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Are the robots coming for my job?

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

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



From MAS

In this issue of *OnMAS*, we're gazing into a crystal ball and considering some of the ways the world is changing how we live and work. Many of us grew up watching futuristic television shows like *The Jetsons*, and we're now seeing some of those technologies come to life, with robot maid Rosie being replaced by a Roomba sweeping your floors and Alexa switching your lights and heater on as you arrive home. Even flying cars finally seem to be becoming a reality with trials of self-flying taxis currently under way in Canterbury, the brainchild of Google's Larry Page and Air New Zealand.

There's no doubt that we're living through the next technological revolution, with the rapid advances in technology having a huge impact on our lives. Much of how our lives will change remains to be seen, but we're starting to get a glimpse of how we might be working, living and even eating in the future.

We take a deep dive into the ways machine learning and artificial intelligence are impacting the professions as technological advances eliminate dull tasks and leave more time for analytical and

creative skills. We also look at some of the ways people are working to solve the current housing crisis from tiny houses to affordable apartments. And we consider what might be on our dinner plates in the future: fancy some deep-fried crickets served up with a healthy side of microgreens?

MAS is focused on the health and wellbeing of our Members and our staff. Our pic page show some of the MAS team out in the community helping not-for-profits on their Here for Good Days. We also look at issues around mental health and burnout among the medical profession. Tony Fernando argues for compassion, while Crazy Socks 4 Docs encourages doctors to speak up when they're struggling.

If you have any ideas, feedback or questions, please email us at onmas@mas.co.nz. If you'd prefer to stop receiving *OnMAS* by post, you can update your details at mas.co.nz/updateonmas. You can read the magazine online at hub.mas.co.nz

Mike Davy
MAS, General Manager
Marketing and Products

On the cover



04

What has machine learning and artificial intelligence become capable of? And what does it mean for our workplaces?

On the cover is MAS Member Dr Richard Medlicott

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News briefs

In brief

Robinson Award

Recognising excellence in medical writing and a clinically relevant manuscript, the New Zealand Medical Association's Richard Robinson Award for 2018 was awarded to Professor Doug Sellman and co-authors Ria Schroder, Daryle Deering, Jane Elmslie, James Foulds and Chris Frampton. Sellman and co-authors' medical research manuscript 'Psychosocial enhancement of the Green Prescription for obesity recovery: a randomised controlled trial' was published in the *New Zealand Medical Journal* in February 2017. It makes sense of one of the global issues affecting health today in a way everyone can understand. The Richard Robinson Award, sponsored by MAS, highlights New Zealand's leading-edge medical research and brings with it a \$2,000 sponsorship. Sellman says the award "recognises that obesity is a fundamental challenge for healthcare systems today and it is critical that we assist the thousands of people already suffering from obesity and prevention in primary care".

What's on



GET ARTY / 7 – 24 MARCH 2019

More than 42 theatre, dance, art and music events will be held across Auckland's theatres, galleries and unique spaces during the annual Auckland Arts Festival. The programme celebrates people and culture, investigates some of the most important issues facing the world today and offers audiences a chance to

escape the everyday with a few laughs. It opens with a free waiata event in Aotea Square, and among other highlights is a contemporary retelling of Mozart's masterpiece *The Magic Flute*, indie rockers Death Cab for Cutie and Beach House and the epic musical theatre production *A Man of Good Hope*, which tells the true story of an 8-year-old forced to escape civil war in his home of Somalia.

01

MAKE IT FASHION / 11 – 17 MARCH 2019

iD Dunedin Fashion Week is celebrating its 20th birthday this year with a programme that will see Dunedin come alive with runway shows, exhibitions, designer talks, installations and more. The two-night runway show at the Regent Theatre will be a showcase of cutting-edge emerging designs from across the world as well as ready-to-wear inspiration on the runway from 15 of New Zealand's most recognised designers.



02

SUPER DUPER / 30 – 31 MARCH 2019

Wellington's annual celebration of its bohemian Cuba Street, CubaDupa, is back with more than 250 performances programmed over 17 hours across seven stages. Music and performance artists from across New Zealand and around the globe will descend on the culture capital, transforming the Cuba precinct with the extraordinary sights and sounds of CubaDupa.

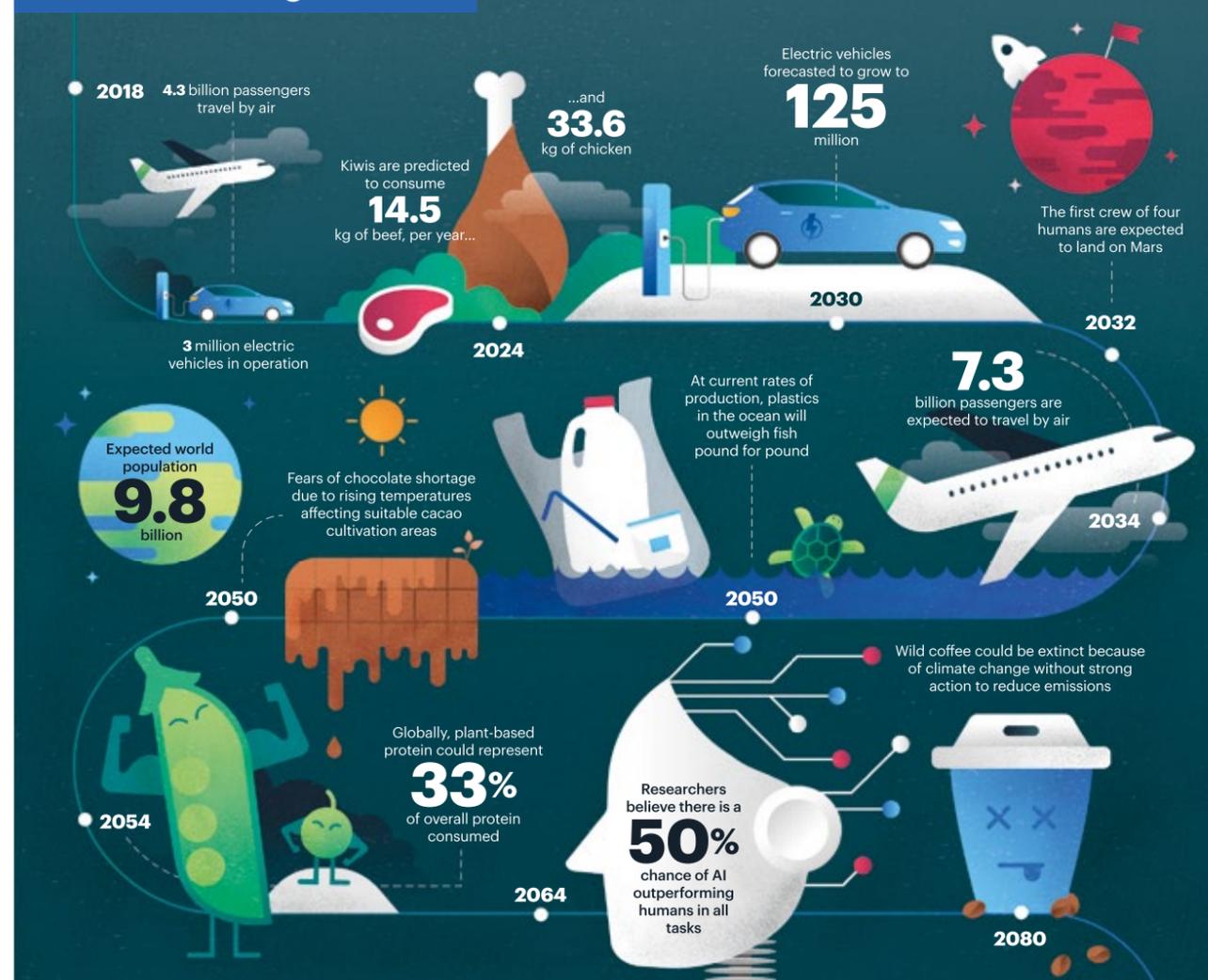


03



04

Fast facts: A bright future?



We don't allow our minds to wander and find a solution to the boredom.

01 / The Magic Flute at the Auckland Arts Festival
02 / Paulo Melim Andersson to show at iD Dunedin Fashion Week
03-04 / Lots of fun can be found at CubaDupa, Wellington

Brilliant boredom

Getting bored is a great way to spark productivity and creativity, a study from the Academy of Management Discoveries has determined. It found people who carried out a boring task – sorting a bowl of beans by colour one at a time – were better at generating ideas than those who completed an interesting craft activity. In fact, their ideas outranked in both quantity and quality. Modern life has made true boredom a thing of the past, with smartphones never far away to swipe away the boredom, meaning we don't allow our minds to wander and find a solution to the boredom.

Social media sickness

Facebook use can actually make you feel unwell. Participants in a study published in *Heliyon* journal completed a questionnaire measuring how much time they spend on Facebook along with social comparison, self-esteem, depression, anxiety, life satisfaction and physical health. It found social comparison changed the way participants felt about themselves, and those who consider Facebook as an important part of their lives reported more physical ailments, linking social comparison with a perception of worse physical health.

ARE THE ROBOTS COMING FOR MY JOB?

Science fiction and science fact are growing ever closer together as machine learning and artificial intelligence become capable of completing human tasks and mimicking our emotions. So are robots coming to take over the workforce?

Technology has always made our jobs and lives easier. From the printing press to the motor car, the telephone and computers, each development has marked an advance in human ability. But, thanks to the popularity of dystopian futures and sci-fi movies, some look at the near future of work with fear that humans will become redundant as artificial intelligence (AI) and robots replace us in our jobs. Others see tech advances as a chance to eliminate the monotonous tasks and focus more on what they actually trained to do.

Auckland-based tech company Soul Machines is leading the charge in creating AI digital humans who can recognise and respond to non-verbal cues which are being increasingly used in the service industry. These digital humans have memories, emotions and empathy, created by the world's only digital DNA and brought to life by the world's first virtual nervous system.

This page / Soul Machines is humanising computing by creating incredibly life-like, emotionally responsive artificial humans
01 / Soul Machine's Greg Cross with a digital human
02 / Digital human Rachel's brain

Soul Machines is creating digital assistants for companies including ANZ, Air New Zealand and UK-bank NatWest as well as digital doctors and medical assistants and digital teachers.

Chief Business Officer Greg Cross is excited for the potential opportunities in the role AI will play in the future of work.

"We have this construct of 'when will AI be better than us?' I don't know when or if it will ever be achieved. It's an interesting debate, and as a company, we're focused on creating ways in which humans and machines will be able to cooperate and collaborate together.

"Everything that exists in the world today was created by humans collaborating in teams, companies, communities, and societies. Having these machines as part of our daily life is an opportunity: how do we collaborate and cooperate not just with each other but with machines?"

He says this will be possible if the digital humans are more like us, using verbal and non-verbal communication and retaining memories as they develop.

"We often find talking to Siri frustrating for the very simple reason that we're frustrated talking to people down a phone line using only voice to communicate, which is only one channel. We're wired to interact face to face, and we work effectively using multiple channels of communication."

Cross says digital humans will be able to fill roles and complete tasks humans increasingly don't want to do, such as servicing remote areas.

"Many high schools in rural communities don't have access to specialist science teachers like physics or chemistry teachers because we don't pay teachers enough money, and increasingly people studying science at university don't want to be teachers.



01

We often find talking to Siri frustrating for the very simple reason that we're frustrated talking to people down a phone line using only voice ...



02

"Imagine a future where those high school students were inspired to learn about physics from a digital Albert Einstein, or learn about art from a digital Van Gogh. There are so many amazing ways in which this type of technology can create positive benefits for so many people."

The technology may also allow people to work less, spending more time with their families and communities.

"The 40-hour work week is a relatively recent invention. The weekend is a recent invention. We're already seeing societies in different parts of the world experimenting with a four-day week. Who says that wouldn't be a good thing if those people spent more time focused on communities, on families and on problems we've historically created such as the environment?"

The changing face of work will mean a shift in the capabilities that are in demand, but that's happened in society before, and it will happen again, he says.

"Go back 50 or 60 years when the airline industry was a fledgling industry and think about all the people who work in that industry now. Think about technology: the internet, the smartphone industries created new demands and opportunities for new skills and new capabilities.

"The potential speed of this change could magnify some of the problems around skill shortages as society looks at how we retrain and reskill parts of the workforce."

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04

THE GP

RICHARD MEDLICOTT

Richard Medlicott sees huge potential in AI and big data tech developments for the industry but says they are a long way off from being relied upon for quality diagnoses.

The Medical Director of the Royal New Zealand College of General Practitioners and a GP in Island Bay, Wellington, Medlicott has been watching with interest the development of Babylon in the United Kingdom. Babylon is designed to assist the struggling National Health Service system where wait times to see doctors can be in the weeks or months. Instead, Babylon promises chatbot diagnoses and video GP consultations. However, its launch has been riddled with challenges as obvious diagnoses are missed by the application.

... AI and chatbots can only get better as more data is fed into the systems, improving diagnoses ...

Still, the potential is promising, he says.

“The opportunity is to use AI-driven chatbots for symptom triage. As the software gets better, it will hopefully reduce GPs’ workloads, but at the moment, it’s potentially dangerous if it’s not able to determine if you’re having a heart attack or not.”

One immediate challenge with chatbots is that they are sending more patients to see doctors, increasing workloads.

“At the moment, there’s a barrier for getting care so people usually wait for 24 hours, and lots of the time things get better on their own and they don’t need to go and see their doctor. But if you get rid of that barrier and someone has a sore tummy for an hour and checks with the chatbot who recommends they see their GP, that increases the workload.”

But the AI and chatbots can only get better as more data is fed into the systems, improving diagnoses, particularly for things like mole checking and radiology. A drone-delivered home testing kit could tell you that you’re diabetic and monitor your bloods and prescriptions.

Medlicott says he remains cautiously optimistic of the potential although he thinks GPs will be employed for some time to come.

The challenge for chatbots comes when dealing with multiple ailments. It can handle the complexity of diabetes, but will it handle diabetes combined with heart disease, depression and a sore knee?

“GPs run on fuzzy logic and understand human complexity and have empathy so they’ll always have a role, but if these systems can help us, that’s great.”

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As for whether this technology could be corrupted for evil, Cross is optimistic.

“I regard myself as being an extremely privileged person who gets to go around the world and interact and work alongside the leading thinkers and researchers for these technologies. I haven’t met a single person motivated by doing this for the wrong reasons. They’re doing it to make a difference; they’re driven to make a positive contribution.

“Is there potential for many things to go wrong? Is there potential for bad people to do bad things? If you go back and look in history, that’s always happened; that’s not unique to the era we live in. I’ve got an optimistic view that, while bad people do bad things, by and large over time good always triumphs evil and the best traits in humankind overcome the worst.”

03



05

THE DEVELOPER

SARAH ZUB

There is a lot of buzz around AI, but it’s not coming to replace doctors, says Sarah Zub of Vensa.

The Kiwi healthcare start-up’s technology is used by 65 percent of GPs across New Zealand to send patients text message reminders about appointments, blood test results and immunisations. To date, they’ve sent more than 50 million messages.

Now Vensa is working in the precision-driven healthcare space to reduce the workload for lab results through AI that will recognise normal parameters for test results, sending more complicated results back to GPs for follow-up as per best practice. The AI will be able to prompt GPs, suggesting possible missing lab tests for things that may have fallen through the cracks.

“We’re focused on increasing access for better wellbeing for patients. We’re creating really amazing, intuitive and smart tools for clinicians. This will help to reduce workloads on primary care providers, and they can feel empowered to do more of the incredible work they’re doing in our communities,” Zub says.

03 / Soul Machine’s digital doctor
04 / Dr Richard Medlicott (MAS Member)
05 / Vensa developer Sarah Zub
06 / Vensa mobile technology

We want to take away the administrative burden that’s causing most of the burnout in our current systems.

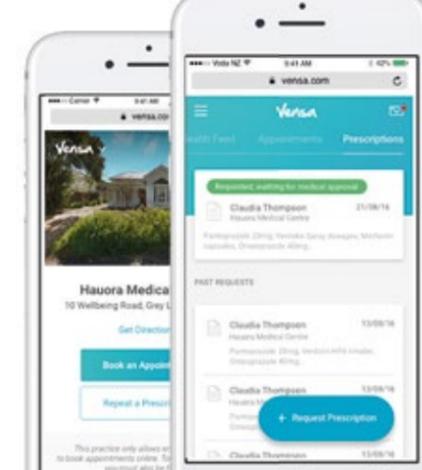
The new product will allow patients more access to information. If they receive a normal cholesterol test result, they can find out more about what that means and how to keep their levels normal. They’re also looking at virtual consultations, which could help families in remote communities by facilitating better access where they might not necessarily need a face-to-face appointment.

These solutions are designed to augment the experience, complementing the clinical judgement of doctors.

“There’s strong evidence that supports ongoing relationships with the same primary health providers. Chronic disease develops over time, and the same physician can identify that early so we’re facilitating with the GP rather than trying to disrupt it. We want to take away the administrative burden that’s causing most of the burnout in our current systems,” she says.

Vensa is completing research feasibility studies and will be releasing tools out to market over the next two years.

06



THE LAWYER

ANDREW KING

Frustrated with the inefficiencies of the legal profession, Andrew King decided to be a champion of technology.

Now he runs E Discovering Consulting, where he works with law firms advising on tech to help streamline their business, and puts on LawFest, an annual conference on legal innovation and technology.

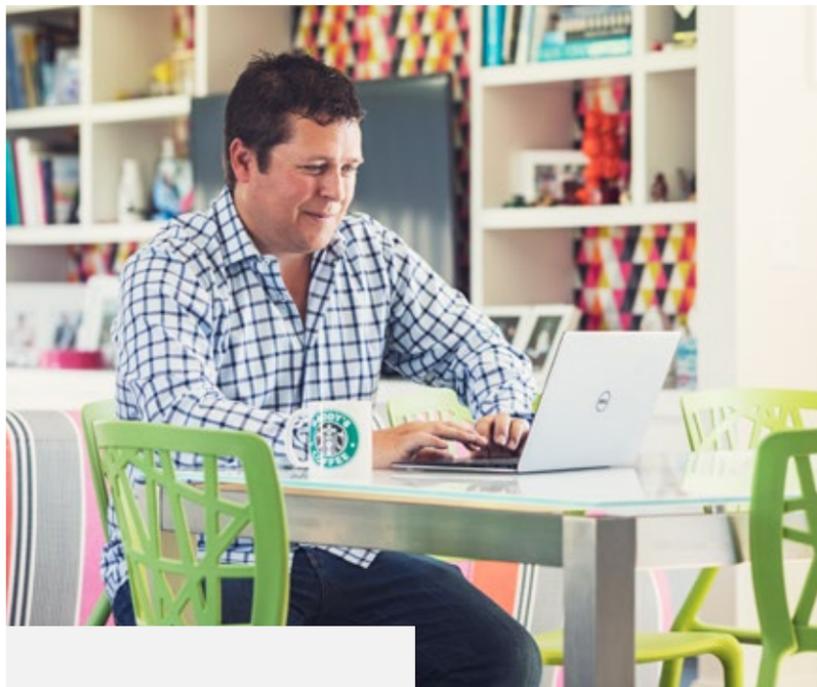
King spent a decade working in law firms in the United Kingdom and three in New Zealand and says worldwide the profession has been slow to modernise but legal technology advances are offering efficiencies and speed that benefits both lawyers and their clients.

“The speed with which AI can deliver information to lawyers that previously required human input looking through research, reading documents, that’s delivered so much quicker. It eliminates some of the mundane administrative tasks and allows lawyers to use what they went to law school to learn as opposed to doing admin-type work.”

The Christchurch-based man says over the past five years he’s seen more willingness to adapt to a modern style of working that integrates technology.

“People are seeing the efficiencies, and there are a lot more pressures on them now from their clients and new sources of competition so they know they can’t carry on with the status quo. Clients have changed, expectations have changed and law firms need to adapt with that.”

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07



08

THE DENTIST

DAVID CRUM

For many decades, technology has consistently provided opportunities for the dental profession, but in the end, informed personal care requires human interaction and interpretation, says dentist David Crum.

Crum, who was made an Officer of the New Zealand Order of Merit for services to dentistry this year, says one of the earlier areas he can see AI having an impact on is digital imaging.

“Scans hold a huge amount of data, and treatment options for dental decay based on digital information is a real possibility, but the difficulty is in nuances and how you collect conversational data and other things that have an effect on where treatment should be carried out and how.

“The bottom line is that there will be data collected from digital imaging that will be extensive and helpful across populations, but to adjust to a patient’s circumstances still relies on human interpretation.”

The physical mechanics of orthodontics could also benefit from AI with tooth and jaw image and bone density scan databases offering diagnostic and treatment planning options.

And cosmetic dentistry is already being advanced by computer-generated visual interpretations of various treatment options, he says.

One of the biggest hurdles is getting databases sufficient in size given dentists generally work within individually owned private practices that keep different sets of records.

“I see potential in more accurate diagnosis and treatment, but dentistry is still a largely surgical treatment-based profession, so I think when we are talking changes across populations, access and cost, it’s more likely we’ll see preventive ‘medical’ science rather than technology make the biggest impact to move us on from what we currently do. I don’t see computers as the dentist’s replacement.” ♥

07 / Lawyer Andrew King
08 / Andrew runs LawFest, an annual conference on legal innovation and technology

Where it adds value for lawyers at the moment is using tech to gather information for lawyers who then use their judgement, empathy and critical thinking skills to add to it.

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Technology for the legal profession spans everything from entry-level document templates and dictation products through to chatbots taking information from clients up front, allowing lawyers to jump in when legal expertise is required.

“Where it adds value for lawyers at the moment is using tech to gather information for lawyers who then use their judgement, empathy and critical thinking skills to add to it.”

The future of the industry is bright, he says, with lawyers’ interpersonal skills more important than ever.

“Lawyers need to be curious, adaptable and looking to change but that’s not just with technology; that’s with everything we do.”



Dr Tony Fernando

Caring with compassion

As humans, caring for each other is innate. In times of sickness or sadness, caring for someone with compassion comes naturally in order for us to survive.

Approaching healthcare with compassion sounds like an obvious rule of thumb. However, with high-stress situations and difficult patients, it can be hard to retain compassion as a healthcare professional.

Dr Tony Fernando has been studying compassion in healthcare for over eight years, calling it a ‘game changer’ when it comes to the mental health of doctors and nurses.

Why is compassion so important in healthcare?

It has been that patients who are treated by compassionate doctors have a faster and smoother recovery. When a person feels they are being truly cared for, they feel safe, their stress levels are reduced and the body can focus on repairing its physical health. For the patient’s family, a compassionate doctor can make all the difference in feeling secure and educated about their sick family member.

Compassionate healthcare must also apply to the doctor who is treating the patient. The suicide rate for doctors is high, and this is a situation that could be avoided if the right support and education were put in place on how to deal with tragedies, burnout or extreme stress.

Why does compassion diminish?

If a doctor is feeling tired, grumpy, overworked and stressed out, showing compassion will be difficult. Other external factors also affect compassion, for example, overstimulating and distracting environments like a hospital ward or a busy practice where there are many people, noises and paperwork. Other factors that can diminish compassion are difficulties with patients, for example, not being able to diagnose them or if they need an interpreter – anything that complicates the situation and can cause frustration. Lastly, difficult and demanding patients and families can kill compassion.

How can medical professionals uphold compassion?

Upholding compassion starts with the doctor themselves. If doctors can’t be compassionate towards themselves, it will be difficult for doctors to show compassion to patients. An important factor is ensuring that doctors manage their fatigue and stress. This can make all the difference to whether or not the patient feels properly supported and cared for. It is a tricky thing, but going easy on yourself is important when there are difficult patients or tragic situations. We have to support each other in hard scenarios and understand that everyone is doing their best. Sometimes, doctors have to make a conscious choice to be compassionate. It won’t happen by itself, and it takes effort. Making a goal or reminder each day can be helpful (I like to leave a note on my computer!) especially if you’re rushing around. When a doctor is stressed out, the patient can sense this and may become upset or rude. The key is to see through this and understand the difficult patient is suffering and merely longing to be cared for. ♥

It's an honour

Ten MAS Members were named in the New Year Honours in January for work spanning disciplines including dentistry, ophthalmology, education and public health. We're proud to see so many Members being recognised for their contribution to their professions.



Dr Rob Stewart
Member of the New Zealand Order of Merit for services to children with genetic immune deficiency disorders

From 1985 to 2001, Dr Rob Stewart was voluntary medical advisor to the KIDS Foundation and IPOPI, which support families with children born with genetic immune deficiency disorders. In this role, Stewart developed information about the diagnosing of primary genetic immune deficiency disorders, which was used to raise awareness of more than 80 different disorders amongst health professionals. As a result of his work, diagnosis of these disorders increased, and prompt referrals to paediatric tertiary health facilities enabled the early application of therapies such as blood product infusions and bone marrow transplants for the affected children.



Dr Dianne Elliott (Sharp)
Officer of the New Zealand Order of Merit for services to ophthalmology

Dr Dianne Sharp is an ophthalmologist who specialises in age-related macular degeneration. In 2009, she founded Macular Degeneration New Zealand (MDNZ) to raise awareness and advocate for those with macular degeneration and has grown the organisation from a small group of volunteers into an effective non-governmental agency delivering services to more than 7,000 people throughout New Zealand. In 1991, she established and has directed, the Ophthalmic Electrodagnostic unit in Greenlane Eye Clinic for the diagnosis of patients with retinal or visual pathway disorders. She helped the establish New Zealand Retinitis Pigmentosa Society in 1988, a patient support group now known as Retina New Zealand.



Dr Allan Young
Queen's Service Medal for services to ethnic communities and dentistry

As president of the Manawatu Multicultural Council from 2009 to 2011, Dr Allan Young promoted collaboration amongst ethnic groups in the region through a range of activities and events. This included the Biennial World on Stage Concert in 2010, Playgroups for Migrants in collaboration with Plunket, local participation in the Ethkick Soccer Tournament and a number of workshops and programmes for migrants. He has set up an annual scholarship for tertiary study for financially disadvantaged members of Manawatu Multicultural Council and community. He was a member of the New Zealand Dental Association Central Districts branch executive from 1993 to 2000, including as president from 1998 to 1999. In 2014, he organised a Free Dentistry Day event through his Broadway Dental clinic for Community Card holders. This event was repeated in 2015 and 2017 in collaboration with the NZDA. He collaborated with the Smiles for the Pacific Clinic in 2016 to conduct free dental services in Fiji with 14 of his dental team and will be doing the same later this year. He is currently president of Manawatu Chinese Association, which he has been involved with for the last 25 years.



Robert Andrew "Andy" Hamilton
Officer of the New Zealand Order of Merit for services to business

Andy Hamilton has been instrumental in the development of the New Zealand entrepreneurial community. In 2001, Hamilton was appointed the founder CEO of The Icehouse, one of New Zealand's early business incubators. He has played an active role in supporting New Zealand businesses, and The Icehouse's efforts have led to more than 16,000 new jobs being created by its customers.



Dr Susan Morton
Member of the New Zealand Order of Merit for services to epidemiology and public health research

Dr Susan Morton is a public health physician specialising in life course epidemiology and has been the director and principal investigator for the contemporary longitudinal study Growing Up in New Zealand since its development phase in 2005. The study has collected information

from over 6,500 children and their families from before the children were born and throughout childhood to provide evidence to improve the wellbeing and development of all children born in New Zealand today. This multi-million dollar project is central to the University of Auckland Centre for Longitudinal Research, He Ara ki Mua, that Morton established in 2010 and of which she is the inaugural director.



Prof. Adrianus "Andre" Van Rij
Officer of the New Zealand Order of Merit for services to health, particularly vascular surgery

Professor Andre Van Rij, a consultant surgeon in vascular and general surgery at Dunedin Public Hospital for almost four decades, has been recognised internationally as a leader for his work on the diseases of the blood vessels particularly on varicose veins and abdominal aortic aneurysms. He played a key role in establishing gastric bypass surgery for obesity within the public healthcare system in Dunedin. Van Rij has been the Ralph Barnett Professor of Surgery at the Dunedin School of Medicine of Otago University for 32 years. He helped establish the Servants Health Centre and remains the founding director, providing free healthcare to those who cannot afford it and are often marginalised from seeking health services.



Dr Andrew Connolly
Member of the New Zealand Order of Merit for services to health

Under Dr Andrew Connolly's leadership, Middlemore Hospital's General and Vascular Surgery department has been regarded as one of the best in New Zealand. In 1997, he was appointed as the first specialist colorectal surgeon and was sole colorectal surgeon until 2002. He has grown the General and Vascular Surgery department from eight surgeons to 19 and has mentored many of the surgeons into national and international leadership positions. He was appointed to the Medical Council of New Zealand in 2009 and was elected chairman consecutively from 2014 to February 2019.



Elizabeth "Biddy" Harford
Member of the New Zealand Order of Merit for services to palliative care

Biddy Harford has been employed with Te Omanga Hospice since 1988 and has been chief executive since

2000. She has led Te Omanga Hospice through the demolition of its existing building once it was found to be earthquake-prone after the Seddon earthquake of 2013, temporarily housing the Hospice in Britannia House, and the fundraising of \$10 million to replace the earthquake-prone building. The rebuild is expected to be completed this year. She has been a board member of Hospice New Zealand since 2006, serving as deputy chair from 2008 to 2014 and chair from 2015 to 2017.



Prof. Peter Crampton
Companion of the New Zealand Order of Merit for services to education and health sciences

Pro-Vice-Chancellor of Health Sciences and Dean of the Otago Medical School at the University of Otago from 2011 to 2018, Professor Peter Crampton has been recognised as a national leader in public health and health professional education and as a champion for social justice and reducing inequalities. He has supported and created opportunities for the appointment of Māori and Pacific people to senior leadership positions and established The University of Otago's Mirror on Society policy to ensure it trains a health workforce that mirrors the society it serves.



Dr David Crum
Officer of the New Zealand Order of Merit for services to dentistry

Dr David Crum has been a board member of the New Zealand Dental Association since 1992, its president from 2001 to 2003 and chief executive from 2003. He has led the Association in developing and implementing public health programmes including 'free dental days' to assist the disadvantaged access care. He has invested considerable time into mentoring young dentists, supporting colleagues in their day-to-day practice and for many years assisted dentists and patients when complaints have arisen. Dr Crum's voluntary activity within dentistry has been extensive, having been president of the Australasian Section of the International College of Dentists, chairman of the World Dental Federation's World Dental Congress and Education Committee and vice president of the Commonwealth Dental Association and served on a number of research and education boards and trusts, as well as many Dental Council of New Zealand and Ministry of Health working and advisory groups. ♥



Denielle Bligh
MAS SHAPE YOUR FUTURE WINNER
Shaping your future

The winner of MAS Shape Your Future is using the prize money to help set herself up in her new city. Denielle Bligh won \$2,000 through the campaign that invited graduating students to complete a free financial review with a MAS adviser to help them shape their future and receive financial advice prior to starting their new careers.

Bligh graduated with a Bachelor of Medicine and Bachelor of Surgery from Otago University in December 2018 and has taken a job as a first-year house officer in Palmerston North Hospital, a return to the area she grew up in.

"I have just moved to Palmerston North to start my first ever job as a doctor and had nothing to furnish a house with when I moved. This money will allow me to buy furniture and things for my kitchen. I am really enjoying helping people from the communities I grew up in."

As well as being excited to be in her new role, Bligh is enjoying having the chance to live close to family and spend time with her young nieces and nephew.

"My greatest dream is for my parents, aunts, uncles, cousins, brothers, sister, nieces and nephew to live happy, healthy and fulfilling lives. If my degree helps me help them achieve this, then I will be absolutely stoked."



Eileen Song
MAS ELECTIVE SCHOLARSHIP RECIPIENT

Experiencing Milan

The latest MAS Elective Scholarship recipient will spend two months in Milan, Italy, working in paediatric surgery and ophthalmology. Eileen Song, a medical student at Auckland University, has split her elective at Ospedale Maggiore Policlinico di Milano (Milan Polyclinic) to gain more skill and experience in these areas.

"This is because both specialities have very limited time slots within our curriculum – last year, I had one week on ophthalmology and only a few afternoon clinics in paediatric surgery as an 'extra option' during the paediatric medicine run. Despite this, I really enjoyed both specialities

and was hoping to gain more clinical exposure via the elective to see if I would be interested in either as a future career option."

In her application essay, Song considered how relevant electives are as part of a medical degree, saying they are often the most enjoyable or memorable part of study. She asserted that students completing electives in a location and speciality they are interested in is important because "insight into these particular specialities may not have been as readily accessible within the medical curriculum or the cohort location the students are allocated to."

Find out more about the MAS Elective Scholarship at mas.co.nz/scholarship

Children's trauma benefit increased

MAS increased the benefit it pays for children's trauma under its Recovery Insurance policy as a way to take some pressure off in these stressful times.



Cover is automatically provided under the Recovery Insurance policy.

The benefit enhancement, which has been automatically applied to all existing Recovery Insurance policyholders from early December 2018, will now pay up to \$100,000 for a child trauma event.

MAS Life & Disability Insurance Product Manager Phil Belcher says children getting seriously ill and needing treatment is a stressful time for families, and this benefit is designed to pay a cash lump sum to provide parents with options to get their child the help they need.

"MAS's priority is protecting what matters most to our Members, and for parents, what matters most is their children. The updated trauma cover means, if the worst was to happen, you're able to access money that will help reduce stress."

Members choose the sum they would like to be insured for under their Recovery

Insurance cover. The free children's cover will pay 50 percent of that sum per child per claim up to \$100,000 without it impacting the adult's policy, Belcher says.

"It's a cash lump sum, you can do whatever you like with it with no limitations. You might need money to cover transport costs or for funding non-PHARMAC medication. Or you might use it to fly in your mum and dad to help look after the kids. It's not a prescribed thing," he says.

The benefit for children covers 17 conditions including cancer, deafness, intensive care treatment, meningitis and paralysis.

"There are often multiple options to treat serious illnesses, and parents will likely need to take time off work to care for their children, so this added benefit gives you financial choice to do just that," Belcher says.

Parents aren't required to register their children for this cover. It is automatically provided under their Recovery Insurance policy.

Age eligibility for children is from three months to 21 years at which time they can take out their own policy for \$100,000 without underwriting, he says. ♥



Inner city

living for good

Converting unused commercial space into affordable apartments is putting central Wellington on the map.

Williamsburg, Shibuya, Surrey Hills ... Te Aro? Wellington property developer Alex Cassels thinks this central Wellington suburb could be of the same calibre of these famous areas in world-class cities and is doing what he can to create it.

He's working to create an inner-city area filled with young professionals and students renting affordable apartments by converting empty commercial buildings.

And it's needed. In January, it was revealed Wellington rents were the most expensive in the country, with the median rent \$565 a week, up 8.2 percent year on year. New Zealand was also

Alex Cassels

I want Te Aro to be spoken of in the same way as Fitzroy or Shibuya or Shinjuku or Williamsburg.



found to be one of the most unaffordable countries in the world to buy a house, with median prices over six times the median household income – more than three is considered unaffordable.

These are symptoms of a housing crisis that's affecting much of the country as demand far outstrips supply and prices skyrocket. The unaffordability of housing is leaving many young people considering life without ever owning their own home.

New Zealand economist Shamubeel Eaqub has written extensively about what he calls Generation Rent and how society needs to adjust its attitude to long-term tenancies to accommodate for the massive reduction in New Zealand's home ownership rates. Eaqub says, for rentals to be considered homes, they need longer-term tenancies with more security and more flexibility such as being able to own pets and make improvements.

These are things Cassels is focused on offering his tenants.

"A lot of people who own residential property in New Zealand didn't do it to get into becoming a landlord. It's simply a short-term arrangement until they can sell and pocket some money.

"We want happy and sustainable arrangements. I think a lot of people are reticent about investing a lot of their time or energy into a rental they might lose arbitrarily or can only have for a year. But if you extend the tenure from one to three, four, five years, then you can, as a tenant, have security and you can develop a closer bond with your apartment or house."

A resident of Te Aro, Wellington's densely populated inner city urban zone, he wants central Wellington

to be a vibrant, inspiring, progressive area to live, work and play in, which starts with offering good, affordable living conditions.

"One thing that really interests me in repurposing property within the CBD and CBD fringe is that it puts people, especially younger aspiring people who are looking to find their place in a new city or new job or building a new life, in the part of the city where they're going to meet people, they're going to have these serendipitous connections and collisions."

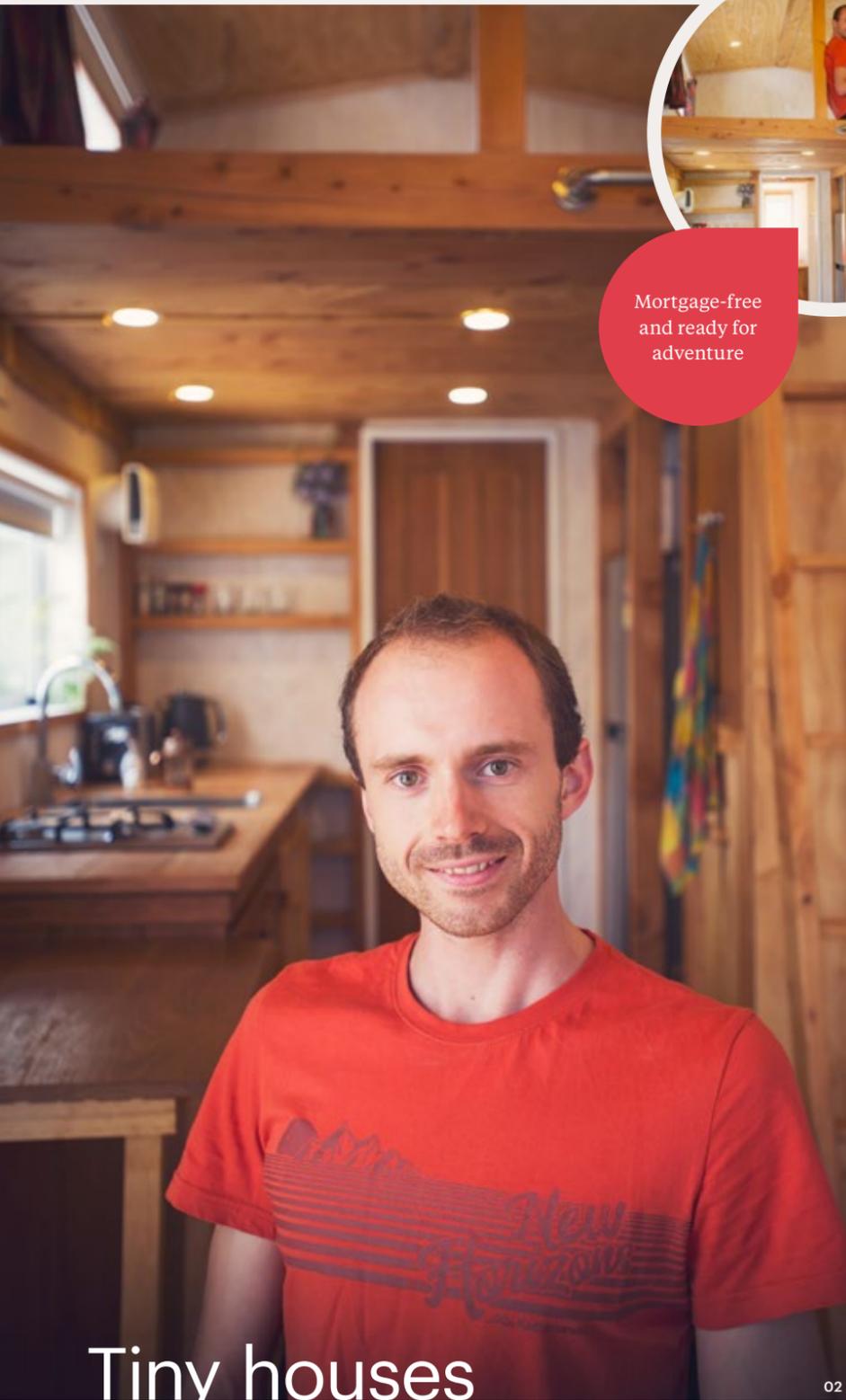
His affordable housing scheme is called Te Kainga, a name gifted by mana whenua. The apartments Cassels is creating are affordable, comfortable and pet-friendly. They have free wifi throughout the building and free rubbish collection.

So far, Cassels' development company has provided accommodation to 500 people. In late 2018, he partnered with the Wellington City Council with a 15-year lease agreement to provide affordable apartments for CBD workers. Three commercial buildings were ringfenced for conversion for accommodation for 500 more people. It's a start towards the 3,800 housing units the city is short of.

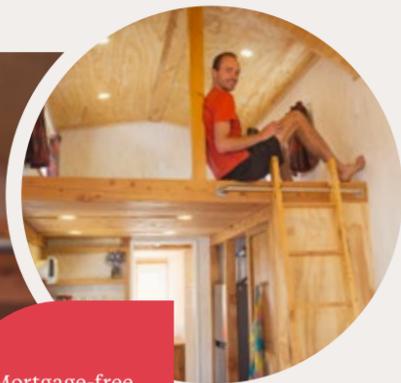
Cassels says converting existing office buildings into accommodation provides the speed needed to remedy the housing crisis in the city, with the average new build taking four years versus one year on average for conversion.

Cassels says more people living in the inner city is a good thing for building a vibrant, diverse, energetic culture.

"I want Te Aro to be spoken of in the same way as Fitzroy or Shibuya or Shinjuku or Williamsburg. I'm hopeful that Te Aro is put in that stable. It has all of the raw materials. It badly needs more planting; there should be so many more mature trees and more green spaces. But all the raw materials are here to be in that league." ◆



Mortgage-free and ready for adventure



01

Could shrinking your space be the answer to the housing affordability crisis?

At 27, Hamilton environmental engineer Matthew Lillis is mortgage-free in a home he built himself and is able to live the life he wants.

For him, that means heading off on adventures. First up, walking the Te Araroa Trail from the top of the South Island to the bottom. He's done it by rethinking how much space he needs to live in, choosing to build his own tiny house, which he finished in January.

Lillis says he's always enjoyed tramping and living in a tent, so when he discovered the tiny-house movement, a lightbulb went off.

"I'm really at my happiest when I'm living in a tent and tramping in the South Island, so I realised I didn't need very much space at all. It made a lot of sense to me to have a mortgage-free house that doesn't tie me to a particular piece of land, or if my life circumstances change, I can use it to build a bigger house.

"Not having a mortgage and being trapped for the rest of my life means I can work less so I can go off and have adventures like going off tramping and doing volunteering," he says.

02

Tiny houses huge opportunities



Check out my YouTube channel: *Living Big in a Tiny House*

03

His house, which took him just over a year to complete without any building experience, cost him about \$62,000 to complete, which he was able to pay with cash leaving him debt-free at the end of the process.

"It's very liberating [to be able to work less and travel]. You can have some of the trappings of having your own home and own space without being tied to a traditional mortgage and 40-hour working week."

Lillis is one of many Kiwis looking at tiny houses to solve issues facing people trying to get onto the property ladder: soaring prices and a lack of supply.

New Zealand YouTube creator Bryce Langston has been operating his channel, *Living Big in a Tiny House* for five years. He creates videos where he meets people living in tiny houses and small spaces as well as working on his own tiny-house projects.

Langston was working as an actor in Auckland when his work started drying up and he started looking for the next thing. The tiny-house movement in the United States was gaining traction, and he saw it as an opportunity to allow him to continue a creative career while also building himself a simple, beautiful and cheap home.

"I expected my channel to last six months or a year, but five years later I'm still travelling the world seeing downsized architecture."

Langston says, for some, tiny houses can be the answer to the challenges facing younger generations.

"They call us Generation Rent – people my age and younger have resigned themselves that they're never going to own a home. The tiny-house movement resonates with many people because it's enough. It's small, it's simple and your most basic needs are met. Everything after that is surplus."

Langston says numbers of Kiwis in tiny houses are unknown as they still exist within a legal grey area.

"One of the sticking points is you look at a traditional tiny house on wheels and people say 'what's the difference between a tiny house and a caravan?' Councils are worried if they legalise caravan living we'll create trailer parks."

He disagrees with this concern.

"I think tiny-house living is different in every way shape and form. It happens to be on wheels, but the similarities stop there. You usually see a greater quality in the build because people are able to afford to spend more on better materials, and the creativity you see built into tiny houses is extraordinary. People are building for themselves as opposed to the mainstream

Matthew Lillis

You can have some of the trappings of having your own home and own space without being tied to a traditional mortgage and 40-hour working week.

- 01 / Matthew Lillis in his new mezzanine bedroom
- 02 / Building his own tiny house has allowed Lillis to live a life of adventure
- 03 / YouTuber Bryce Langston has built his own tiny house
- 04 / Langston travels the globe to meet tiny-house residents



04

housing market where property developers are building cheap for profit."

Lillis says his tiny house looks "better than he could have imagined", and he's looking forward to living life on a small scale.

"I'd like to get some land for my tiny house at some point but one of the great things is not having to know right now. I have the flexibility to go where life takes me."

As more people look for alternatives to the housing crisis, he thinks tiny houses will become more mainstream.

"In New Zealand, people on good incomes are struggling to buy a house, so this isn't a fringe movement. It's a viable alternative and it's maybe the only alternative for people who would have been doing quite well. This has made it more mainstream and more socially acceptable." ♥



Small businesses vulnerable to personal grievance complaints

Working in a small, close-knit workplace where everyone gets along, as is normal in most professional practices, it can be unimaginable that there would be any interpersonal issues.

But MAS Business Adviser Chris Wills says this is never a time to rest on your laurels, and the risk of a personal grievance could impact any employer when least expected.

“Personal grievance claims can come out of the blue, even from employees that have been with the practice for years – and they can be costly, not just financially

but in the time it takes to resolve and possible reputational damage.”

New Zealand is built on small businesses, many of which do not have strong processes in place, leaving them vulnerable.

“We still see practices that don’t have employment agreements or they’re very

out of date, and small businesses can be very emotionally involved with staff, which can make it difficult for everyone when things go wrong.”

MAS established HealthyPractice in 2005 to help health practices work through staffing issues and provide human resources support, ideally operating as the fence at the top of the cliff to help employers get things right and minimise the risk of a personal grievance claim.

Wills says the most important thing to do if you do receive a personal grievance from an employee that relates to a workmate is to follow the process outlined in the Employment Relations Act and seek professional advice.

Undertaking a disciplinary process for the first time can be daunting. MAS advises that you seek guidance from your professional advisers or the MAS HealthyPractice team before you start. If you hold employment disputes insurance, there will be a notification process, so make sure you contact your provider before you take any action.

Recommended process for employers to follow to help avoid a personal grievance claim when dealing with a potential disciplinary issue



Check your processes

Start with an open mind. Check the employment agreement and your practice policies carefully. Read up on the Employment Relations Act, and speak to your HealthyPractice adviser if you are signed up or seek legal advice.

Investigate allegations

Talk to witnesses and document their observations. Make notes of any interactions. Your preliminary enquiries will help you determine whether you need to enter a disciplinary process or not.



Inform the employee of the allegations

Invite the employee to a disciplinary meeting. Before the meeting, let them know what the allegations are and have documentation of your investigation, any relevant employment clauses and policies and what the potential worst-case outcome of the meeting might be. Keep track of your communication with the employee in writing.

Give the employee an opportunity to respond

Allow the employee to respond to allegations, and let them know they’re entitled to have a representative or support person present. Keep notes or record the meeting with permission and share this afterwards. If the employee resigns during the meeting, ask they take 24 hours to consider their decision before confirming if it’s still what they want to do. Follow up on any new information that comes to hand in the meeting. End the meeting with a confirmation of the follow-up and when you will confirm your proposed decision.



Make a decision

Give the employee a proposed decision in writing. If there is a disciplinary outcome, like a warning, give the employee and their representative at least 48 hours to come back to you with any further information before you give your final decision. Remember to think about what a fair and reasonable employer would do in the circumstances. You may choose to call another meeting to deliver the final decision. ♥



MAKE YOUR HEALTH PRACTICE A HEALTHYPRACTICE

If you own or manage a health practice, our *HealthyPractice* online business support service has been designed especially for you. It provides information and templates on all areas of employment including recruitment, induction and training, performance management, the disciplinary process and exiting – all backed by our business hours advice and support.

Visit [healthypractice.co.nz](https://www.healthypractice.co.nz) to find out more or call our *HealthyPractice* team on 0800 800 627 for a free trial and website tutorial.

A step in the right direction

An initiative to get medical professionals to talk about mental health is encouraging doctors to put their best and brightest foot forward.

For many medical professionals, the world is grey as they struggle with burnout and mental health issues. Crazy Socks 4 Docs is trying to encourage discussion around these issues through wearing crazy, colourful and mismatched socks one day a year.

Dr Joanna Sinclair and Dr Catherine Francis, both consultants in the anaesthesia department at Middlemore Hospital, brought the awareness-raising day to New Zealand after it was started by Australian cardiologist Dr Geoff Toogood who struggled with severe depression and was reluctant to seek treatment for fear of the implications to his career.

He sought treatment and took time off work, recovered significantly and is now an ambassador for Beyond Blue. In 2016, he turned up to work wearing odd socks after his dog had mauled his washing.

He says, "A person who knew my past mental health history noticed and asked someone else whether, in fact, I was well and what was going on."

Toogood started Crazy Socks 4 Docs as a way to get people talking about mental health.

A hidden issue

Sinclair says the numbers of doctors dealing with mental health issues, including depression, are staggering and amount to a crisis.

"I don't think we have a good handle on, for example, the suicide rate among doctors in New Zealand. Certainly in the last year or so, I've become aware of the alarming number of doctors who died by suicide around New Zealand. It's scary and staggering and alarming that this is happening, and it leaves you feeling like it's a health crisis."

Share your crazy socks on Instagram [#crazysocks4docs](#)



Left / Crazy Socks 4 Docs founder cardiologist Dr Geoff Toogood (centre) with medical staff and politicians wearing crazy socks at Frankston Hospital in Victoria, Australia

than trying to get more out of the already stretched staff.

"I think hospitals have a role in reducing the harm. Management often says people need to be resilient, but the healthcare systems need to get developed to make the best of the resources we have rather than trying to push the human aspect, which can't be stretched much more."

Speaking up

Francis and Sinclair both learned of the Crazy Socks 4 Docs campaign on Twitter and are working to grow participation across Middlemore and across the country this year after introducing it in the anaesthesia department in 2018.

Sinclair says it's a fun way to start an otherwise difficult conversation.

"It helps raise awareness and gets people talking about doctors' health around the hospital, which is still an area with a lot of stigma attached to it. People are a bit reluctant to say they have been struggling, because as doctors, we see ourselves as being the carers to people so we're not allowed to be unwell ourselves. We want to be seen as strong and capable, we don't want to be seen as weak."

She sees it as a piece in the puzzle of addressing this issue.

"Anything that encourages us to talk to each other about what we're going through and to care for each other and show that we're not alone. We're going through the same stresses, and to recognise the stress and mental ill health that goes along with the environment and normalise getting help for that has got to be a good thing." ♥

GET INVOLVED

Crazy Socks 4 Docs Day is Friday 7 June. Find out more at crazysocks4docs.com.au

Research from a world-first Australian study by Beyond Blue of doctors' and medical students' mental health in 2013 revealed that 21 percent of doctors have been diagnosed with or treated for depression, 24.8 percent have had suicidal thoughts previously and 2 percent have attempted suicide.

A New Zealand study on burnout by the Association of Salaried Medical Specialists (ASMS) in 2016 found half of hospital specialists reported symptoms of burnout.

Francis says these issues are nothing new, but awareness is growing.

"It's not something that's happened suddenly, it's not an issue with the new generation, it's something that hasn't been discussed before, but the fact we're talking about them without stigma attached is."

Sinclair says one of the causes of high rates of mental health issues within the profession is doctors' sense of purpose.

"For example, my DHB is caring for a deprived population, and doctors continue to see little progress in their quality of life and socioeconomic status and that in itself is soul destroying."

Dr Joanna Sinclair

It's not something that's happened suddenly, it's not an issue with the new generation, it's something that hasn't been discussed before.

But a key factor is the financial constraints put on DHBs, and specifically on doctors, to do more with less.

"Not being able to do what you want to do for those patients erodes a sense of satisfaction, and the way the management model has developed, clinicians are less and less involved with the decision-making process, which means they lose their sense of autonomy," Sinclair says.

Francis says the healthcare systems need to become more resilient rather

Working well into retirement

Employment brings a sense of belonging, purpose and richness to our lives that we all need. It's understandable that many New Zealanders aged 65 and over are eager to keep working past the traditional retirement age.

A 2018 survey undertaken by BNZ shows 46 percent of New Zealanders want to continue working past retirement age. Even if they could comfortably retire from a financial perspective, they choose to continue working because of the value and satisfaction it brings, the social nature of a workplace and the chance to make use of their talents and skills.

Many who reach retirement age choose to cut down their hours to part-time, hone in on specific parts of their industry or pursue personal hobbies and interests that often turn into profitable businesses.

BNZ survey, 2018

46 percent of New Zealanders want to continue working past retirement age.

Some continue working full-time, seeing no need to reduce their hours or slow down. One professional who has chosen this pathway is Professor Marc Shaw, Medical Director at WORLDWISE, a travellers' health centre in Newmarket, Auckland.

The 70-year-old has been practising as a GP for 44 years and has operated his travellers' health clinic for the past 22 years. He was the first doctor in New Zealand to practise this type of medicine. Shaw's wife Lynne works part-time as a nurse at Waikato Hospital.

As New Zealand's leading authority on travel medicine, Shaw provides appropriate health advice to travellers – often corporate or adventure travellers or even school groups – visiting far-flung, remote destinations who need more comprehensive medical advice than the typical tourist.

Working keeps his brain active and, due to the nature of his practice, keeps him up to date with current events, he says.

"Billions of people travel internationally every year, and travellers can do a lot of damage when they go unprepared and

don't take personal responsibility. Up to 50 percent are likely to become unwell.

"It's my job to make sure people are travelling responsibly and being considerate of the environments they are entering. In my view, no one else is taking on this task, so it falls to the primary care practitioner."

While he has considered cutting down his hours to free up more time for travel – Shaw shares his patient's penchant for unusual travel destinations and enjoys connecting to them on a personal level – he is happy to continue working full-time past retirement age.

Many of Shaw's colleagues are in the same boat, having pursued more specific aspects of the medical profession that piqued their interest.

"Once you give up and stop working, you tend to lose your brain a bit more than if you had continued stimulating your brain. Being at work is motivating and it keeps you active."



As one of few practitioners in New Zealand specialising in travel medicine, he notes that there is also a certain level of responsibility to pass on his knowledge and experience to the next generation of practitioners.

"I do a lot of teaching in travel medicine like running seminars and promoting the nurse and doctor role in this industry. Doctors may see it as soft medicine but it's not, because people do get sick overseas and that's something I've had to deal with – I've flown people back from remote regions."

Say cheese

Sue Arthur, a 60-something from the Waikato, turned a retirement hobby into a thriving business. Arthur founded Over The Moon Dairy in 2007, a boutique cheese-making factory that produces around 24,000 kilograms of cheese each year. Over The Moon is based in the dairying region of Putaruru in South Waikato and was born out of Arthur's cheese obsession that began as a child.

"I've always had a thing for cheese. When I was little, I remember my dad would wrap little cubes of cheddar in bacon and fry

Professor Marc Shaw, Medical Director at WORLDWISE

Once you give up and stop working, you tend to lose your brain a bit more than if you had continued stimulating your brain. Being at work is motivating and it keeps you active.

them up on the weekends – I was hooked from then."

Prior to Over The Moon, Arthur worked as a strategic planner for government organisations. Over The Moon was supposed to be her retirement project, but 11 years and 120 medals later, it's taken on a life of its own and propelled her into the small business ownership role she always dreamed of.

"My dad's a pharmacist and had been working for himself for 50 years, so it had always been a goal of mine to start a business one day. I'd always worked for someone else, and I wanted to see if I could run a business myself. Being in charge and making all the decisions really appealed to me."

>>



Sue Arthur, *Over The Moon Dairy*

I genuinely enjoy running my own business, more so than any other job I've had.

"Small business is quite risky, and small business owners work really hard. You go to sleep at night worrying about paying the bills and the staff. There are downsides and upsides to owning a small business."

One upside that Arthur takes full advantage of is the opportunity to employ more work-life balance. Arthur travels to Europe for one month each year and believes it's important for small business owners to embrace the benefits of being their own boss.

"I do a lot of travel now that I work for myself, and that's been fantastic. I think it's important to put 150 percent in at work but to also find balance and embrace the benefits of having that business. I work furiously hard when I'm here and have relaxing holidays when I'm not."

Arthur has no intention of slowing down or retiring, but after 11 years of hard work, she's adjusted her role within the business.

"Owning your own business means having the flexibility to structure your team and workload. I'm now more involved in strategic work, fostering key relationships with suppliers and customers and ensuring the business is profitable and efficient."

Arthur finds her work extremely rewarding and loves overcoming the challenges that come with business ownership.

"I genuinely enjoy running my own business, more so than any other job I've had. I find it stimulating and I feel like I'm making a real difference to my community – we employ about 25 local Putaruru people, and because of our success, we've brought a bit of profile to Putaruru, which is a great feeling."

"I have no plans to take a step back from the business any time soon, and I think I'd find it very hard to give up because I enjoy it so much." ♥

<<

While Arthur loves the flexibility and freedom that comes with owning her own business, it's not without its challenges. In her former jobs, she earned much more than she does now, and the business-related worries don't go away when 5pm rolls around.

The A-Z of Waikiki

Oahu, Hawaii

A short flight, cheap airfares and the promise of golden weather and azure blue seas make Waikiki on the Hawaiian island of Oahu a great year-round getaway destination for Kiwis. Here's why it's worth the visit:

A

is for ALOHA.

Aloha, the word for love, but also hello and goodbye, is imbued into everything about Hawaiian culture. Expect to see it, hear it and feel it all around you.

B

is for BEACH. Waikiki Beach is world famous for a reason. Its golden sand, palm trees and gentle rolling waves make it perfect for families, sun worshippers and surfers combined. Heading out further, Oahu is packed with beaches worth exploring and offering good spots for swimming, surfing or relaxing on the sand.



is for COCKTAILS.

Mai tai is Hawaii's classic cocktail and is served everywhere. Head to the rooftop bar at SKY Waikiki and soak up the view at sunset (worth making a reservation). After dark, visit the Lava Tube where cocktails are served in coconuts and pineapples in decor that's unashamedly kitsch.

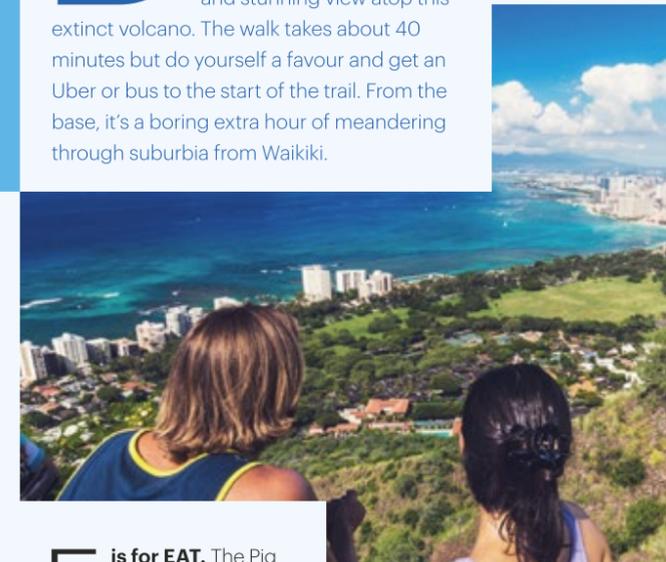


G

is for GOLF. It's good enough for Barack Obama and John Key, right? Hawaii is home to plenty of stunning spots to work on your game, from the oceanfront Ko Olina Golf Club 45 minutes outside Waikiki to the Palmer Course – designed by Arnold Palmer himself – at Turtle Bay Resort on the North Shore just a stone's throw from legendary surf spots like Pipeline and Sunset Beach. Work on your handicap then hit the beach for a sunset surf – dreamy!



D is for **DIAMOND HEAD.** Work up a sweat and reward yourself with a fresh breeze and stunning view atop this extinct volcano. The walk takes about 40 minutes but do yourself a favour and get an Uber or bus to the start of the trail. From the base, it's a boring extra hour of meandering through suburbia from Waikiki.



is for EAT.

The Pig and the Lady in Honolulu's China Town is worth the visit for contemporary Vietnamese – be sure to try the pho and the fried chicken. Goofy is a great brunch option for fresh, locally sourced food (much of the food in Hawaii is imported). And expect plenty of diners, hamburger joints and chain restaurants that serve monstrous meals – as one server said: "You're in America now, honey."

is for FINE.

On average, there are 271 sunny days a year in Honolulu so chances are you'll get plenty of fine weather on your stay. It rains in the mountains of Oahu more regularly, leaving them shrouded with mist and giving you *Planet of the Apes* vibes, which is not an accident: the 2011 film was shot here along with many others.

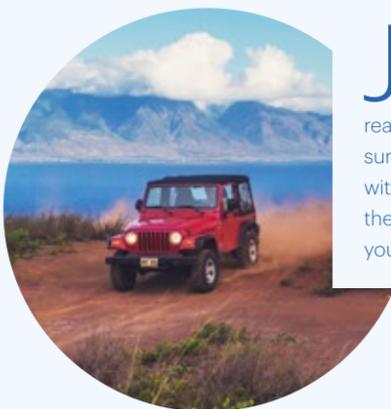
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H is for HISTORY. From its Polynesian roots to a fateful visit from Captain Cook, the annexing by the United States and the attack on Pearl Harbour, Hawaii has had its fair share of upheaval and change. Visit Iolani Palace, the former residence of the Hawaiian Royal family, to delve into the Hawaii of the past.

I is for SHAVED ICE. A popular treat to cool down on hot Hawaiian days, try the shaved ice at Island Vintage Coffee or Waiola Shave Ice. Sweet, tangy and refreshing, you'll be hard pressed to stop at just one.



J is for JEEP. The vehicle du jour, you'll see classic Jeep Wranglers across the island. And with good reason: what better car to tie your surfboard to the roof and hit the road with? You can grab your Jeep from Avis at the International Market Place or through your hotel concierge.



K is for KUALOA RANCH. With steep mountains jutting skyward and lush green valleys, it's easy to see why Kualoa Ranch has been such a popular location for movies, particularly *Jurassic Park*, *Godzilla* and *Jumanji*. The 4,000 acre private nature reserve and working cattle ranch offers a zip line and ATV and e-mountain bike tours for the adventurous as well as yoga, horseback riding and movie set tours.

M is for MALLS. Whether or not you like shopping, chances are you'll find yourself at Ala Moana, the world's largest open-air mall. An easy walk from Waikiki (or jump on the trolley bus), all the American chain stores and department stores you'd expect are here. Warning: it is enormous, so be prepared to find yourself a little lost (a nightmare for some; a dream for others).

L is for LANIKAI. Most Kiwis are spoiled when it comes to secluded beaches with just a smattering of people, but it is possible on Oahu, you just need to get out of Waikiki. Lanikai Beach in the east coast town of Kailua is the answer. Translated to 'heavenly ocean', Lanikai offers lapping waves, crystal clear seas and no crowds.



N is for NATURE. A traditionally sea-faring culture, some of the best of Hawaii's natural features can be found under the sea. Hanauma Bay is a great leaping off point – literally. The former volcanic crater turned marine conservation area provides easy snorkelling right off the beach, making it easy to get up close with more than 400 species of Hawaiian fish including the state fish humuhumunukunuaopua'a. It's a popular place so expect crowds, but for good reason.

O is for OUTLETS. If you want your shopping designer and your prices bargain, look no further than Oahu's myriad outlet shopping opportunities. From Nordstrom Rack in Waikiki to the Waikale Premium Outlets mall, this is the chance to get a bag, shoes or jacket from a big-name designer at a fraction of the price.



P is for PEARL HARBOUR. History buffs will not want to miss a visit to the site where the Japanese launched a surprise attack, leading to America's entrance into World War II. The battleship USS *Missouri* has been transformed into a museum ship along with the USS *Arizona* Memorial.

Q is for QUICK. Just an eight-hour flight from Auckland, Waikiki is a holiday destination that serves maximum relaxation for minimum fuss. From Honolulu's Daniel K. Inouye International Airport, your airline will offer transport services that will quickly whizz you to Waikiki where, within an hour, you can be dipping your toes into the Pacific.

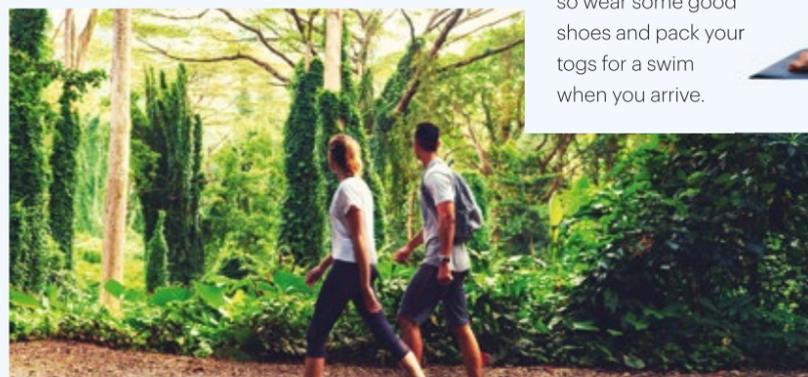
R is for ROAD TRIP. Grab some wheels for a day or two of exploring the east and north of the island. A convertible Mustang isn't a bad way to do it, with roads meandering along the coast and allowing access to Hanauma Bay, Lanikai Beach and the northern beaches such as Turtle Bay as well as some of the best surf breaks on the island.

U is for UKULELE. No sound evokes a vision of a tropical paradise more than the ukulele. The small four-stringed instrument is synonymous with Hawaii, and you're likely to hear its sweet tones on the breeze during your visit. Ukulele (pronounced 'oo-koo-lay-le') means 'jumping flea' in Hawaiian, and if you're keen to learn, there are plenty of places to get a free lesson.



S is for SURFING. Hawaii is the birthplace of surfing, so whether you're a keen amateur, an expert or a first-timer, you can ride a wave on Oahu. Surf lessons are available at Waikiki such as Big Wave Dave. Waikiki's gentle rolling waves are a great place to get your sea legs and practise once you've nailed the basics.

V is for VOLCANOES. As part of the Ring of Fire, the impact that volcanic activity has had on Oahu is everywhere. From extinct volcanoes like Diamond Head and Punchbowl to coral reefs formed by craters that have collapsed into the sea, it's a place to get a sense of the power of Mother Nature, although this will be best seen by visiting the Big Island where the active volcano Kilauea erupted in 2018.



T is for TURTLES. Swimming with turtles is a special experience and one that's possible in Oahu. Take a boat trip like Captain Bob's in Kaneohe Bay where you can snorkel on a barrier reef, which you have to yourselves. Guides on the boat point out any nearby turtles to observe, along with thousands of tropical fish, rays and maybe even the odd moray eel.

X is for XERISCAPE GARDEN. Halawa Xeriscape Garden features an extensive collection of xeric – or dry – plants. It was created by the Board of Water Supply to show the possibility of creating a beautiful garden that doesn't require as much water as traditional gardens. No dry brown trees and plants here. The garden remains a visual tropical paradise despite minimal irrigation.

W is for WALKING. Waikiki is compact, and most places are within walking distance. If you feel like stretching your legs further, there are walks to waterfalls including the Maunawili Falls, a four kilometre round trip through lush forest, or Manoa Falls, a short trip from Waikiki and a shooting location for *Lost* and *Jurassic Park*. Being in the mountains means the tracks are often muddy, so wear some good shoes and pack your togs for a swim when you arrive.

Y is for YOGA. End your day with yoga on Waikiki Beach for a centred and truly beautiful experience. The warm climate and stunning surrounds make sunset yoga a great way to build your strength and flexibility as the sun sets over the Pacific. Book a class with Sunset Yoga, or get an unlimited membership for the period you're staying and make it part of your vacation ritual.



Z is for ZZZZ. You're on holiday which means permission for lie-ins and naps, so you'll want to book a hotel that allows for some R&R. The priciest hotels are beachfront, but just a few blocks back, you can get an affordable price at a midrange hotel such as the Waikiki Sand Villa Hotel or Surfjack Hotel & Swim Club.

The rising risk of food allergies

Childhood food allergies are increasing in numbers and complexity across the globe, including in New Zealand, and there's not one clear cause.

In her two-decade-long career, specialist allergy dietitian Anna Richards has been watching as incidents of food allergy in children rise in numbers and complexity.

"When I first started, it wasn't uncommon for children to have a single allergy or a couple of allergies, but now we see multiple and more complex food allergies often persisting into adulthood."

Common food allergens include cow's milk, egg, soy, wheat, fish, shellfish, peanuts and tree nuts. Novel or new allergies include lupin flour, commonly used in Europe, and sesame, possibly due to the popularity of hummus.

While the jump in numbers with food allergy could be down to better and earlier diagnoses, Richards says she's concerned many parents are diagnosing their children without seeing a doctor and eliminating food groups unnecessarily.

The Remuera-based dietitian says the rise in childhood food allergies is part of a worldwide trend with an increase in all autoimmune disorders that has left specialists wondering what the cause might be – and they've come up with a few ideas.



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01 / Anna Richards, specialist allergy dietitian
02 / Early exposure to germs can be protective
03 / Eat everything and anything, and keep eating it
04 / Mums to be need vitamin D



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01 Hygiene hypothesis

First introduced in the late 1980s by David P. Strachan, a professor of epidemiology, the hygiene hypothesis proposed a lack of exposure to germs can increase an individual's susceptibility to allergies and disease.

"Basically, we see lower rates of allergy in children whose immune systems have to work a bit harder, like those living on a farm, with siblings, having pets. Meeting a bug in early childhood years seems to be protective," Richards says.

She also sees higher rates of allergy in children born by caesarean as they are born with a sterile gut.

"I always ask about the route of birth, and children that have allergy and gut issues who are born by caesarean are over-represented in my practice. Initial gut colonisation occurs as the baby passes through the birth canal. If that doesn't happen, there is a different mix of gut microbiota.

02 Dual exposure hypothesis

This hypothesis considers when and how children are exposed to allergens, theorising that exposure to food allergens through the skin alone can lead to an allergy, but consumption of these foods at an early age concurrently with topical exposure may promote tolerance.

Richards says this is particularly prevalent in children who have dry eczematous skin and are already on a slippery slope.

"I have seen cases of anaphylaxis on the first consumption of egg, for example, when raw egg has previously been smeared over dry eczematous skin as a treatment."

03 Vitamin D hypothesis

Lack of vitamin D has been linked to the onset of childhood atopy and food allergies. Richards says higher rates of allergies are seen in babies born in winter and spring compared to those born in summer and autumn.

"The body only stores vitamin D for about three months. This is particularly noted in colder countries or parts of New Zealand where, unless mum walks around in shorts and t-shirts 12 months of the year or takes off to sunny Fiji in winter, her breast milk will have a poorer vitamin D status."

04 Eat early, eat often

Richards says guidelines now encourage parents to feed their babies anything and everything as soon as they're old enough to eat solids and children to continue to eat those foods regularly throughout childhood.

Former advice suggested parents avoid known food allergens for the first few years of life. However, that has been proven to have little impact in preventing food allergies, and Richards says it could actually increase prevalence.

Plunket guidelines recommend introducing one food at a time and to add a new food every two to four days so parents can identify which food caused a reaction. If there are no early indicators of allergy, this process could be sped up.

Richards says parents should keep feeding their children allergens once they've been introduced as she sees cases where a food is introduced to a child once or twice and then not eaten again for several months, resulting in a severe reaction.

"Ideally, children should be eating an allergen two to three times a week but at least once a week once it is introduced. Eat everything and anything, and keep eating it."

And she warns parents against cutting out foods unless their child is formally diagnosed with an allergy.

"These days, parents are able to access their own allergy tests or are accessing their own test results without GP guidance in interpreting the results, often resulting in foods being unnecessarily excluded. If the child is consuming the food happily but the test shows raised antibodies, it is important they do not stop eating the food as it may result in them developing a full-blown allergy. Tolerance can be lost remarkably quickly.

"No matter what the test says, if your child currently tolerates it, keep on eating it, otherwise you may be setting your kids up for a fall." ♥



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Here for Good Days

MAS introduced the opportunity for staff to volunteer a day a year, at a charity or not-for-profit of their choice. They've embraced the idea, with teams and individuals helping with everything from fundraising to getting their hands dirty gardening. Here are the experiences of some MAS team members.



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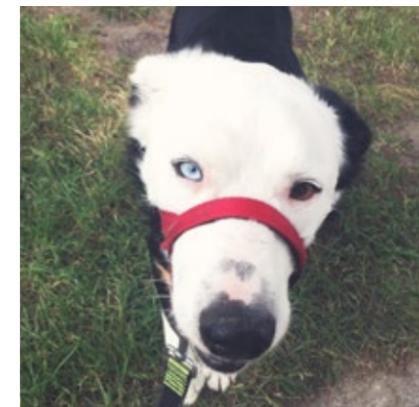
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01-03 / Sydney Kanda's Here for Good Day took place in Zimbabwe, where he worked with the Albino Association of Zimbabwe in Bulawayo distributing hats and sunglasses to the kids. Albino people in Zimbabwe face suspicion, stigma and discrimination that sees them harassed at school and often unable to get jobs. They are also at high risk of skin cancer under the fierce African sun. Kanda says, despite this, they remain positive: "They have nothing, but nothing takes away that smile off their faces. I was amazed at how what we think to be so small can mean so much to someone else. Never underestimate a gift – no matter how small it looks to you. Give. Give. Give and give again!"

04 / Christchurch Branch spent half of their Here for Good Day helping set up for the Christchurch Charity Hospital Gala. It's the biggest fundraiser of the year for the charity.

05-08 / MAS Marketing and Products Team spent their Here for Good Day at Te Rito Gardens, a social enterprise cooperative in Porirua that teaches people how to grow organic food sustainably.

09-10 / Hannah O'Connor, Alanah Hight-Johnson and Jennifer Ledingham spoke up for animals by volunteering with HUHA – Helping Us Help Animals. O'Connor and Hight-Johnson spent their day collecting donations for the organisation, and Ledingham spent the day cleaning the homes of more than 40 dogs and puppies that the shelter housed, before taking some out for a walk. Ledingham says she regularly volunteers with HUHA, a not-for-profit that's always looking for donations of food, toys, bedding and money for surgeries to get the dogs vaccinated, microchipped and spayed or neutered before they go to their forever home.

Are you sure that's edible?



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The Future of food

How are our dinner plates changing as climate change, population growth and changing preferences continue?



	1	Litres of water needed to produce 1kg protein	21k 
	1.7	Kilos of feed needed to produce 1kg protein	10 
	68	Grams of protein in 100g serve	24 



Quick Qs:

What started as a novelty has turned into a viable business selling edible creepy crawlies. Matt Genefaas and Dan Craig have been running edible insect business Eat Crawlers for five years and have seen it grow 100% year on year over that time as more Kiwis add insects into their diets.

Do you think edible bugs are an important part of our future diets? As New Zealanders start shifting towards more sustainable food sources, it's the perfect time to start thinking about eating insects. In the beginning, we were selling fun and quirky products like scorpion lollipops and chocolate-covered tarantulas, but the day is coming where it's not a novelty any more. Initially, the easiest one to get people's heads around is cricket flour, made from ground crickets, which can be used in baking or smoothies.

How are Kiwis responding to edible bugs – are attitudes shifting? Yes definitely. We've been doing consumer expos like Taste of Auckland and The Food Show as a way to get Eat Crawlers out there, and we noticed in the first few years we spent a lot of time talking to people and educating them about edible insects, about why, and how etc. But at Taste of Auckland last year, we had people coming up to us telling us about cricket flour, so I think we've done a good job talking about insects and associating it with protein as a supplement. I think this will continue in the next one to two years with more and more homes consuming cricket flour regularly.

Where do your insects come from?

We source from across Asia, but the majority comes from Thailand. They've been farming insects in those places for hundreds of years, and they're set up to do it in the volumes that we are requiring. At present, there aren't any insect farms in New Zealand. It's interesting, we see New Zealand as a clean green environmentally focused country but our biggest export industry – beef and dairy – creates so much toxic waste. Edible insects are a food source that's sustainable and ethical and just as importantly, good for you too.

In the future, what do you think our diets might look like?

I think there'll be more focus on plant-based diets, and we do see entomophagy, or eating insects, as an important part of our diets in the future. I don't think we'll necessarily see people eating bowls full of crickets, but we're working on a range of products that are high protein and delicious and will be served everywhere from the kitchen table to fine dining restaurants.

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- 01 / Eat Crawlers Chocolate Coated Scorpions are made with 50% dark chocolate
- 02 / Chocolate Coated Scorpions have 34g of protein per 100g
- 03 / Reese's Pieces Cricket Flour Cookies – don't they look delicious!
- 04 / Banana Bran Breakfast Loaf is made with cricket flour



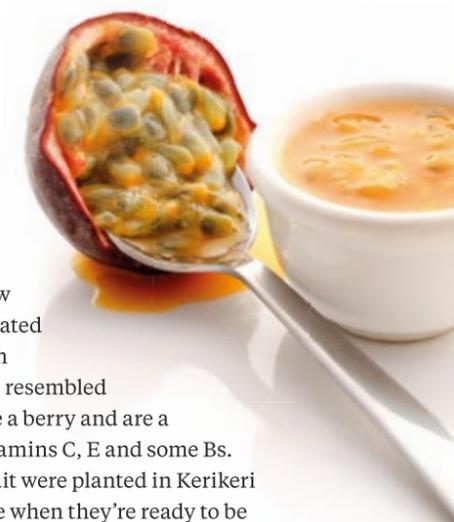
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In season

PASSIONFRUIT Keep hold of the tropical taste of summer with passionfruit, which are available in New Zealand from now till July. They originated from Brazil and were named by Spanish missionaries who thought their flowers resembled religious symbols. Botanically, they are a berry and are a good source of fibre, potassium and vitamins C, E and some Bs. The first commercial purple passionfruit were planted in Kerikeri in the 1920s. The fruit fall from the vine when they're ready to be harvested and are at their sweetest if they are left to wrinkle.

TOP IT Passionfruit's sweet, tangy flavour is perfect scooped straight from the skin and onto cereal, ice cream, pavlova or your tongue.

STORE IT If you have access to a passionfruit bounty, they keep well in the freezer. Scoop out the seeds and pulp and put in a freezer bag or into icecube trays for easy use.



Eat your greens and grow them too.

A desire for more health, sustainability and traceability of the food we eat is leading us to return to an age-old tradition: gardening.

Micropod is a New Zealand-based start-up that's helping fuel this re-emergence of growing your own food by offering simple, dirt-free plant systems that offer nutritious food even in a small space.

Co-founder and engineer Jeff Xu set out to design the best way to grow microgreens after discovering their health benefits but finding growing them the traditional way hard, messy and low yield.

The result is the Micropod, which allows you to grow microgreens on specially designed seed mats on a kitchen bench or windowsill within a week.

"We designed this to be as simple as your Nespresso machine. Our seed mats are like coffee pods, and you can now have a continuous supply of microgreens on your kitchen bench," he says.

Microgreens are the smaller versions of vegetables like broccoli, kale, rocket and pak choi.

"Because the plants are small and focused on their own health and growth, they have up to 40 times the levels of vitamins and contain higher levels of antioxidants, beneficial enzymes and key minerals than regular veggies," Xu says.

The initial response to the start-up, which launched in 2016, has been positive. It sold out of its pre-launch in the first couple of days and is seeing record sales each week. While the company is still in a growth phase, the goal is to take Micropod global.

"In big urban centres, where apartment living is the norm and there is no space to have your own garden, people still want safe and



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sustainable food. Micropod could have a big impact."

Xu says the product fits into a global trend of growing your own fresh, spray-free and sustainable food. In 2018, the *New York Times* reported that, of the 6 million people in the United States who took up gardening as a hobby in 2016, 5 million of those were Millennials.



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"In the age of Uber Eats and pre-packed processed meals, more and more people are returning to the idea of growing food at home and trying to give up all the waste, sprays and plastic of the produce aisle.

"Globally, we are seeing a move towards gardening and healthy nutrition, and Micropod can really help unlock this, even in smaller houses or apartments or when the climate outside makes outdoor growing challenging," he says.



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As simple as your Nespresso

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01 / Microgreens are the smaller versions of broccoli, kale and rocket
02 / Seed mats are fully compostable
03 / Everything you need to start growing
04 / Micropod starter packs

Every discount counts.

We have exclusive banking benefits and dedicated Relationship Managers for MAS Members.

To find out more about our services

Call 0800 627 722

Email maspac@westpac.co.nz



It's time.

In review

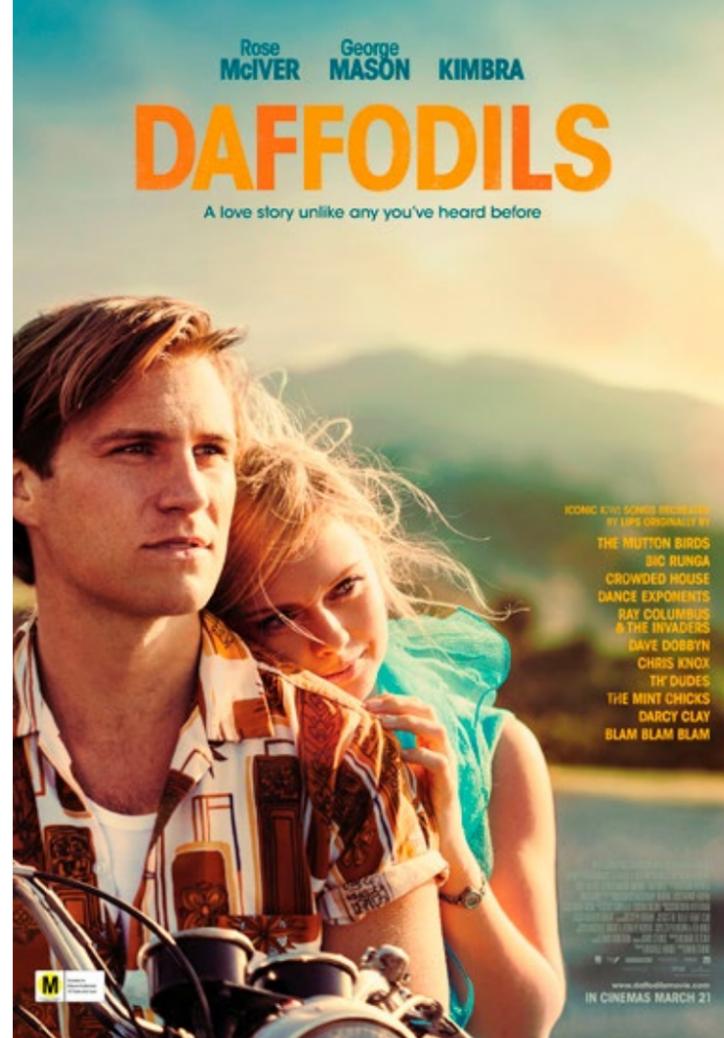
Book reviews by India Lopez



WAYS TO CHANGE THE WORLD — PODCAST

Hosted by Krishnan Guru-Murthy
Channel 4

With topics spanning changing the justice system to feminism, diversity and ethical fashion, *Ways to Change the World* podcast offers broad wide-ranging conversations with interesting people. Hosted by British television presenter Krishnan Guru-Murthy, each episode explores ideas influencing how we think, act and live. Guru-Murthy, who is known in the UK for his thought-provoking television interviews wanted to give guests the chance to speak in long form, covering a variety of topics they feel passionately about. Two seasons in, and it's clear the formula is working. Possibly his most famous episode came from featuring actor Jameela Jamil, who has taken a stand against airbrushing and celebrities promoting weightloss products to impressionable fans and followers.



... it's a celebration of New Zealand music that I hope will resonate locally as well as across the globe.



DAFFODILS — MOVIE

Directed by David Stubbs
In cinemas from March 21

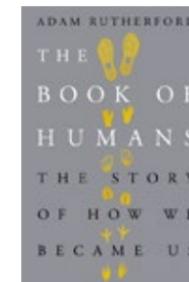
Based on a play, *Daffodils* tells a love story using reimagined iconic Kiwi songs including Chris Knox's *Not Given Lightly*, The Dance Exponents' *I'll Say Goodbye* and The Swingers' *Counting the Beat*. Directed by David Stubbs, *Daffodils* is based on the original play written by Rochelle Bright and brought to the stage in 2014. The musical, starring Kiwi actors Rose McIver and George Mason, was inspired by Bright's parents' bittersweet love story. Stubbs says *Daffodils* is "a musical – and a very human story that I believe will speak to all Kiwis. And of course, it's a celebration of New Zealand music that I hope will resonate locally as well as across the globe".



THE BOOK OF HUMANS

by Adam Rutherford / Orion Publishing / RRP \$35

Are we as special as we think we are? In this entertaining, information-packed book, British scientist Adam Rutherford demonstrates how hard it is to pinpoint any one thing that separates humans from other animals, no matter which angle you try: genetic, linguistic, technological, sexual, etc. There's a lot of ground to cover here, and he does so in just 233 pages, which results in some frustratingly brief explorations (belief in God, for example, barely merits a paragraph). Still, you'll come away marvelling, paradoxically, both at how unique we are and at how much we overestimate our own uniqueness.



THE LOST MAN

by Jane Harper / Pan Macmillan / RRP \$38

Deep in the Australian outback, station owner Cameron Bright parks his car and walks out into the unforgiving landscape towards what he must know is certain death. Why did he do it? As Cameron's brother Nathan tries to unravel the mystery of his brother's final days, he realises the people closest to him know more than they're letting on. Jane Harper has written an absolutely gripping suspense novel here, with sparse prose and pitch-perfect dialogue. The quiet deadliness of the outback mirrors the complex psyches of the people who live there. Nature can be brutal, human nature even more so.



EVENING IN PARADISE

by Lucia Berlin / Picador / RRP \$38

American short-story writer Lucia Berlin died in 2004 but remained almost unknown until 2015, when *A Manual for Cleaning Women* was published to massive acclaim. The 22 further stories in *Evening in Paradise* confirm what that collection already made clear: Berlin was a master of the form who was woefully underappreciated during her lifetime.

It's hard to overstate how stunning her writing is, how deftly she transports readers into her characters' exterior and



... various American cities, four sons, three husbands, many affairs, jazz, drugs, booze, art, travel.



interior worlds. Take "Itinerary", in which she packs an entire coming-of-age story into eight pages, spanning only the length of a plane journey.

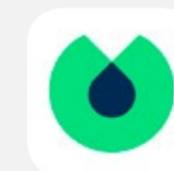
Berlin's stories are closely based on her real life: a childhood spent between the USA and Chile, a glamorous bohemian adulthood in Mexico and various American cities, four sons, three husbands, many affairs, jazz, drugs, booze, art, travel.

There are dramatic moments – deaths, romances, break-ups – but the stories still feel like vignettes more than formal narratives. Reading them, you become convinced that the life of the characters extends far beyond the final sentence. In comparison, other short-story writers start to seem like cheap tricksters, with their fiddly little plot twists and climaxes. Life, as I'm sure Berlin would agree, is so much richer than fiction.



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