USA, the UK and New Zealand.

03



... giving yourself permission to do something else that you love is really important.

Brad Novak

### Making time for passions

Art has become a huge part of Brad’s life. He spends two days a week on his medical work and three and a half days a week working on his art.

The decision to transition from full-time public health physician to part-time artist was a gradual and considered one, which had to work for him and his family.

“I always wanted to do more with my art. I wasn’t happy doing it just as a hobby. There was an internal conflict. I asked myself, ‘Can I swap some time doing medicine to do art?’

“I had no negativity from any of my colleagues when I decided to go part-time. Most of them already knew that I was an artist, and they were very supportive.”

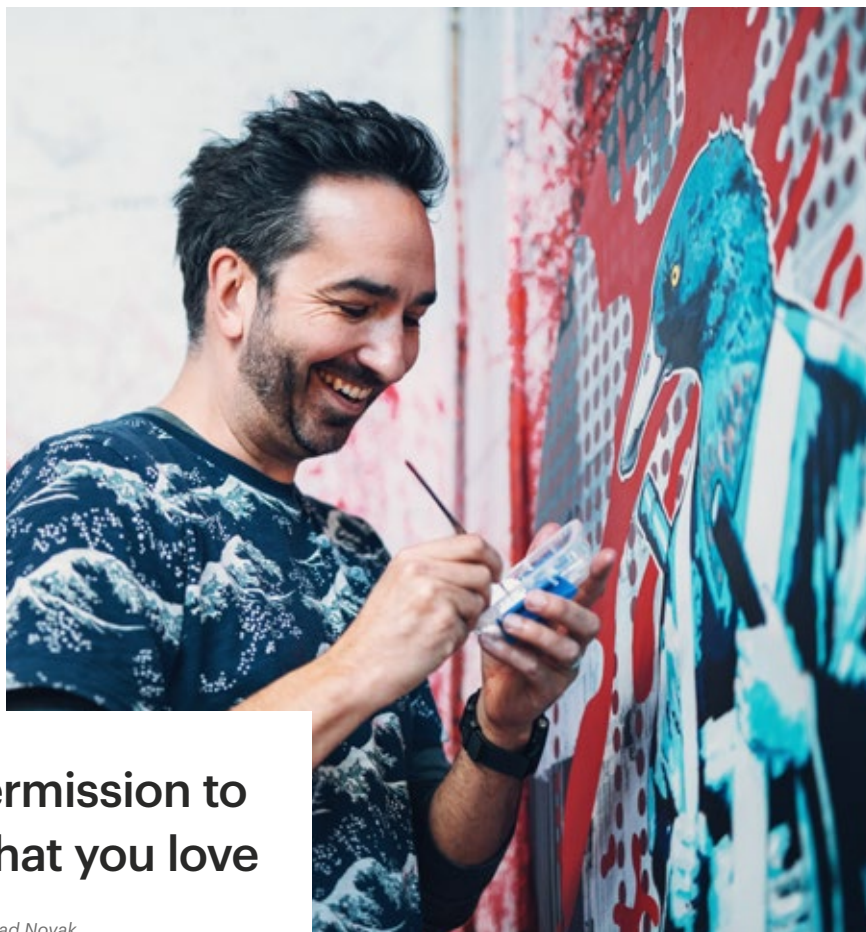
### Trying new things

Brad thinks it’s important for doctors to have something outside of medicine just for themselves. Things like cycling, running, painting, playing an instrument or writing are a great place to start if you don’t know what your creative interest is yet.

“Doctors are not one-dimensional people. Even in medical school, I had friends who were singers, performers, in bands and expressing themselves creatively.

“I think a lot of it is mental – giving yourself permission to do something else that you love is really important. Just because you’re a doctor doesn’t mean you can’t be an artist too,” says Brad.

04







05

### Midlife crisis leads to new career

An epiphany at a midlife crisis-themed dress-up party propelled doctor Andrew Corin into a new career as a writer.

Andrew is a primary care specialist based in Tauranga, a career he has been in since 1996, while also running a primary care-based clinical research unit. He had dabbled in writing as a side project, from travel stories to short fiction, but this year he decided to take writing seriously.

“My wife Kathy and I had a party a few years ago, and the theme was ‘midlife crisis’. I dressed up as a writer, and it actually made me stop and think,” he says.

After his revelation at the party, he decided to enrol in some creative writing papers at Massey University. He completed the papers in his spare time, finding it surprisingly easy to squeeze in study on top of his already overflowing schedule.

“I’m an exceptionally busy person. I work as a GP, I do clinical research, I sit on a couple of advisory boards and local boards, I have a small avocado orchard and a family.

“It’s challenging to find time to do other things. I know that most of my colleagues feel emotionally, physically and mentally exhausted at the end of the day – myself included.”

### Using the other side of the brain

Despite his heavy workload, he found it surprisingly easy to pick up extra study during weekends and evenings.

“As soon as I sat down to do it, I engaged a part of my brain that had a lot of capacity – the energy and enthusiasm came easily. I was giving space to an aspect of myself that hadn’t been exhausted and was waiting for an opportunity to express itself,” he says.

This year, Andrew has published *This Old Stick*, his first collection of short fiction. The book honours older people through telling their stories – a theme that has emerged from his work as a primary care specialist. He draws on his past experiences with older patients, though the stories are works of fiction.

“There really is an art to what we do in medicine, learning to embrace the artistic side of our profession. Writing *This Old Stick* was a way of me embracing that side of my job and giving myself some personal satisfaction and a social mission – around valuing the elderly in our communities,” he says. ♥

- 03 / A piece from Brad's new series *The Digital Dilemma* – read about it at [newbloodpop.com](http://newbloodpop.com)
- 04 / Internationally renowned pop culture artist Brad Novak at work in his art studio
- 05 / When he's not writing, Andrew Corin is hard at work as a primary care specialist

## ANNUAL CONCERT OF NEW ZEALAND ASSOCIATION OF ARTIST DOCTORS

The annual concert of the New Zealand Association of Artist Doctors, supported by MAS, is back again for 2019. Each year, a group of talented doctors take to the stage and flex their creative muscles. Artists, sculptors, photographers, handcrafters or jewellers exhibit in the Art Show, and musicians, dancers, singers or comedians perform in the concert.

The next Christchurch concert will be held on 21 September at the Aurora Centre, Burnside High School, Christchurch. Art exhibition from 6.15pm, concert starts at 7.30pm.



**When We Remember To Breathe** Michele and Renée have offered a code for MAS Members to get free shipping when they purchase the book from [magpiepulp.com](http://magpiepulp.com). Use code ONMASSPECIAL as a code for free shipping.

***This Old Stick*** can be purchased via [drcorin.nz](http://drcorin.nz). Shipping is free.





Dr Alexandra Muthu

## Protecting health and wellbeing

Occupational and environmental physician Dr Alexandra Muthu believes more needs to be done to protect the physical, mental and emotional health and wellbeing of all New Zealand workers.

In a recent editorial for the ***New Zealand Medical Journal***, Alexandra highlighted the specific issues that face medical professionals, stating “caring for others should not come at the expense of the caregiver’s own physical, mental, spiritual and social wellbeing”.

And she’s working to highlight the risks many other workers are under, such as those at risk from engineered stone benchtops. Alexandra, a MAS Board Member, discusses what she believes needs to be done to improve outcomes for Kiwi workers.

**What can be done to improve the lives of medical professionals?** We need to start by valuing the people who are providing healthcare in New Zealand and acknowledging they have the same need to be cared for, to be healthy, and to have a good life both at work and outside of their work.

Doctors are often worried about their confidentiality, especially with mental health issues or if they believe their credibility or career might be at risk. I believe we need to establish an online front door where practitioners can get advice and find out what support is available to them from various providers. There are a lot of great supports out there, but no one knows how to find them. I'm working on progressing this with like-minded people.

**Occupational medicine is often overlooked but an important part of the solution for the care of workers – why is that?** Occupational physicians could collaborate and support rehabilitation and return to work. We're experts in the interaction between health and work, but we're a small speciality without public funding for non-accidents and are often missed from the treatment team. I find it heartbreaking when I hear stories of doctors with physical or particularly mental health issues who stopped working because they don't think there's another option or they don't have advocates.

One problem is many workplaces see it as a risk to have someone return to work with a known issue – but returning to work is good for mental health, and having someone quickly re-engage with work improves long-term outcomes. At the other end, I believe there's an obligation to reduce the risk of physical and mental illness and injury in the first place. Occupational medicine has a key role in looking at systems and culture to optimise healthy work and healthy workplaces and then to ensure, when illness

or injury does occur, the person receives appropriate rehabilitation plus advocacy with their employer to get back on their feet.

**Why do you believe there needs to be more reporting done around medical professionals' mental health, particularly suicides?** No one is keeping the data on doctor suicides so it's hard to know how big the issue is and the hidden cost of it. I believe it is similar in other industries including vets and dentists. I know of several doctors who have committed suicide in the past few months yet there's no one doing a system-wide investigation, which is unacceptable. It should be a sentinel event for a workplace. We know you may see a cluster and there

damage and then a second latent period to developing symptoms. We've recently found out chest X-rays and lung function tests don't reveal the damage until it's too late. A recent case-finding study in Queensland found that, of 600 stonemasons, over 150 had confirmed silica-related lung disease. We have brought together a New Zealand Dust Diseases Taskforce with support from the Ministry of Health, WorkSafe, ACC and all my wonderful clinical colleagues. We are working on the clinical pathway and raising awareness. It has been difficult to get traction as although we have responsive regional public health services we don't have anything funded that parallels them for occupational health – yet.

## Caring for others should not come at the expense of the caregiver's own physical, mental, spiritual and social wellbeing.

Dr Alexandra Muthu

are additional pressures put on colleagues left behind, but we're still not doing anything about it. Healthcare workers are expected to soldier on. I've started trying to gather the data so we can have informed discussions.

**You're also working on raising awareness for the dangers to stonemasons of working on engineered stone benchtops.**

**Can you explain the issue?** This is an emerging issue that in a lot of ways is worse than asbestos. People working on high-silica engineered stone benchtops for kitchens and bathrooms are at really high risk of lung disease because the tiny silica dust particles get into the lungs and cause silicosis, cancer, autoimmune disease and kidney disease. There's a latency between exposure and

**Engineered stone benchtops are currently popular. Do you believe their use is an ethical issue people should consider for the health of those working in the industry?** Yes I do. I think raising awareness could have an effect similar to what the Tearfund Ethical Fashion Guide is having on a growing consumer shift away from fast fashion. These workers are young people in their 20s to 40s often with young families, and they're significantly unwell. Some need lung transplants. Why should we care? We should care because we're exposing people to unnecessary risks and it's killing people. We need to assess whether these benchtops can be created safely with more stringent standards. If they can't, we will need to find an alternative. ♥

# The early days of insurance in Aotearoa

A story in English and te reo Māori from a 1858 edition of *Te Karere Māori* | *The Māori Messenger* illustrates early discussions on the importance of insurance more than 160 years ago.

The piece, published on Papers Past, looks at the impact of fire on ships and in homes, offering advantages of “insuring property against fire as well as ships against wreck”.

Te Ara – The Encyclopedia of New Zealand says early colonial Aotearoa was full of risk with a dependence on coastal shipping due to a lack of roads and dispersed population resulting in shipwrecks and fires at sea. Our largely wooden houses and buildings were also prone to fire, and workplace accidents were common due to large numbers working in mines, mills and other risky workplaces.

The *Te Karere Māori* | *The Māori Messenger* story explains that, due to Auckland’s building stock being largely wooden structures, the rate of insurance is higher than other places but that it will vary depending on whether the structures are detached or connected to each other.

Te Ara reports that a fire in July 1858 destroyed a whole block in central Auckland. “Agents for British fire and

general insurance companies appeared in New Zealand by the early 1850s but could not meet the growing demand for coverage against the high risk of fire. This provided an opportunity for local businessmen.”

The Māori translation uses the words ‘inihūa’ as a transliteration of ‘insure’, a word still in use today. ‘Inihuatanga’ is used for ‘insurance’. While it is based on the sound of the English word, it is likely it was chosen as the Māori word because it included the word ‘hua’ meaning ‘product, benefit, outcome, interest’ as well as ‘fruit’ and ‘egg’. It includes an explanation of the concept of insurance that was not translated into English.

“Ko te tikanga o tēnei kupu, he moni e whakaritea ana e te tangata nōna taua taonga, whare rānei, kaupuke rānei, ka tahuri rānei tōna kaupuke; ko ngā utu māna ki taua runanga he mea hōmai e ia i roto i ngā tau katoa, a rokohanga rawa e te aitua, wera ana tōna whare tōna aha, nā ka whakaputaina katoatia mai e taua runanga inihua ngā moni i whakaritea.”

“The meaning of this word is money allocated by someone who owns valuable possessions, such as a house or a ship and given to an insurance company against the possibility of the house burning or the ship sinking; a fee is paid annually so that should disaster fall, and for example the house burn down the insurance company will pay all the money required to make good the loss.” ♥

*Opposite / The 1858 excerpt from Te Karere Māori | The Māori Messenger talks about the importance of insurance*



Many 19th-century insurance companies **had their own fire brigades**, to fight fires in the buildings they insured. The first duty of a brigade captain called to a fire was to inspect the metal plate on the building that identified the company it was insured with. If it was not his own company, the brigade returned to their fire station.



Te Ara



bushels apples, 34 tons potatoes, 17 cwt. onions, 20 bags flour, 20 lbs. honey, 150 lbs. butter, 140 lbs. lard, 23 cwt. salt pork, 4½ cwt. bacon, 2 kits dried fish, 5 tuns sperm oil, 115 tons kauri gum, 12 tons towai bark, 260 tons firewood, 400 posts and rails, 16,000 shingles, 2 boats, 2 pigs, 9 sheep, and 26 head of cattle.

The number of vessels that have departed for the coast have been 29 of 712 tons, with 37 passengers, and the usual amount of trading cargoes.

Trade has been very dull; and not a little depression has followed upon the heels of the late disastrous fire, in which many industrious and deserving persons have been severe sufferers, and which has entailed a large amount of destruction on those whose shops and dwellings were not insured.

It may not here be out of place to say a word or two respecting the nature and advantages of insuring property against fire, as well as ships against wreck. Insurances against fire are almost always effected by large and wealthy companies, mostly resident in England. In Auckland, in consequence of the buildings being for the greater part of wood, the rate of insurance is higher than in other places, and varies according as the houses are detached for or connected with each other. The person insuring, say his house and furniture, for the sum of £1000, will have to pay 12l. 10s. every year if it be built of brick and slated, and a larger sum if built of wood and shingled. Should House and furniture, at the time of this insurance, be burnt down or destroyed, the Insurance Company is bound to make good all the losses, so that by this wise and provident arrangement persons who run the risk of being ruined in a moment have the means of guarding themselves against the unforeseen destruction of their property. Insurance Companies are generally very rich, because, although they have occasionally very serious losses to pay, the great number of persons who every year insure, and who escape from the disastrous effects of fire, tend to swell their coffers in a surprising manner. Property to the extent of 10,000l. is said to have been insured upon the recent occasion. On the other hand, property estimated at from 15,000l. to 20,000l. has been lost in consequence of the owners not having insured the same.

tika, 29 kaipuke, 712 tana, 37 tangata eke, me nga taonga.

E ngoikore rawa ana te mahi hokohoko inaianei, na te weranga o te taone tetahi wahi, he tokomaha nga Pakeha mahi pai o te taone kua rawakoretia i tenei mea, a he nui hoki nga moni kua ngaro o te hunga kihai na i *inihua* i o ratou whare.

Me puaki pea i konei etahi kupu mo nga pai o tenei mea o te *inihua* i te taonga, mo te weranga mo te aha, i te kaipuke hoki mo te tahuri mo te pakaru ranei. Ko te tikanga o tenei kupu, he moni e whakaritea ana e te tangata nona taua taonga, whare ranei, kaipuke ranei, kia homai e te runanga *inihua* me he mea ka wera tona whare tona taonga ranei, ka tahuri ranei tona kaipuke; ko nga utu mana ki taua runanga he mea homai e ia i roto i nga tau katoa, a rokohanga rawa e te aitua, wera ana tona whare tona aha, na ka whakaputaina katoatia mai e taua runanga *inihua* nga moni i whakaritea. He tokomaha nga Pakeha whai moni e hui tahi ki te mahi i tenei tikanga, ko te nuinga o aua hunga mahi penei kei Ingarani. He tini ko nga whare papa ki Akarana, na reira ka whakanuia nga utu tau mo te *inihuatanga*, he tikanga utu ano mo te whare e tu ana ko ia anake, he tikanga ano mo te whare e tata ana ki etahi atu whare. Ko te tangata e mea kia *inihuatia* tana whare, tana taonga aha ranei, mo nga pauna 1000l., kia homai mehemea ka wera i te ahi, na, me utu e ia i roto i nga tau katoa kia 12l. 10s., me he mea ia he whare pereki tona whare, me he tereti hoki nga toetoe o runga; me he mea he whare papa, ka neke ake nga utu.

Me he mea ka wera tona whare me ona taonga i muri i taua whakaritenga, ara, i te *inihuatanga*, penei ka utua katoatia e taua runanga *inihua*. Ka whai te tangata i tenei tikanga pai, wera ka wera tona whare, ekore e ngaro rawa ona taonga, ma konei hoki ka whai mea tona ringa hei arai mo te aitua. Ko nga Pakeha e hui tahi ana ki te mahi i tenei tikanga, e whiwhi nui ana ki te moni, ina hoki, ahakoa he mea ano ka nui rawa o ratou moni e puta atu ina wera etahi whare, ina tahuri etahi kaipuke, tena he tini ke nga tangata e *inihua* ana i o ratou whare, i o ratou kaipuke, i roto i nga tau katoa, te wera hoki i te ahi, na konei o ratou pouaka moni i hohoro ai te ki, ko nga taonga i *inihuatia* i roto i enei i wera nei, e tae ana ki te 10,000l. e kiia ana. Ko nga taonga kaore i *inihuatia* e whakaarohia ana ka tae ki te 15,000l. ki te 20,000l. ranei, ngaro rawa atu enei, no te mea hoki kahore i *inihuatia* e te hunga no ratou aua mea, ara, aua whare, aua taonga.



# The spider whisperer



02

A life exploring the world of spiders has led writer and bug expert Dr Simon Pollard onto the set of numerous BBC documentaries.

**01 /** The jumping Portia spider, known for its intelligent hunting behaviour

**02 /** Simon in his element, getting amongst nature

**03 /** Simon takes a closer look at a tarantula in Canterbury Museum's Discovery Centre

Sir David Attenborough likens *Portia* spiders to his experience with big cats: despite being only 10mm in size, the tiny spiders have similar behaviours to the large mammals. They stalk their prey, move with enormous speed and dexterity and are natural-born killers.

Dr Simon Pollard knows all about *Portia* spiders. The University of Canterbury Adjunct Professor of Science Communication has been studying the world of arachnids since the age of 20. He says it was while he was studying zoology that he became fascinated with what he calls “perfect creatures of the night”.

“Maybe the seed was sown by my uncle, a psychologist at the same university. He inspired me to be a zoologist from age seven and introduced me to the gothic horror films made famous by Universal Studios in the 1930s and 40s.

“Their many-layered lives satisfied both my gothic passions and my zoological curiosity.”

After a PhD in New Zealand and postdoctoral fellowships in North America, he began sharing his research to a broader non-academic audience through writing and photography, which led to the opportunity to advise on BBC documentary *Land of the Tiger* in the mid-1990s.

“I spent a month in Sri Lanka helping on a sequence where the jumping spider *Portia* was filmed doing what it does best – catching and eating other spiders.”

That wasn't the last time the spiders caught the attention of BBC documentary makers – and for good reason.

“Jumping spiders have eyesight about one-sixth as good as ours, are clever and can even watch movies. *Portia* is especially clever, hunting other jumping spiders and other spiders, and has a special plan for catching each of its victims.”

Simon worked on another documentary, *Spider From Mars*, with *Portia* and other jumping spiders, spending about four months at the BBC Natural History Unit in Bristol that included trips away to collect spiders from locations.

The documentary was narrated by Attenborough and, when scripting, Simon aimed to show how these small spiders have the cunning of mammals.

“Since then, I have worked on three other Attenborough series as a spider whisperer, the last one being *The Hunt*. I coaxed *Portia* to show her skills hunting a web spider as well as a very dangerous spitting spider, which can fire sticky glue out of its fangs and easily trap *Portia*. But using her excellent vision, *Portia* targets a female spitting spider holding her egg sac in her fangs, which silences her glue guns.”

Simon says they needed the *Portia* to catch a web spider by descending from above on a line of silk, a move reminiscent of Tom Cruise in *Mission Impossible* – no problem for this spider.

**Their many-layered lives satisfied both my gothic passions and my zoological curiosity.**

Dr Simon Pollard

“Our star *Portia*, which was named Norma Bates for obvious reasons, immediately climbed above the web spider, descended and killed on cue. In fact, Norma killed on cue every time we needed her to.”

The team had other *Portia* perfect for their roles in the documentary: one sat still for eye close-ups, another jumped on cue, another ran on cue. The results can be found on YouTube by searching “Spider with Three Superpowers”.

Simon says a clip posted on Facebook before the series aired in the UK has had 10 million views.

His work with jumping spiders has led to having a New Zealand native jumping spider named after him in 2017 – *Trite pollardi*.

“I told one it was named after me, but like the *Portia* prima donnas I have worked with in the past, it had other things on its mind and slowly walked away completely uninterested.” ♥





# From Baby Boomers to Generation Z

Money management tips across the generations

The oldest Baby Boomer in the flower-power generation bracket is 72, while the youngest members of Generation Z are just four years old. It goes without saying that the money habits and priorities between the generations are very different.

So what generation are you in and what should you be focusing on? Each generation will have different priorities and money habits – from savvy retirement saving for Baby Boomers to smart and steady elimination of that Millennial student loan debt.

## 01

### BABY BOOMERS

**Aged 54 – 72**

Children of the Silent Generation, Baby Boomers are now in what are referred to as the gravy years of life. Children are grown up and have probably left home, work is winding down and retirement plans are close to fruition or already in full swing.



**Mortgage freedom:** Younger Baby Boomers should ideally be living a mortgage-free life or be well on their way to one. Focus on ramping up repayments and getting rid of any remaining debt so you can forget about the past and focus on the future.

**Forecast ahead:** For the younger end of the generation, it's important to think about what age you might want to retire, then work out your savings and retirement plan with that age in mind. It's good to have something concrete to work towards.

**Self-employed preparation:** You may own your own business and plan to use the money from selling the business to fund your retirement. But make sure you prepare appropriately to make it a sellable asset. Prepare your exit well in advance and create a solid succession plan.

## 02

### GENERATION X

**Aged 38 – 54**

Generation X is otherwise known as the sandwich generation, a busy group splitting their time between caring for their children and their elderly parents on top of blossoming careers at more senior levels in most cases.

**Repay that mortgage:** Focussing on repaying that mortgage should be top of the list for this generation, leaving room for saving for the future.



Younger Generation Xers shouldn't be worrying about that final payment though. The idea is to put a portion of any salary rises or extra money towards higher repayments instead of lavish holidays.

**Emergency funds:** A top tip for this generation is having an emergency fund separate from the everyday savings. This should be tucked away and should ideally hold around three months of household outgoings. If redundancy hits, for example, you'll be in a comfortable position during the job search.

**Be aggressive:** Make sure you aren't being too conservative with your investing as retirement is still a relatively long time away. Maximise investment growth opportunities by ensuring your particular KiwiSaver fund is working hard for you. Speak to your MAS adviser about the best possible fund for your situation.

**Protect that income:** Look into income protection insurance, which will replace a portion of your income if you're unable to work because of illness or injury. This means you'll still be able to meet your financial commitments and keep striving towards that savings goal.



## 03

### MILLENNIALS

**Aged 24 – 38**

More than one million Kiwis are Millennials, making it the biggest generational group by far. Born in the 1980s and early 90s, this generation has never known a time without technology, and they're used to immediacy and opportunity. But it's also the group hardest hit by student loans and debt.

**Student loan:** In New Zealand, student loan debts don't accrue interest, so there's no concrete advantage to paying it off fast. That said, how great would it be to get back a chunk of your salary each fortnight after paying it off? Treat this like any other debt and pay as much of it off as is feasible, not just the bare minimum.

**Home sweet home:** Most Millennials, particularly on the younger side, will be working towards (or at least thinking about) making the big first home purchase so be sure to maximise your KiwiSaver entitlements. After being in KiwiSaver for three years, you can withdraw almost all of your balance for your deposit, so maximising your contributions will mean more money in that pot.

**Save that salary:** You will probably have a regular income at this stage of your life, which gives you some structure to work with for budgeting and saving. By knowing what your monthly incomings are, you can use this certainty to build up some savings separate to KiwiSaver contributions. It's always good to have a safety blanket for unexpected expenses or treating yourself on a rainy day. Don't forget to consider income protection insurance too.

## 04



### GENERATION Z

**Aged 4 – 24**

A generation born into a more diverse and accepting world, members of Generation Z have been told they can be anyone and do anything. Influenced by their Gen X parents, these young Generation Zers have a world of opportunity to look forward to but have steep price inflation and big student loan debts to face as well.

**Don't be tempted:** When you turn 18, it can be tempting to rush off and sign up for your first credit card. The shopping possibilities feel endless. But it's important to resist this temptation as it could result in some hefty debts that follow you for the next 10 years or more.

**A helping hand:** In an ideal world, grandparents and parents would be starting a KiwiSaver for the younger members of Generation Z so they have something to start with when they're older and begin to work themselves.

**Saving routine:** The younger members of this generation might be working their first job and may not be used to saving just yet. Use this time to learn what kind of saver you are and work on trying to turn saving, even in small amounts, into a regular habit when you get paid. ♥

# Creativity

at all ages



**A creative child  
is a resilient one.  
They understand  
that failure is part  
of the process.**

*Dr Sarah Rusholme*





**Opposite /** Dr Sarah Rusholme, Director Children and Young People at Capital E  
**01/** Sarah working with children at Capital E, New Zealand's centre for children's creativity

Expressing yourself creatively and making time for activities that help get the creative juices flowing has been proven to permeate other aspects of life, making us happier, healthier, more rounded individuals.

From a young age, we're encouraged to play, to be silly and imaginative, to colour and paint and create. Then at some point, it just stops for many of us. We get to a certain age where academic success takes priority and part-time jobs suck up all our free time. Before we know it, we are thrown into the depths of dull adulthood – where the realities of life become all-consuming and finding time to be creative falls off the radar.

Creativity is for everyone. It doesn't matter if you're a doctor, a sports person or a student, creativity can add value in ways we don't even realise.

### **Being creative is good for the soul – and for future job prospects**

Children are innately curious creative explorers in touch with their imaginations and typically have no inhibitions about expressing themselves. Dr Sarah Rusholme, Director Children and Young People at Capital E, New Zealand's centre for children's creativity, believes these skills should be nurtured and encouraged for longer in our children so they can become healthier and more successful adults.

"A creative child is a resilient one. They understand that failure is part of the process and developing solutions takes time and perseverance. When creativity in children is boosted, it can help with complex problem-solving skills and critical thinking. These two skills, along with creativity itself, are the three most important skills a person needs

to thrive, according to the World Economic Forum's Future of Jobs Report"," says Sarah.

Being able to think creatively can unlock all sorts of opportunities. People who can engage and understand their creative powers see possibilities and opportunities and can innovate and solve problems in novel ways.

"More and more studies are linking creativity to positive emotional health. A University of Otago study of nearly 700 young people found that a brief daily creative activity was linked to an upward spiral of wellbeing. Helping a child to hang on to their innate creativity could help them grow into stronger, happier and smarter adults, better equipped to face an uncertain future," Sarah says. >>

\*Source: [weforum.org/reports/the-future-of-jobs](https://www.weforum.org/reports/the-future-of-jobs)

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## Embrace your inner child

What about adults? How do we recapture the creative energy that once came so naturally to us? Meg Williams, Executive Director of Tāwhiri, the creative force behind the New Zealand Festival held biennially in Wellington, encourages people to experience the arts in their communities to create room for their creativity to flourish.

“Going to theatre shows, watching live music and attending art exhibitions allows you to have moments away from daily distractions, giving you an opportunity to access emotions that are otherwise repressed in our normal lives.

“When you watch a live performance, there are no distractions. You’re in a dark space, your phone is switched off and it helps you access memories and ideas that you normally wouldn’t in the busyness of day-to-day life,” says Meg.

Music, theatre and art are often still considered as a ‘nice to have’ and viewed as ‘entertainment’ rather than essential wellbeing practices like going to the gym, she says.

“We need to get to a place where people believe that creativity is just as important as physical health – where feeding your mind, emotions and soul is a priority, as well as your body.”

While tapping into your creative side is great for mental health and overall wellbeing, it’s also becoming an increasingly essential skill to have due to technology and automation in the workplace.

“There is increasing automation in a range of industries that is disrupting traditional workplaces and has made creativity more important than it’s ever been. Many skills can be automated, but creativity is a human skill.

“Experiencing art is by no means the only way to build creative skills, but it’s a powerful one. That’s why Nobel Prize-winning scientists are 22 times more likely to engage with the arts than typical scientists. If you want original solutions, arts can help stimulate that creativity,” she says. 💙



Many skills  
can be  
automated,  
but creativity  
is a human  
skill.

Meg Williams



# Flexing your creative muscles as an adult

Picasso once said “Every child is an artist. The problem is how to remain an artist once he grows up.” It’s true. As children, we are fearlessly creative. Turning our cardboard boxes into rocket ships or finger painting a masterpiece – all met with raucous applause from the adults in the room.

But how fragile that fearlessness becomes. Adults easily lose that risk-taking freedom as we encounter a little criticism. And what a shame that is, especially as the wellness benefits of expressing your creativity are becoming increasingly well documented.

Help is at hand though, and it’s why new events and techniques are popping up every day to help us do just that. It seems companies around the world are on a mission to get adults flexing those creative muscles, and there are some standout options to sink your teeth into around New Zealand.



01

## HERE ARE THREE WAYS TO FLEX YOUR CREATIVE MUSCLES

### EVENT / PaintVine

PaintVine gives you the chance to recreate a classic painting like Picasso’s *Guernica* or Banksy’s *Balloon Girl* in a relaxed atmosphere. These events are held in bars in Auckland, Wellington, Christchurch, Tauranga, Hamilton, Dunedin, Napier and Queenstown and give you the chance to grab a glass of wine, relax with friends and maybe even take home a masterpiece. Attendees are guided every step of the way as they put paintbrush to canvas. Tap into your inner artist and learn more at [paintvine.co.nz](http://paintvine.co.nz).



02

### APP / Brainsparker

As we get older, we tend to self-filter our good ideas as the reality of logistics dawns on us.

The result is our creative juices flowing less like a river and more like a dripping tap. Popular creativity app Brainsparker helps people cut through that creative brain freeze. The app presents you with different images and words that help spark your imagination in your daily life or work. The app is available for iPhones from the App Store.



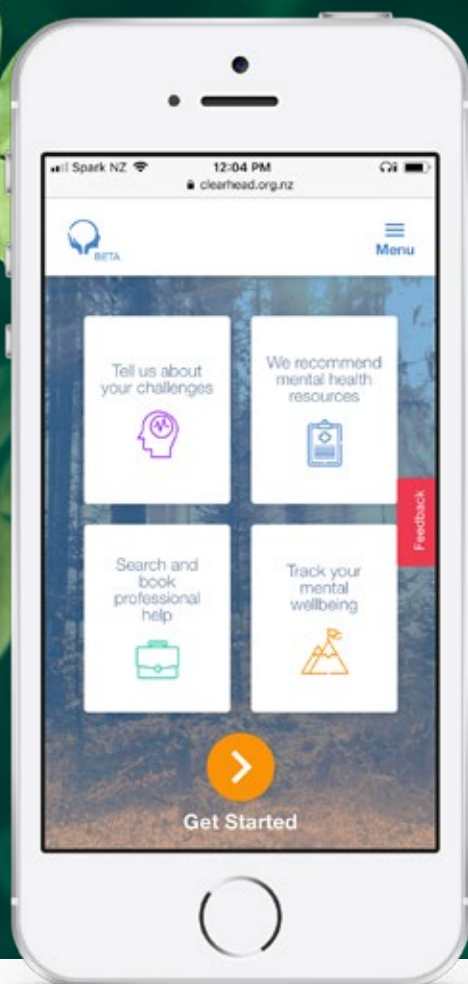
03

### CREATIVE PLAY / 30 Circles Exercise

Sometimes quantity over quality is the way to go when you need to kickstart your creativity, and that’s what Tim Brown (of the *Tales of Creativity and Play* TED Talk) was thinking of when he invented the 30 Circles Exercise. The task is to draw 30 identical circles on a page and draw something unique in each circle within three minutes. Challenging you to think on your feet, this exercise leaves no room for self-editing in your creative process.



# One-stop shop for mental health



An Auckland-based company has designed an app that is poised to become an on-call mental health support person in your pocket, thanks to the help of AI.

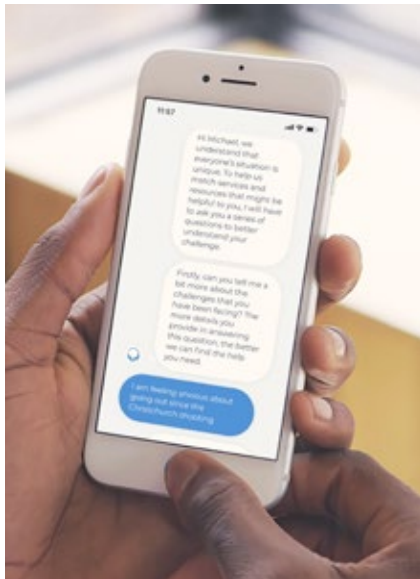
Angela Lim has set herself an ambitious goal: to tackle problems in the healthcare system using technological solutions.

It was during her studies that she first considered technology's ability to help create change in the healthcare system. As she began her paediatrics training, she became increasingly aware that New Zealand's healthcare system was woefully ill-equipped to provide effective preventive care, particularly when it came to mental health.

"The majority of funding goes to patients in severe crisis, which means there are people who are trying to seek care and they're not getting any help until they get to a point so bad that they qualify."

What's more, nothing seemed to be improving. "The government's first mental health inquiry report was done in 1995, and the latest one, which was published last year, picked up very similar things. So what it says is that, for the last 20 years, we have not dealt well with the problem."

01 / The Clearhead app chatbot function  
02 / Angela Lim, co-founder of online mental health platform Clearhead



01

There wasn't a single 'eureka' moment when Angela came up with the idea for Clearhead, her attempt to start solving these problems. Instead, it was a slow and steady understanding of two key things. First, if you wanted to make the biggest possible impact on New Zealand's healthcare system, mental health was the place to start. Second, the key to creating a more effective system was technology. "We use technology 24/7 – Uber, Airbnb, online shopping – but healthcare is so completely far away from that point."

Her solution? Clearhead – a free, confidential online platform that helps New Zealanders access the tools they need to achieve and maintain good mental health. It comprises an immense database of multimedia resources – an Airbnb-style directory of practitioners, and self-monitoring tools that can help you identify the day-to-day patterns influencing your mood.

Sound overwhelming? It's not at all, and that's the point. Angela and her co-founder, software engineer Michael Connolly, knew that usability was crucial, especially for people on the more severe end of the mental health spectrum



02

## New Zealand's healthcare system was woefully ill-equipped to provide effective preventive care, particularly when it came to mental health.

who were finding even small tasks like making a phone call too daunting.

Every aspect of the website and smartphone app has been painstakingly designed with this in mind. The pièce de résistance is the AI chatbot, created to mimic a GP consultation but without the formality or time pressure.

When you land on the Clearhead platform, you can launch the Wellbeing Assistant chatbot. At the start of the 'conversation', it asks a few screening questions to find out whether you think you're at risk of harming yourself or others. If you are, it directs you to call

a helpline or the police. Angela is careful to stress that Clearhead isn't equipped to treat people in severe crisis.

If you're not, it goes on to ask for more detail on your situation. Are you having trouble sleeping? How often? Do you use drugs or alcohol? How much? Are your relationships being negatively affected? How well are you coping at the moment, on a scale of one to five?

The chatbot is currently "very basic", Angela says, which is why she finds it amusing that people often ask her whether there's a human sitting

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there typing responses in real time. She and Michael, aided by a clinical psychologist, are working on making it more sophisticated – better at gathering information and more sensitive to factors like age and cultural background.

At the end of the conversation, it produces a summary of your results, along with recommendations for next steps. Should you decide to see your GP, you can choose to take the summary along to your appointment. Alternatively, you can use Clearhead's directory to find and book online with a mental health practitioner in your area who's suited to your needs.

And using Clearhead isn't just a one-off experience. Once you log in, you can access a range of self-monitoring tools designed to deepen your understanding of what affects your mental health day to day. You can log your moods and the reasons for them ("Right now, I'm feeling happy because I just caught up with a friend") and then observe patterns over time.



You can set goals – such as getting to sleep by a certain time every night – and Clearhead will encourage you to work towards them. There's a bit of 'gamification' involved, with users being congratulated for maintaining streaks of healthy behaviour.

"It sounds like common sense, but mental health is often just this very basic hygiene stuff that often people are not equipped to manage," Angela says.

It's taken a lot of work to get Clearhead to this point. Last September, Angela left the world of paediatrics, two years into her training, to focus full-time on the new project. She and Michael secured funding from a private investor and hired two people to help with front-end development and the mobile app. They then launched an intensive process of research, consultation and fine-tuning.

At every step, they discussed their ideas with mental health users, psychiatrists, GPs, NGOs and the Ministry of Health. "We knew there were problems we wanted to solve, but because I wasn't from the mental health sector, I wasn't arrogant enough to say that I had the solutions."

**If we get this right, you will have a mental health support person in your pocket 24/7.**

Angela Lim



The platform launched in April and had 100 people sign up in the first 24 hours. At the time of writing, they were logging about 1,300 unique visitors every month.

"If we get this right, you will have a mental health support person in your pocket 24/7. You don't have to be someone dealing with mental health problems. We want to help every New Zealander achieve wellbeing. Everybody has mental health, and there's always room to optimise it."

Everybody, indeed – including clinicians themselves.

"Clearhead is our roundabout way of improving the mental health of our health practitioners. It's a digital tool that can support the capacity of primary care through a better triaging system. We hope that improves the workflow, patient experience and patient outcomes and also reduces clinician burnout."

As for Angela, it seems less and less likely she'll rejoin those ranks.

"I do miss clinical practice, but I feel more fulfilled doing this, so I hope Clearhead will be successful enough that I don't end up going back." ♥

**clearhead.org.nz**

# Creative Copenhagen

Writer Sharon Stephenson

Copenhagen, we're told, was settled by Vikings – the sort of rugged blokes who plundered their way around the archipelago, were dab hands at sailing longships and stitched up their own wounds. Roll the clock forward a thousand years or so, and their ancestors have channelled that pioneering spirit into another pursuit – design.

The Danish capital is a playground for artists, architects and designers, where people in statement glasses and black polo necks have earnest conversations about aesthetics, innovation, function and that most Scandinavian of obsessions, minimalism. The kind of city where everything from light switches to cycle lanes is designed with not only appearance but also efficiency in mind.

"Great design can be found all over this city, and the creativity of its people has long been a source of national pride," says our guide Kurt.

First, some context: the Danish capital straddles two islands – Zealand and Amager – facing the southern tip of Sweden. With a rich heritage, grand architectural design, extensive parks and canals, this city of 800,000 is, frankly, a big fat show-off. But it has every right to be: not only does it balance all the amenities and attractions you'd expect of a national capital, but it also retains the cosy, safe and sociable feel of a small town.

This could be why it's regularly voted the happiest city in the world (and often also tops enviable quality of life and coolest city surveys). "Copenhagen is one of those places that, within five minutes of arriving, you're wondering how you can wangle a visa to live here," says Kurt, who moved here himself from London four years ago.



- 1/ Cirkelbroen (Circle Bridge)
- 2/ National Museum of Denmark
- 3/ Royal Danish Opera House
- 4/ Christianshavn
- 5/ Superkilen Park

Part of the attraction is the city's flat and eminently walkable city centre. But if you really want to fit in and like working for your views, then jump on a bike. Copenhagen is often considered the most bike-friendly city in the world, with more than half its residents commuting on two wheels every day. In fact, it boasts more bikes than residents, which is probably why

Above / Superkilen Park in Nørrebrogade





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far-sighted officials created around 390km of designated cycle lanes and why many hotels provide bicycles for guests (there are also numerous bike rentals).

If you're a bit rusty in the cycling department, start with an easy ride to the Cirkelbroen (Circle Bridge), a pedestrian-only bridge of five circular platforms that connect the Christiansbro and Appelys Plads areas. Then point your bike towards the Bicycle Snake, the appropriately named elevated path that curls through the city, providing highly Instagrammable watery views.

By now, you should be comfortable in the saddle. So let's start exploring Copenhagen's deep creative connections that are threaded through almost every aspect of the city.

Probably the best place to start is the Danish Museum of Art & Design, which is like Disneyland for creative types. Founded in 1890, not only does this sprawling behemoth feature the work of such famous Danish designers as Arne Jacobson and Kaare Klint, it also includes furniture, fashion, textiles and decorative objects.

Someone at Copenhagen's historic City Hall clearly got the memo about museums because there is no shortage of them, including ones dedicated to photography, cartoon art and medicine. But if, like me, your tolerance taps out at two museums, then let the second one be the National Museum of Denmark. The country's largest collection of cultural history is packed with fascinating exhibits from the Stone Age right through to modern Danish history. My knowledge of the Vikings is pretty patchy, but a few hours in this beautiful museum, once home to the Danish Royal Family, provides an interesting primer to this often brutal period.

It's a short ride to the Royal Danish Opera House, which occupies an island in the middle of the harbour. Not only is this one of the most modern opera houses anywhere in the world, Kurt tells us it was also one of the most expensive, clocking in at around US\$500 million. I'm not sure how much of that went on the auditorium ceiling – gilded with 105,000 sheets of almost pure gold leaf – but I'm guessing quite a lot.



02

We're even more gobsmacked by the adjoining building, the Danish Royal Library. Not that being one of the largest libraries in the world isn't interesting enough or that this shrine to the written word has been open since 1648, but they've also gone and added an impressive annex. Called the Black Diamond because of its black granite surfaces, tinted windows and trapezoidal design, the library extension tilts over the street like an enormous black warship: dark, epic, almost foreboding. It's also home to a concert hall, exhibition space, roof terrace and cafe where, over tea and expensive cakes, we marvel at how those stylish Danes could graft a hunk of glass onto a knot of medieval streets and have it work so well.

Copenhagen is a city of neighbourhoods, each with its own distinctive vibe. Nyhaven is possibly the most famous: a 17th century waterfront district of brightly coloured period townhouses, bars and cafés that somehow ended up with more than its fair share of pretty. Be aware though, in a city not known for its low prices, you'll pay even more at tourist magnets like this.

Once you've taken 1,000 selfies, head across the water to Christianshavn, a neighbourhood where your kroner goes further. This car-free green area was founded in 1971 by a bunch of self-confessed hippies who took over an abandoned military barracks, developing their own rules and independent cafés, workshops and galleries.

*01 / The colourful houses of Copenhagen*

*02 / Gruntvigs Kirke is a rare example of expressionist church architecture*

*03 / Axel Towers located in the city's centre is a vision of new Danish architecture*

*04 / Fabulously modern shopping at Hay House*

*05 / Smørrebrød, fondly known as 'smushi'*

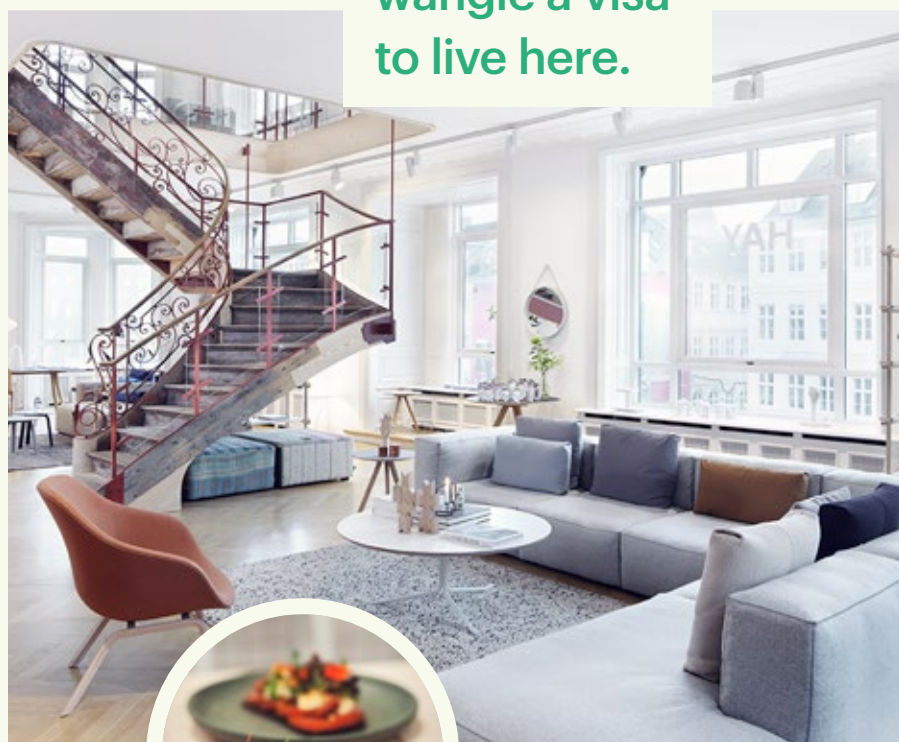
*All images courtesy Copenhagen Media Center*



Within five minutes of arriving, you're wondering how you can wangle a visa to live here.



03



Pop next door to the Von Frelsers Kirke (Church of our Saviour) not to pray but for some of the best views in town. Rumour has it the architect of this 324-year-old church fell and died during construction, and I can well believe it because the 400-or-so steps are narrow and steep. Vertigo sufferers might also want to give it a miss. But if you make it to the top, the views are worth it.

If some of that Danish creativity hasn't rubbed off yet, you might need to buy some. Strøgt is Copenhagen's main shopping street and one of Europe's longest, a pedestrianised maze of shops and cafés. Illums Bolighus – the city's oldest department store – is a mecca for cool local design, where I buy a delicate porcelain bowl I somehow manage to get back to New Zealand in one piece. At Hay House, a second-storey furniture store, there's further proof that the Danes can make the most mundane items come to life.

Hamlet really did get it wrong – there's nothing at all rotten in the state of Denmark. And definitely not in its effortlessly stylish and creative capital. ♥

04



05

## EATING AND DRINKING IN COPENHAGEN

**Smørrebrød** – These generous open-faced sandwiches began life as an affordable lunch for farmers and factory workers. Today, the humble meal of sourdough rye bread heaped with hard-boiled eggs, smoked salmon and

sliced radishes has become an edible work of art. If, however, you can't get your tongue around the word Smørrebrød (and no-one will blame you), it's perfectly acceptable to call it a 'smushi'.

**Grød** – It might seem an unlikely food to be championed by hipsters, but the last few years have seen the rise and rise of

porridge. But not just any old porridge. One of the oldest Nordic foods has been transformed into a culinary delight, made with wholegrains with exotic toppings. There's even a porridge-only café – appropriately called Grød – which offers such delights as spelt porridge with chestnut purée, apple and toasted almonds. Or if a savoury version will scratch that itch,

how about mushroom barley porridge topped with pickled mushrooms?

New Nordic cuisine – With waiting lists of up to three months, you have to be patient to get into celebrity chef Rene Redzepi's Noma restaurant. But others have picked up on Noma's fresh, foraged manifesto, and there's no shortage of sustainable hot spots around the city.



# Students on creativity

Student Association presidents Ming, Georgie and Fraser share their views on the importance of creativity in the medical, dental and veterinary industries, reflecting on how creative thinking and expression might have helped them during their earlier years of study.



## Georgie Martin

*President / Massey University Veterinary Students' Association*

**How important is it for veterinary students to be able to express themselves creatively throughout their studies?** It is extremely important both as a personal outlet and professional aspiration. Many use creative expression as a therapeutic activity to de-stress from their demanding degree. However, the ability to think creatively in relation to

veterinary medicine is also valuable. It encourages critical clinical thinking and problem-solving skills that are needed when presented with cases involving less than optimal resources and circumstances.

**Do you think the veterinary sector is doing enough to encourage creativity within the industry?** At the university level, most papers are taught in a very logical and linear pattern. This can teach the brain to automatically look for the easiest path when presented with a problem, making creative thinking hard to cultivate. However, with the shake-up in curriculum a few years back, a new integrative case-based paper called SPINE was introduced to each year. The use of critical case analysis has increased clinical problem solving by encouraging us to deconstruct our knowledge, rediscover it and then put it back together to overcome a challenge.

**What would you like to see the veterinary profession do to support creativity?** The trend to conglomerate privately owned clinics to larger cooperatives has increased automation of processes and protocol, meaning creativity has taken a back seat. It would be great if individual staff were encouraged creatively within this environment rather than all ideas coming from the top. If not, important resolutions, revelations and ideas may be missed.

## Ming Yap

*President / New Zealand Dental Students' Association*

**How important is it for dentistry students to be able to express themselves creatively throughout their studies?** Creativity not only allows new ways of problem solving when it comes to the treatment of patients but also fosters an environment to innovate, express yourself and distinguish yourself from the rest. This is especially important when it comes to owning your own dental practice. The dental school is very good at encouraging creativity at an early stage of the degree. Out of all the health professions, we are exposed to patients very early on.

## Fraser Jeffery

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

### **How important is it for medical students to be able to express themselves creatively throughout their studies?**

Creativity is incredibly important for medical students during their studies and beyond into their later career. There's an incredible amount of content to learn in medical school, and we can get bogged down in the scientific minutiae, but incorporating creativity reminds us of the human side of our work. Medicine is as much of an art as it is a science, and it can make your work a lot more fun if you can be creative with it, whether that be while studying or in extracurricular ways.

### **Do you think the medical sector is doing enough to encourage creativity within the industry?**

I think we're doing pretty well. There are many inspiring doctors out there who have found ways of fulfilling their creative desires for themselves and their colleagues. Some specific examples that come to mind are the annual Artist Doctors concert in Christchurch and New Zealand Doctors Orchestra. The annual medical revues around the country are still strong features of the medical school calendar and an enormous amount of effort goes into them. It's a great opportunity to have a laugh at ourselves, and it's fantastic to see such a strong tradition continuing.

### **What would you like to see the medical profession do to support creativity?**

The health system can be a bit of a slow-moving beast at times, which creates a lot of frustration. Health professionals come from a wide range of backgrounds, and there are many creative thinkers in medicine. Increasing opportunities for us to develop creative solutions to problems in the health sector would go a long way to improving the system we work in. ♥



This allows us to learn from our clinical tutors and to develop our own creative patient management systems. Dental school helps us to develop minds that are regularly exposed to creative problem solving, and it challenges us to constantly strive for excellence and the will to learn.

### **Do you think dentistry is doing enough to encourage creativity within the industry?**

Over the last few decades, there has been a huge shift from the old 'drill, fill, bill' mentality to a modern way of conservative and aesthetic dentistry. More effort is placed on preventive measures, and creativity must be utilised to encourage patients to maintain their oral hygiene and devise a treatment plan that incorporates regular reviews and monitoring.

### **What would you like to see the dental profession do to support creativity?**

I believe the support of creativity must begin at the university level since it is something that is developed through experience. Dental students should be readily exposed to the newest technologies and techniques in the treatment of patients and make up their own mind about how they want to practice dentistry. There should also be more emphasis on the business aspect of dentistry and how to creatively set your practice apart from others.





# Free preparation workshops for medical courses

The difficulty of the entrance interview for Bachelor of Medicine and Bachelor of Surgery courses at the University of Auckland has caused external companies to develop expensive preparation courses. This led second-year medical student Michaela Rektorysova to create a mock interview process to level the playing field and save other students from feeling like they are disadvantaged if they don't pay for those courses.

Michaela, who is the recipient of the MAS Here for Good Scholarship this year, couldn't afford the high cost to work with a tutor to put her in a good position for the interview for the courses where only about 30 percent of applicants are successful.

Instead, she created a blog to provide information to help students prepare for the entrance interview, leading to the creation of free mock interview preparation workshops. The first was held in November 2017 and was a great success.

Michaela says her heart was full of love and admiration for the more than 70 volunteers who helped more than 100 applicants practise for their interview.

"I wanted people to know that they did not have to pay hundreds of dollars for private tutoring, because every year, a free option would be available."

More than 160 applicants attended last year's workshop.

"One of the most amazing moments was when I was walking through campus and somebody I had never seen before approached me and said, 'You don't know me but I attended your interview, workshop and I believe that the confidence and knowledge it gave me is what made the difference in me getting accepted.' Knowing that I made a difference even for just one person to achieve their dream made all of the hard work worth the struggle."

Michaela will use her \$1,000 Here for Good Scholarship to help this year's workshop.



*Michaela Rektorysova*

## Here for Good Scholarship

Students studying for an accounting, architecture, dentistry, engineering, law, medical or veterinary science degree in New Zealand and who actively contribute or participate in a group, association, community activity or volunteer programme for the benefit of others can apply for \$1,000 each quarter to help towards their study or living costs.

See [mas.co.nz/here-for-good](https://mas.co.nz/here-for-good) for more.



Due to the high quality of finalists, judges selected two people to win the Young In-House Lawyer of the Year award.

Madison Dobie, who works at Engineering New Zealand, and Alexandra Kissling from Fisher and Paykel Healthcare took home the MAS-sponsored honour in May.

Madison joined Engineering New Zealand as a legal adviser in January 2017 and is described as an outstanding young lawyer who, through her initiative, drive and intellectual and emotional nous, has had an exceptional impact in building public trust and confidence in the engineering profession.



Madison has demonstrated excellence not just in her core work but also through her recent work project managing the engineering aspects of a key governmental initiative to resolve residential insurance claims in Christchurch.

Engineering New Zealand also won In-House Team of the Year.

Alexandra won the award for her relationship-building skills and achievements in crucial areas of business. These included resolving a global patent dispute with a US competitor, playing a lead role in developing new global guidelines on advertising and promotional activities and her involvement in a significant review of a multi-centre, pan-European clinical trial under changing national and EU legislation.

Alexandra was recently awarded a Prime Minister's scholarship that enables her to undertake a business internship in Colombia and volunteer for an NGO focussed on developing the business and entrepreneurial skills of women in Colombia.

## Talented young lawyers win award

*From top / Alexandra Kissling, Madison Dobie*



## Grad campaign

Graduating in 2019?  
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MAS is passionate about helping graduates prepare for the next exciting life chapter. That's because we get it – after studying hard for so long, it can be overwhelming going straight into a job and managing your first proper salary.

Before you start your professional career, our advisers are on hand to help you get your finances all set at a free MAS graduate review. From student loans to income protection, our expert advisers will take you through the ins and outs of managing your money so it works for you now and well into the future.

As well as some stellar advice, you'll also receive a little gift from us at the review and go in the draw to win \$2,000\*.

**To register, free text GRAD to 3118.**

\*Terms and conditions apply



# E-scooters 101:

## how to ride safely



E-scooters have taken over the streets of New Zealand. Lime, Flamingo and JUMP e-scooters have suddenly adorned our sidewalks with an array of bright colours. It's all fun and games until someone has to make an ACC claim.

What do you call a group of e-scooters? A whizz? Or maybe a trouble? There's no doubt that e-scooters have become popular, but they've also been responsible for a number of well-publicised accidents that have shown the scale of the new territory we're scooting into for insurance providers, e-scooter users and the general public.

Between October 2018 and May 2019, ACC received 2,432 injury claims in relation to e-scooter injuries. And that was when just Lime e-scooters were available in Auckland, Christchurch, Dunedin and the Hutt Valley. Since then, Flamingo launched in Auckland and Wellington, with Christchurch joining in September 2019, and JUMP (owned by Uber) launched in Wellington.

So what do e-scooter users need to know when it comes to riding them safely and avoiding injury?



# 2,432

ACC injury claims  
(October 2018 – May 2019)

## Don't be a rulebreaker

As fun as it sounds, riding into the sunset on an e-scooter with your significant other's arms wrapped around you is not allowed. Only one person at a time is permitted to ride an e-scooter, and that goes for any of the brands available in the country.

Taking an e-scooter ride after a few drinks is also against the rules. You cannot be drinking during or prior to taking an e-scooter out for a ride.

There are no hard and fast rules around helmets, although Flamingo and JUMP both recommend wearing one at all times. Flamingo provides 'free' helmets that you can order online for a \$10 shipping fee, and JUMP has a partnership with a provider of helmets that can be ordered via their website.

Riders are also encouraged to refrain from using their cellphones while riding.

## Be aware of your surroundings

Our footpaths are packed with commuters as it is, so the addition of high-powered e-scooters has the potential to throw a spanner in the works.

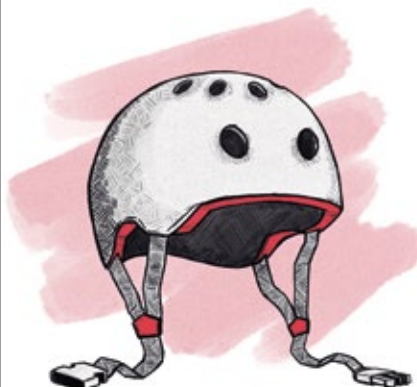
Treat the footpath like the road and your scooter like a car. Don't ride erratically or irresponsibly, take your headphones out so you can hear things coming and give way to pedestrians.

We've all heard the saying 'drive to the conditions', and the same goes for riding an e-scooter. If it has been raining, take this into consideration and adjust your speed accordingly. Take corners slowly and reduce your overall speed.

There are certain areas in each city where riders are not permitted to ride e-scooters. Read the prompts in the app and take note of the no-go zones.

## Be mindful of others

E-scooters are a fairly new concept in New Zealand, and we're all still learning to share the footpath. You must be mindful of people – whether they're walking, on bikes, with prams, in wheelchairs, with dogs or on other e-scooters. Everyone has the right to get to their destination safely.



## Protect your head

## Check your city no-go zones



When ending a ride, make sure to park the scooter out of the way of people passing by. Don't just leave it in the middle of the footpath.

But despite best efforts, accidents do sometimes happen.

If you find yourself in a sticky situation with an e-scooter, make sure you report the incident to both the e-scooter provider and the police if the situation calls for it.

If you have injured yourself while riding, ACC should cover you in most situations, provided you weren't breaking any of the rules while operating it.

When you hop on an e-scooter, you are taking on responsibility for potential damage to the e-scooter itself and anything it may come into contact with – accident or not.

You aren't taking out any insurance when you decide to use an e-scooter, and you are not protected in the same way you would be when using a ride-share car service like Zoomy or Uber.

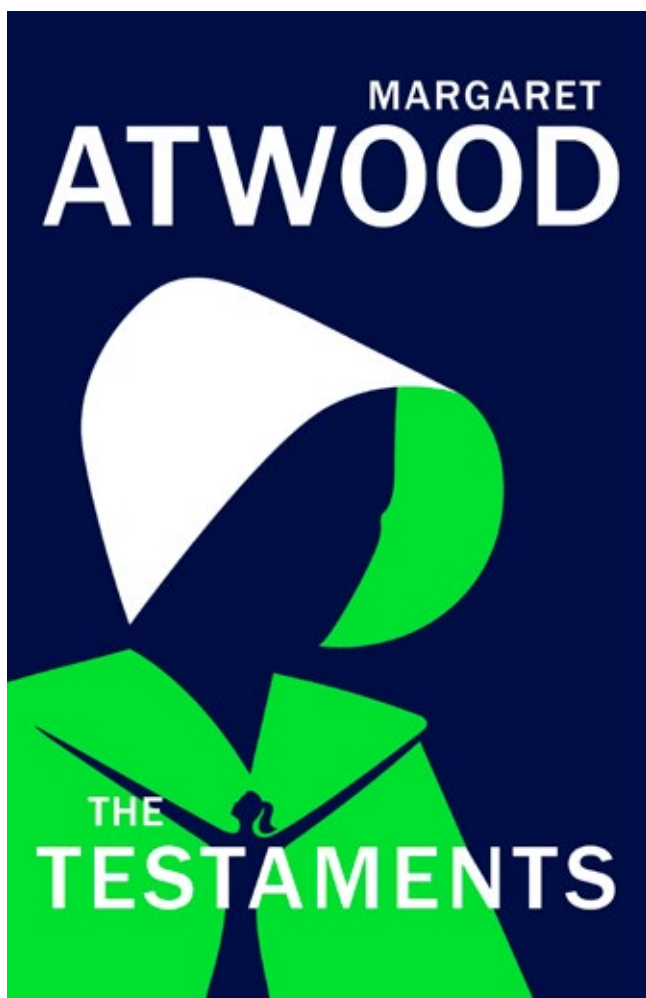
The laws around who is responsible for what are still fuzzy as this is a new phenomenon with little precedent in New Zealand.

Be smart and safe if you choose to ride an e-scooter, keep your wits about you and know what you're signing up for when you click 'accept' on those tiny T&Cs. ♥



# In review

Reviews by India Lopez



## THE TESTAMENTS — BOOK

by Margaret Atwood  
Released 10 September

When announcing the release of *The Testaments*, author Margaret Atwood told readers, “Everything you’ve ever asked me about Gilead and its inner workings is the inspiration for this book.” The sequel to *The Handmaid’s Tale*, which is making waves in the world of TV with its HBO adaptation, *The Testaments* picks up the story 15 years after Offred is taken away by the secret police of Gilead. Longstanding red cloak fans will have her fate and all other burning questions resolved on 10 September when the highly anticipated novel hits bookshops worldwide.



## THE CROWN — TV

Directed by Peter Morgan  
On Netflix from late 2019

Peter Morgan’s much-loved royal drama is on its way back to our screens, hitting Netflix in spring 2019. Season three of the critically acclaimed show will see a totally new cast, including Olivia Colman and Helena Bonham-Carter, explore a new era as the Queen navigates her reign into the 1960s. If the last two seasons and Colman’s recent Oscar win are anything to go by, viewers are in for a royal treat.



## JUDY — MOVIE

Directed by Rupert Goold  
In cinemas from 17 October

Renée Zelwegger is swapping her trademark golden tresses as she takes on an iconic role as pixie-haired fallen star Judy Garland. An adaptation of the Olivier and Tony-nominated West End play *End of the Rainbow*, Rupert Goold’s film will follow the *Wizard of Oz* star’s 1969 London tour and explore Judy’s relationship with her fifth and last husband, Mickey Deans.



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Undoubtedly, tequila is best known as the word shouted across bars by eager party-goers as inhibitions are lost and hefty credit card bills gained. But with the Mexican spirit's cousin mezcal edging its way onto the shelves of bars worldwide and tequila appearing on more high-end cocktail menus, this little 'familia' of alcohol could be making a classy comeback.

Bar Manager at Wellington cocktail bar Crumpet – Dan Felsing – says the team is looking forward to a time when “four shots of tequila and don’t forget the salt” is a less common order.

“It frustrates a lot of us in the bartending industry that people associate tequila and its fellow agave derivatives with messy club nights. It can, along with mezcal, be a delicious drink to sip with or after dinner, especially with spicy Mexican food.”

Tequila and mezcal are both agave-based liquors, made from the harvested sap of an agave plant (sounds ... interesting, doesn't it?).



Tequila and mezcal are made in very different ways though, with tequila distilling in a copper bowl and mezcal in a clay pot underground for a smokier taste.

“If you want to steer away from the tequila shot culture, try incorporating the spirit or its smokier cousin mezcal into a simple cocktail that complements its strong flavours. Nods to fruit and citrus go brilliantly with these spirits, and make sure there’s plenty of ice in your cocktail shaker to keep it nice and cool.”

If you’re interested in experimenting with these Mexican liquors, try your hand at these simple Crumpet cocktail recipes.



#### MEZCAL

### *Mezcal Mule*

Shot of mezcal  
Juice of a whole lime  
100ml ginger ale  
(or ginger beer)  
Couple of mint sprigs

Fill your glass with ice, add the mezcal, lime juice and ginger ale. Stir until cold, garnish with mint and serve.

The under-  
appreciated

*tequila familia*

# Kom-petition

## for kombucha in the wellness world

Put down the kombucha kit – there's another wellness drink in town and there's no slimy SCOBY in sight. (That's an acronym for 'symbiotic culture of bacteria and yeast', used in kombucha by the way. Yes, it's as gross as it sounds.)

Health enthusiasts are going wild for a new fermented probiotic drink called switchel, said to give the same (if not more) health benefits as kombucha. With 'energy booster', 'immune system builder' and 'gut health promoter' just some of the phrases surrounding switchel, this sweet-yet-tart drink could be all the rage for spring.

Switchel is believed to have originated in the Caribbean

and was introduced to America by sailors in the 17th century who discovered it was the perfect refreshment for tropical heat. It became the go-to thirst-quencher for apple pickers in New England orchards and hay farmers, leading to its nickname 'hay-makers punch'.

All Good Organics is one of the first to market switchel in New Zealand, which is certified organic and contains no added sugar, GMOs or artificial additives, with the added benefit of live probiotics to promote gut health.

All Good Organics General Manager Marketing Faye MacGregor says switchel is an alternative for kombucha drinkers.

"Switchel is known for its thirst-quenching properties. Ours is

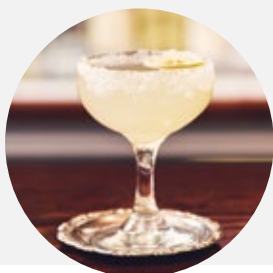
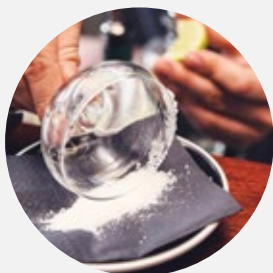
made from raw organic apple cider vinegar from apples grown in New Zealand and live probiotics. We believe you can have a drink that's good for you but also tastes great."

But it's also something that can be made at home from pantry staples. The key is apple cider vinegar that's unfiltered and unpasteurised and still contains the 'mother'.

### CLASSIC SWITCHEL

**2 tbsp unfiltered apple cider vinegar**  
(the cloudier, the better)  
**3 tbsp raw honey**  
or maple syrup  
**Fresh ginger root**  
one thumb-sized piece, peeled and finely minced  
**Half a lime or lemon**  
chopped into wedges  
**4 cups of water**

Combine the ingredients in a jug, give it a shake and put it in the fridge overnight.  
Serve as is or over ice.



### TEQUILA

## La Paloma

Shot of tequila  
Squeeze of lime juice  
Pinch of salt  
Grapefruit soda

Combine the tequila (reposado, preferably), lime juice and salt in a tall glass. Add ice, top off with grapefruit soda and stir.

It can, along with mezcal, be a delicious drink to sip with or after dinner, especially with spicy Mexican food. *Dan Felsing*



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