onmas

November 2026

The magazine for mas Members



A voice for change

Dr Gary Cheung Tackling the dementia crisis

+ How to protect your brain as you age

Caring collective
The vet sisterhood

Classic cars
Members & their marvellous motors

Gender gap
Breaking the second glass ceiling

Summer lovin'
Best beaches, books & holiday hacks

onmas November 2026



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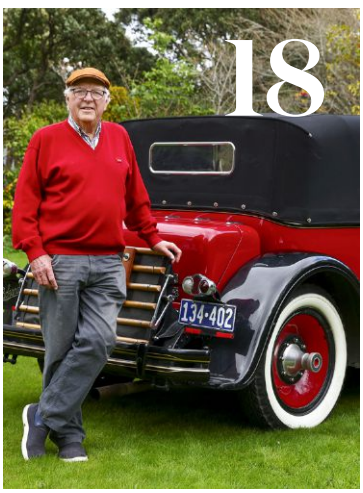

Enjoy these stories and more by visiting **mas.co.nz/onmas**.



Photography Emily Chalk, Reuben Looi and Alan Gibson



A warm welcome from MAS

One of the things I love about getting out and about across the country is meeting our Members and hearing about the incredible work they do. From advancing medical research to supporting their communities, they're making a real difference to the lives of others. We're proud to be in their corner, helping protect them, their families and their finances so they can focus on what they love, knowing their future is in good hands.

That's the thinking behind our new brand campaign, which you'll start seeing over the coming months. We're also giving our brand a refresh to make it feel more modern and future-focused, while staying true to who we are and what matters to our Members. You'll notice one other change too: we're returning to pronouncing our name as M-A-S. It's something Members have told us matters to them, and a nod to our proud history of supporting the medical community across generations.

In this issue, we meet Members who are putting their expertise to work in different ways. Dr Gary Cheung, a leading old age psychiatrist, is rethinking how we face one of the most pressing health challenges of our time: dementia; Dr Richard Martin is pioneering a new technology that will make skin cancer easier to detect than ever; and Dr Emma Hodgson has joined forces with her friends and colleagues to create a supportive network for women vets in Aotearoa.

Just as our impressive Members are doing what's best for Kiwis and their communities, so are we. As a mutual that was founded by doctors for doctors, we see it as our purpose to care for those who care for others. That's why our partnership with Hato Hone St John and the 3 Steps for Life programme means so much to us. We've also sponsored a landmark study into doctors' wellbeing and burnout (read more on page 34).

And with summer upon us, we've included plenty of ideas to help you make the most of the warmer months, whether that's travelling, spending time with family and friends, or simply taking a well-earned break. Wherever summer takes you, I hope you have a happy, safe and relaxing season. Thank you for being part of MAS.



Jo McCauley
Chief Executive Officer

Nau mai, hoki mai anō ki tēnei putanga o tā tātou purongo kōrero.

I tēnei wā ka whakanui mātou i ngā mema o MAS e whakamahi ana i ō rātou pūkenga me tō rātou mātauranga hei painga mō te iwi.

Kei roto ngā kōrero mō Dr Gary Cheung, Dr Richard Martin me Dr Emma Hodgson, e whai hua nui ana ki ngā tāngata me ngā hapori o Aotearoa.

Hei rōpū i whakatūria e ngā tākuta mō ngā tākuta, ko tā mātou whāinga he manaaki i te hunga e manaaki ana i ētahi atu.

Nā reira e whakanuia ana tō mātou hononga ki a Hato Hone St John me te kaupapa 3 Steps for Life, me tā mātou tautoko i te rangahau mō te oranga me ngā pānga o te taumaha mahi ki ngā tākuta. Kia pai, kia haumaru hoki te raumati ki a koutou.



Mark Ormsby
(Te Ātiawa, Ngāti Maniapoto, Ngāti Wairere) is Kaumātua/Tikanga Advisor for MAS and MAS Foundation. He shares this mihi whakatau (welcome message) for the issue.

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mas
Medical Assurance Society
Level 3, PwC Centre
10 Waterloo Quay
Wellington 6011

Mailing address
Medical Assurance Society
PO Box 957
Wellington 6140

Phone 0800 800 627
Website mas.co.nz
Email onmas@mas.co.nz

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Suite 507, 48 Greys Ave,
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mediumrarecontent.co.nz

Magazine team
GM & Publisher Sido Kitchin
Editor Nicky Dewe
Art Director Rose Morton
Sub-editor Jennifer Reynolds

Contact us
newzealand@
mediumrarecontent.com

Advertising enquiries
Partnerships Manager
Amanda Clerke
amanda.clerke@
mediumrarecontent.com

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News in brief



Heart to heart

Through our ongoing partnership with Hato Hone St John we are on a mission to create stronger healthier communities across Aotearoa. Here are a few of our recent activities that we hope will help to literally save lives:

Inclusive instruction In October, MAS and Hato Hone St John hosted Every Heart Matters at Auckland's Eden Park. This event was in response to research that shows women are 60% less likely to receive community defibrillation and have 50% lower odds of surviving an out-of-hospital cardiac arrest. Compounding this issue is the fact that only 5% of manikins used for CPR training globally represent the female form. To address this inequity, MAS donated 16 female-form manikins to Hato Hone St John to help make CPR training more representative and build confidence in performing life-saving techniques on women.



Local support We also headed down to Māngere in South Auckland to donate a defibrillator to the community and host free Hato Hone St John 3 Steps for Life training sessions. South Auckland has historically had higher rates of cardiac arrest and lower rates of response, so having a defibrillator easily accessible to the public can make all the difference to saving someone's life.

On the road On top of that, our MAS Adviser vehicles now have St John LifeBeat Mini Defibrillators on board putting 35 more automated external defibrillators (AEDs) into communities across the country.



From top Hato Hone St John Programme Lead and Educator Andy Gibbs teaching CPR at the Every Heart Matters event; 3 Steps for Life Delivery Lead Mia Noyes installs a defibrillator in Māngere; MAS CEO Jo McCauley and Hato Hone St John CE Peter Bradley with a new female-form manikin.

The stars align

It's been an honour to receive recognition for our services across the insurance industry in 2026. MAS was recognised in Canstar's 2026 Most Satisfied Customers Awards for both Home and Car Insurance, highlighting the value Members place on our products and services. We were also named a finalist in 2 categories at the 2026 ANZIIF New Zealand Insurance Industry Awards, with our Claims Team shortlisted for Claims Team of the Year and Nick Swiney nominated for Young Insurance Professional of the Year. These achievements highlight the expertise, care and dedication of our people and our commitment to being there for Members when it matters most.



Above Whāngarei artist Josh Kiwikiwi's statement piece for Art in the Park 2025.

Wellbeing wonders

As Principal Partner of Art in the Park 2026, MAS was proud to celebrate creativity, community connection and the positive impact of art on wellbeing. Held at Eden Park from 12–15 November, the event transformed the stadium into a showcase of contemporary New Zealand art, featuring more than 140 artists.

Ahead of the main event we also went off-site and brought creativity into the community through a free, interactive activation at Westfield Newmarket. Led by artist and MAS Member Linda McFetridge, Aucklanders were invited to contribute to 2 giant landscape artworks, adding people, animals, drawings and memories to create a unique collaborative piece.

Hauora heroes

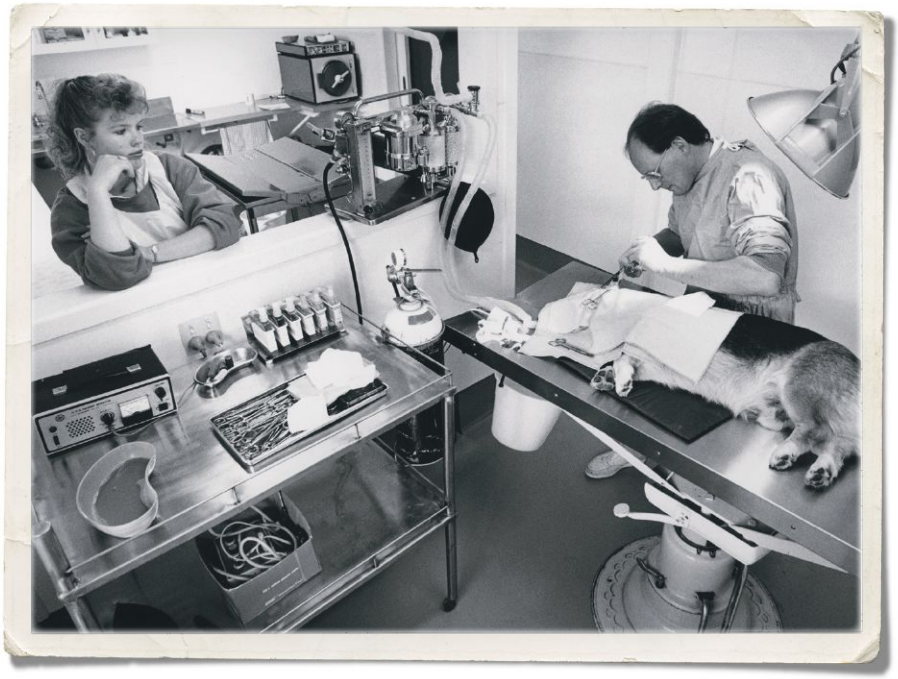
Te ORA Hui-ā-Tau, the annual conference of the Te Ohu Rata o Aotearoa – Māori Medical Practitioners Association, was an incredible event bringing together Māori doctors, medical students and health leaders from across Aotearoa to connect, share knowledge and strengthen the Māori medical workforce. MAS supported 3 awards recognising Māori doctors who are making important contributions to Hauora Māori through leadership, service, mentorship and their support of the next generation.







Top Iwi Health Award winner Dr Jason Tuhoe with his whānau and the whānau of the late Dr Tony Ruakere, who the award is in honour of. **Bottom left** The Ngākau Ora Award, in honour of the late Dr Paratene Ngata, was won by Professor Jonathan Koea, pictured here with MAS Foundation Head Dr Julie Wharewera-Mika and Ngaroma Ngata. **Bottom right** Dr Mania Campbell-Seymour and Dr Turuki Tahuri took out the Ngā Rangatira Matahīapo o te Hauora Award.



Moment in time

1993 Vet Chris Hutchings performs a minor ear operation on a corgi watched by vet nurse Angela Rappe.

Originally founded in 1921 exclusively by doctors for doctors, MAS later expanded its core eligibility criteria to include dentists, followed by veterinarians in 1980, granting them equal full voting rights within the mutual society.



In harmony

The New Zealand Doctors Orchestra (NZDO) is a full symphony orchestra with more than 65 players. It brings together doctors and medical students from across the country who share their passion for music and performance. MAS is a proud sponsor and we loved hearing them most recently in New Plymouth as they delighted crowds and raised money for Hospice Taranaki.

Member moments

Over the previous few months we have enjoyed meeting our Members up and down the motu at many key events including:

- **Faculty of Dentistry Clinical and Research Excellence Symposium**
- **New Zealand Orthopaedic Association (NZOA) conference**
- **Ovarian Cancer Foundation Long Lunch**
- **The Practice Managers and Administrators Association of New Zealand (PMAANZ) where Healthy Practice exhibited, presented, and sponsored the Practice Management of the Year award.**

Behind the scenes of this issue







From top Vets Aimii Pascoe and Emma Hodgson make a furry friend on the beach; publisher Sido Kitchin chats with Dr Gary Cheung during his photo shoot; a Pontiac pup gets behind the wheel.

Photography Alan Gibson, Gift of Phil Crawford and Fraser Munro, Collection of Te Whare Taonga o Waikato Museum & Gallery and supplied



First things first with... Jaffar Al-Sakini

Jaffar Al-Sakini has just completed his first year as a doctor at Auckland's North Shore Hospital. Here he shares his passion for his new profession.

How did you know you wanted to be a doctor? I started my studies with an undergraduate degree in psychology, but then went on to medical school. My mum is a gynaecologist and my dad is a pathologist, and like many kids, I grew up thinking my parents were superheroes. It wasn't until I got older that I really appreciated what they did and the long hours they put in. They make a real difference in people's lives and I thought, 'Who wouldn't want to do the same in their career?'

Has studying psychology helped you as a doctor? It definitely helped with my critical thinking skills, but it's also made me more aware of non-verbal communication and that has helped when chatting with patients – picking up on what they don't say, as well as what they do.

How are you finding actually being on the wards? I'm starting to get used to the hours. I've also had to learn to go with the flow and accept a bit of chaos, which is not in keeping with my style! I do really enjoy the night shifts as you're dealing with big emergencies, but there's lots of camaraderie between the team. Sometimes you feel like you're holding your breath and waiting for the shift to be over before you can gasp for some air. Then you realise you've got to come back tomorrow to do the same thing again.

What do you do to recover after a long shift? On a deep spiritual level I value sleep. I always try to maximise that, even if it means going to bed really early. But football is the other thing that makes me happy. I love watching it, playing it and talking about it with people. I joined a doctors' football team that goes to the World Medical Football Championship every year. There are people of all ages in the team, including really senior doctors who I defer to at work. It's great that we get to share a football field together.

Jaffar's firsts

What was your first concert? I was forced to go to the Backstreet Boys with my mum, dad and aunty when I was about 5. I think I fell asleep.



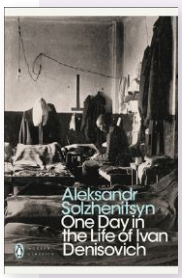
What's the first thing you'd grab in a fire? My cat Smokey. He's black and white and the cutest little chap ever.

What's the first piece of advice you'd give? It never costs a dime to be kind.



What was the first movie that had a big impact on you? 'Peter Pan', the cartoon from the 1950s. I love that movie.

What was the first book that had a big impact on you? 'One Day in the Life of Ivan Denisovich'. It's about a man who's able to appreciate the small things even under the most difficult circumstances.



What do you feel most proud of in your job? People can have all these challenges in their lives, but the minute they have a health issue, that becomes their biggest problem. I find it very rewarding to be able to help give people their health back, or at least give them back a feeling of control.

Photography Robin Kerr and Getty Images

Much more than memory

As dementia becomes one of New Zealand's most pressing health challenges, MAS Member Dr Gary Cheung says that shifting our focus from fear to dignity and proactive care has never been more vital. He talks to Sophie Neville about breaking the stigma and advocating for our oldest citizens.

Photography Emily Chalk



Dr Gary Cheung was awarded the 2021 Alzheimers New Zealand Fellowship to recognise his contribution to psychosocial dementia research in Aotearoa.

"Older people don't always get heard," says Dr Gary Cheung. As one of the country's leading old age psychiatrists, he's spent the last 30 years caring for older people – many of whom are living with dementia – and advocating for a group he believes is too often overlooked.

He believes that as our population ages, it's time to change the conversation around dementia. The aim is to replace fear with understanding, encourage earlier diagnosis and better prevention, and ensure people living with dementia remain connected, supported and valued within their communities.

That challenge is becoming increasingly urgent. The number of New Zealanders living with dementia is expected to almost double over the next 20 years, making it one of the country's fastest-growing health issues. Late last year, a University of Auckland study revealed just how quickly the numbers are increasing: 3 New Zealanders develop dementia every hour, while 1 in 4 Kiwis will die with the condition.

According to the latest estimates from Alzheimers New Zealand, around 83,000 New Zealanders are currently living with dementia, and that number is expected to reach almost 170,000 by 2050 as our population ages. But even those figures may underestimate the scale of the problem; many people living with the disease are yet to receive a diagnosis.

"Dementia doesn't happen in isolation," says Gary, a long-time MAS Member and associate professor at the University of Auckland. "People can have diabetes, heart disease, orthopaedic problems – all these things can exist alongside dementia. But ageism is everywhere; older people don't get talked about a lot. It's important they have a voice, which is why I advocate for them."

Downlow on dementia

So, what exactly is dementia? It's an umbrella term for a group of symptoms caused by diseases that damage the brain. It can affect memory, thinking, language, judgement and the ability to carry out everyday tasks, and it becomes more common with age.

Alzheimer's disease is the most common cause of dementia, but the terms aren't interchangeable: dementia describes a group of symptoms, while Alzheimer's is a specific brain disease that can cause them.

For many of us, dementia is one of the health conditions we hope we'll never face. Yet despite the growing number of New Zealanders living with the condition, many people delay asking for support, and those diagnosed can become more and more isolated. "Dementia still carries a lot of stigma, so people can be reluctant to seek help," says Gary.

Although dementia is a neurological condition, he believes it carries much of the same shame and misunderstanding that has long surrounded mental health. Ageism is part of the problem, too.

Gary says that while there is currently no cure for dementia, he is optimistic that many people can reduce their risk through better brain health across their



> *Prevention is critical, but we have people living with dementia right now. We have to look after them.*

lifetime. A lot of the known risk factors for dementia are also cardiovascular risk factors, including high blood pressure, diabetes and physical inactivity. Looking after your heart, he says, is also looking after your brain.

Importantly, brain health isn't something to think about only in later life, says Gary. "It's a life-course approach," he explains. "Many of the risk factors occur decades before dementia develops. Things like smoking, alcohol, obesity – they can all add to the risk."

That means education, healthy lifestyles and public health initiatives all have an important role to play. While we can make positive changes on an individual level, Gary believes prevention also requires a population-wide approach that supports healthy ageing for everyone.

Just as important is recognising the early signs. Many people dismiss forgetfulness as simply part of getting older, but dementia is about "much more than memory". Families may first notice subtle changes in behaviour, language or confidence. People who were once socially active may begin withdrawing from friends or community groups, while others may struggle with everyday tasks that once came naturally.

"If there's a change, that's when it's worth talking to your GP," Gary urges. "If you don't feel you've been listened to the first time, go to someone else. Getting an early diagnosis is so important because it gives you time to plan for the future."

Risky business

One of the most significant developments in dementia treatment is the emergence of anti-amyloid medications, which target the amyloid protein in the brain. Already available in Australia and other countries, the drugs could slow cognitive decline in some people with early Alzheimer's disease – although the benefits are modest and they come with risks, including brain swelling and small brain bleeds. They also require regular MRI monitoring and are expensive, raising difficult questions about access and equity.

"We'd like the evidence to be stronger," says Gary. He believes the treatments should ultimately be available here to those who may benefit from them, but warns that their high cost, along with the need for ongoing monitoring, raises difficult questions about equity if they are accessible only to people who can afford to pay privately. "This is certainly not just a dementia issue though. We're seeing equity issues in every aspect of healthcare now."

Another promising development is emerging research linking the shingles vaccine with a lower risk of dementia. While the early evidence is encouraging, more investigation is needed. Gary is →

planning to work with other University of Auckland researchers to study the link using New Zealand data.

With much attention rightly focused on prevention and the search for better treatment options, Gary says it's equally important not to lose sight of the people living with the condition already. "Prevention is critical, but we have people living with dementia right now. We have to look after them."

For Gary, caring for someone with dementia is about much more than treating their symptoms. It's about preserving their dignity as long as possible. A diagnosis can bring a series of painful losses – the ability to drive, reduced independence and changes to the way everyday life is managed. While safety is important, Gary believes it's equally important not to take away someone's autonomy unnecessarily.

He's equally passionate about helping people stay connected. When someone is struggling to remember, it can be tempting to speak for them or leave them out of the conversation altogether. Instead, Gary encourages families to slow down, speak one on one where possible and resist the urge to test their memory. "Go at their pace," he says. "Focus on now. Listen to their opinions, because they still have them and they're still valid."



That philosophy is at the heart of Cognitive Stimulation Therapy (CST), an evidence-based treatment Gary has spent more than a decade advocating for in New Zealand. The group-based programme brings people living with dementia together with trained facilitators for conversation, social interaction, reminiscence and activities designed to stimulate thinking.

CST is widely used overseas, and Gary would like to see it become much more routinely available here. He and his colleagues have trained people to deliver the programme, but he's still pushing for wider access.

"We'll never give up," he says. "Even after more than 10 years we're still trying – I won't stop. We have to keep advocating because often these people who are affected cannot advocate for themselves."

Holding on to hope

After decades working with older people and those living with dementia, Gary says he is still impressed every day by the patients he meets in his practice. Despite facing frightening diagnoses and an uncertain future, he sees remarkable resilience in those he cares for. "I love our older people because they have a lifetime of experience, and often they're quite a resilient group of people and nice to work with."

But there's one thing he's learnt that stands above everything else: "The importance of family. Families often carry the burden of taking care of the people they love, and I see that love and care every day. What they do is often quite remarkable. It makes me appreciate and value my own family too."

As New Zealand prepares for a future in which dementia will become increasingly common, Gary hopes that greater understanding will lead to more compassionate conversations, earlier support and communities where people living with dementia continue to feel heard, valued and included.



Remembering Angela

As a GP for 50 years, Ian Symes treated hundreds of people with dementia. But never before had he encountered anyone who handled a diagnosis quite like his wife, Angela.

"She was extraordinary, really. She just glided along," says Ian. He's with his youngest daughter Mary, talking to onMAS about caring for their much-loved wife and mother, who died in February 2025 at the age of 81, after 6 years living with Alzheimer's.

While many people experience fear, anger or despair after a diagnosis, Angela accepted hers with remarkable stoicism. She had experienced dementia with her own mother and wasn't frightened of what lay ahead. "She was a good Catholic girl," says Ian. "I think that helped her have an acceptance of life and death, and all that goes along with it."

The family's journey began in 2019, when they noticed mild cognitive changes in Angela, a former nurse, counsellor and psychotherapist. Mary noticed her mum repeating the same stories or asking the same question over and over, while Ian recalls she lost interest in cooking virtually overnight.

The changes were subtle at first, but when friends who hadn't seen Angela for a while began commenting on her decline, the family sought a diagnosis. An MRI confirmed Alzheimer's disease.



Left Ian with a photo of himself and Angela on their wedding day **Right** Mary and Ian supported each other as they cared for Angela through her illness.

"No one was surprised," says Ian. "We all knew that's what it was."

Ian, who owned a GP practice in Pahiatua for 24 years before moving to Auckland, believes his medical background helped enormously when it came to caring for his wife. He understood the disease was unpredictable and knew they needed to plan for the future. "It was about being proactive, rather than reactive," he says.

Ian was determined to care for Angela for as long as he possibly could while continuing to include her in everyday life. Most days they would walk to their favourite cafe or visit friends and family.

"I was never going to exclude her," he says. "Angie was always positive and smiley. She had such a good nature and a lovely personality, so to me she was always my beautiful and loving wife. Even towards the end we had many special moments."

It also helped to be "unembarrassable", he laughs. Angela loved talking to cruise-ship tourists walking up the main street.

Humour was vital to how they all coped, says Mary. Angela became more childlike in some ways, and they loved taking selfies with Snapchat filters together. "She never got angry about things," says Mary. "But she would get annoyed. She'd say, 'Oh, my stupid hippocampus!'"

Ian and Angela remained in their seaside Devonport home for the first few years. Ian never complained, but his family could see the strain of caring for her. It wasn't safe to leave her alone, so Ian's world became smaller.

"I was very worried Dad was going to get sick, or that looking after Mum would break him," says Mary, who lived nearby and helped most days. "I found that pretty stressful."

In 2024, the couple moved into an apartment at a local retirement village. Angela was delighted to have a view over the town in which she grew up. "She could see the church where she was christened and married. That was pretty special."

> *"She never got angry about things but she would get annoyed. She'd say, 'Oh, my stupid hippocampus!'"*

As her disease progressed, caring for Angela became increasingly demanding. Eventually they were able to access some home-help services. One of the biggest challenges was managing her bodily functions, which were affected by the neurological changes. "It's something that people don't talk about much, but it was the hardest part of it all," says Ian.

In 2025, the family made the decision to move Angela permanently into the dementia unit at the retirement village. While they knew it was the right step, Mary says it was heartbreaking and one she'd dreaded. But it helped that Angela seemed content. "She told me, 'It's lovely here, I really like it.'"

Mary says watching her beloved mum deteriorate was one of the most emotionally challenging experiences of her life. "It's a very confusing form of grief, because she was right in front of us, but not the person we knew. She was still incredibly loving and caring, though. She'd say, 'Oh, you're so beautiful,' and when she saw me coming, she'd say, 'That's my daughter.'"

In her prime, Angela was a vivacious, fun and loving woman, and an amazing mother. She and Ian had 3 children – Penny, Derek and Mary – and in 1990 she was reunited with twins Toni and Robert, whom she'd given up for adoption as a young woman.

"That was hugely significant for her," says Mary. "Family was everything to her. She just loved being with us all and we miss her so much." →



8 ways to reduce your dementia risk

There's no single lifestyle change that can guarantee you'll avoid developing dementia, but these healthy habits can help reduce your risk and support brain health as you age.

1 **Look after your heart**
What's good for your heart is good for your brain. Keep blood pressure, cholesterol, blood sugar and weight in check, don't smoke and limit alcohol.

2 **Keep moving**
Aim for around 30 minutes of moderate exercise, such as brisk walking, 5 days a week.

3 **Stay connected**
Regular social contact with friends, family and your community is good for brain health. Even better, combine socialising with physical or mental activity.

4 **Keep your brain busy**
Challenge yourself with reading, puzzles, crosswords or learning something new. Taking up a new hobby, language or sport can also help keep your brain active.

5 **Eat for your brain**
A Mediterranean-style diet is a good choice. Fill up on vegetables, fruit, wholegrains, nuts, fish and healthy fats, while cutting back on processed foods high in saturated fat, sugar and salt.

6 **Prioritise sleep**
Getting enough good-quality sleep is another important part of looking after your brain.

7 **Don't ignore your eyes and ears**
Hearing and vision loss have been linked with an increased risk of dementia, so get your ears and eyes checked, and use hearing aids and glasses if recommended.

8 **Look after your teeth**
Good dental and oral health may also play a role in maintaining brain health.

Information is key

Having the right resources and support are crucial to planning the next step.

A dementia diagnosis can leave people and their whānau unsure where to turn. But having the right information and support can make all the difference, says Cathy Cooney, Chief Executive of Dementia New Zealand.

"Getting a diagnosis can be a shock," says Cathy, who leads the charitable trust providing leadership, coordination and advocacy across a national network of local organisations delivering dementia services. "Your heart rate goes up, and you can't really hear much after that. It's a good idea to have a whānau member or trusted friend with you when you visit your GP or nurse practitioner."

Helping people figure out what happens next is so important. Clear information, education and advice from a dementia adviser can help families move beyond the initial shock, understand what dementia may mean for them and feel more able to plan for the future.

"Our goal is to help people with dementia to stay well, engaged and supported for as long as possible in the community," says Cathy. "And a big part of that is supporting the care partners and whānau."

Cathy encourages people to speak to their primary care provider early so a referral to a dementia community provider can be made.

An adviser from a local Dementia New Zealand network affiliate or Alzheimers New Zealand provider can help people living with dementia, their care partners and whānau understand what's happening and to find support suited to their needs. This support can include free community education, activities, cognitive stimulation programmes and specialised services, depending on what's available locally.

But perhaps just as important as getting professional support is staying connected to ordinary life. Across New Zealand, there are groups designed to keep people with dementia active and socially engaged, from craft circles, walking and golf groups to


Cathy Cooney.

men's sheds. "Keeping connected is a really important part of keeping your brain healthy," says Cathy.

And that connection shouldn't stop at the door of a dementia group. If someone you know develops dementia, Cathy's advice is simple: Don't disappear. "Please keep visiting. Come and sit and have a cup of tea. Just be present," she says. "Because they're still the human you knew."

Those friendships matter for families and carers, too. Staying connected can ease some of the stress of caring, while helping the person with dementia continue to feel part of the community, rather than gradually becoming isolated from it.

Cathy encourages people to learn more about dementia so they feel confident supporting someone they know. She believes awareness and understanding are among the most powerful tools we have for tackling stigma.

The more we know about dementia, she says, the more naturally we can include people living with it – and the more likely they are to remain active, valued members of their communities for as long as possible.

"There should be no shame in it," she says. "The better we understand dementia, the better we can respond to it."

Scan here for more about dementia, or visit **mas.co.nz/dementia**.

Building connections

Dementia Canterbury and Bunnings Warehouse have teamed up to create an inclusive community for people with dementia.

"This group is fun, fun, fun!" says Barry, as he gets to work on his latest DIY project.

It's a Friday morning at Bunnings in Shirley, Christchurch, and Barry is at the workbench alongside others living with dementia. They're making wooden headphone holders, with plenty of conversation and laughter along the way.

Every fortnight, the group – whose current members are aged between 61 and 80 – gather to tackle a hands-on project, share a cuppa and enjoy each other's company. From bird feeders and strawberry planters to wooden toys and keepsake boxes, there's always something new to make.

For Brian, working with tools makes him think of his dad, who worked in the mills. "It always brings back memories for me," he says. "And I enjoy seeing the same people each time."

For Evelyn and Koral, the group is a chance to learn skills and create something useful. As Koral says, "There's a great camaraderie here."

Established in October 2017 as a partnership between Dementia Canterbury and Bunnings, the group has been hugely successful and popular with both men and women.

Dementia Canterbury activity coordinator Diane Toothill says the idea is to help people reconnect with skills and interests they've enjoyed throughout their lives, whether through work or a favourite hobby. For others, it's an opportunity to try something new.

Having a regular place to go, something meaningful to do and someone to share it with can help people living with dementia maintain confidence, enjoyment and a sense of connection. It also provides some respite for care partners and whānau.

Diane says Bunnings has played an important part in the group's success, generously providing the workspace, tools and materials.

"Groups and activities like this are about helping people continue to live well, stay connected and enjoy life," says Diane. "A diagnosis doesn't mean those opportunities should disappear."







Left Richard, Brian and Shane get down to business. **Top** Koral with visiting medical student Anise. **Above** Stu, Evelyn and Bob chat and laugh as they work.

Photography Tessa Burrows, Getty Images and supplied

Beyond the scrubs

A strong bond and a passion for creating positive change in their profession is a powerful driver for these 3 women vets.

Words Fiona Fraser **Photography** Alan Gibson



The veterinary profession attracts many capable, compassionate, caring women. But locum veterinarian and MAS Member Dr Emma Hodgson, along with her friends and fellow vets Aimii Pascoe and Anna Mackenzie, say burnout and mental health challenges are rife within the profession. Having bonded over shared experiences and concerns, they've been inspired to lead change, establishing Beyond the Scrubs, a veterinary wellness initiative for both local and global wāhine. Their first conference was held in Rarotonga in September.

Tentative bonds

Emma: We're all based in Bay of Plenty as locum vets, so we've worked with each other at times. Vets in the Bay are generally really friendly. We're lucky we have a collegiality where we can text each other about a case where someone else has more experience, and people are quick to respond and happy to help.

Anna: But there is isolation too. A lot of the time your only colleagues are a receptionist and a couple of vet nurses – you might not see another vet for weeks.

Aimii: About a year ago, the 3 of us went to an Australian veterinary conference together and shared accommodation. The conference was great but highly intellectual, and by the end of the day we'd be exhausted! We'd come back to our little flat, have a glass of wine, chat and decompress. And that was probably one of the most rewarding things about being at that conference, sharing experiences and feeling supported.

The shape of an idea

Aimii: Around 80–85% of the vet science field is women. There are many of us who are neurodiverse and Type-A personalities in the vet profession, and it can show up in so many ways. We've heard of people going to a vet conference and spending lunchtime in the bathroom because they didn't know anyone and felt embarrassed to eat alone. We started joking about a professional development event that would flip the script. Someone said, "Imagine if the 3 of us ran a conference, and these sorts of chats would be part of it." Then it somehow snowballed, and now we've successfully hosted our first Beyond the Scrubs conference!

Emotional toll

Anna: Compassion fatigue is common when you're constantly giving and needing to be empathetic – everyone has a finite store of emotion, right? Vets will see up to 30 patients a day and we'll ride the highs and lows the whole time. There'll be a cute puppy to vaccinate, and then you're doing a euthanasia procedure 5 minutes later. Sometimes it becomes easier to box up your emotions and try not to feel them in the moment. There is simply not enough time to process that in a small window.

Emma: Vets can carry a lot of guilt, too, for not having more capacity. One vet told me they'd had to put a cat down, its →

Additional photography Supplied



Bay of Plenty vets (from left) Aimii Pascoe, Anna Mackenzie and Emma Hodgson. **Opposite** The very first Beyond the Scrubs conference group in Rarotonga.

It was important to us to give them the pause that, as women, we don't usually allow ourselves to take.

A formula for thriving

Dr Charlotte Cantley is Head of Veterinary Services, Wellbeing, at the New Zealand Veterinary Association (NZVA). After years in clinical practice, and experiencing her own ups and downs in the profession, she has dedicated her research to discovering what helps vets in Aotearoa thrive.

"I really loved being a vet but found it demanding at times," says Lotte. "My husband is also a vet, and the juggle of raising our family with clinical work was tough. Sometimes I felt I was failing at both."

Lotte stayed in clinical practice for many years before taking a role at NZVA as Continuing Professional Development Director. There, she gained a broader perspective on the profession and realised she wasn't alone in the struggles she had experienced. But she also saw many vets enjoying long, sustainable careers, which made her curious.

"I wanted to understand what enables some vets to navigate these challenges," Lotte says. She was also determined to shift the typical deficit model of asking "What's wrong?" to exploring what was actually working. That led to her PhD, which posed the question: What enables vets to thrive in clinical practice? She used a qualitative interview approach, travelling around the country to speak with 70 vets across different specialisations, practice types and career stages. "It really gave me the voice of the New Zealand veterinary profession," she says.

From her data, Lotte identified 3 key factors, which she named the 3Ps: positive leadership, psychological safety and purpose. Her research showed these mattered for any vet, at any career stage and in any type of practice.

"Each one reinforces the other," she says. "Positive leadership is about leaders who are empathetic, approachable and genuinely interested in their people. If they're also able to be vulnerable and admit mistakes, that helps create a culture of psychological safety where others feel safe to do the same. Purpose is about finding meaning and enjoyment in work, and positive leaders help people do that.

"We really need to invest in positive leadership skills across the profession," Lotte continues. "These are skills we can all grow and learn. An open, safe culture is critical for our wellbeing, the safety of our patients, the effectiveness of our teams and ultimately the wider industry."

owners were distraught and crying, and the vet had to say, "Sorry, I need to run to my next consult." Female vets have a 4-times higher suicide rate than the general population, and perhaps soldiering on and facing burnout can contribute to that.

Anna: There's moral injury too, where because of the cost of treatment, the only feasible option is to put an animal to sleep even when it doesn't sit well in your heart and on your soul. I know sometimes I haven't had the words to describe a lot of the things I find stressful.

The magic of island time

Aimii: Anna is very much our tech and finance expert, Em does the logistical stuff and I've been the activities coordinator. I'm a Cook Islander and we have a family section in Rarotonga. My husband is building a gate as we speak, so that the cows don't keep wandering in to eat my plants! It was very special to plan the conference in the Cook Islands and share my culture, which is one of connection and community and being in nature. These are all things we thought would be really beneficial to our attendees, along with the release of physically stepping away and taking 4 days to rest and learn.

It was really important to balance the workshops at the conference – which covered things like restoration and resilience, and cognitive behavioural therapy practices – with cultural activities.

Below The conference attendees enjoyed connection, community and creativity while learning to make ei katu garlands.





These firm friends are starting to make waves with their wellbeing initiative.

We did ei katu making, which are flower crowns, and sat around like the aunties do, sharing, chatting and being creative. There was a turtle tour and a hike, and giving back to the community too.

Anna: The vet care on Rarotonga is completely charity funded, so we organised a spay and neuter day. It was a really different experience for many of us – instead of wearing a hospital gown and gloves we were in our jandals and T-shirts!

When the load is lightened

Anna: Women tell us they found the conference transformational. It was important to us to give them the pause that, as women, we don't usually allow ourselves to take.

Emma: We achieved that, and more. We watched women arrive as strangers and then let go, slow down, make connections and come out with more energy and a bounce in their step.

Anna: MAS generously contributed towards 1 of 2 scholarships to attend, which we were so grateful for. I think there's a perception that vets have lots of money and are driving around in Range Rovers. The reality is that, in New Zealand, vet clinics make an average of between 5% and 7% profit per annum. The feedback from our scholarship recipients was incredibly touching.

The future is... expensive

Aimii: Our first conference was largely funded by ourselves and a generous donation from an individual vet who is passionate about mental health and community, and we didn't come close to breaking even, unfortunately. But we've just locked in our 2027 dates and now we're on the hunt for sponsors. Our Facebook and Instagram pages are active in the meantime, although we do have to be a little bit careful – we're not therapists, that's not our space.

Dog days are over

Anna: As vets, we [find it fun to] describe each other as dogs. I'd say Aimii is a miniature pinscher. She's peppy, feisty, bubbly, slightly chaotic. I love the way she approaches life – she's an inspiration.

Aimii: Emma is quietly hard-working, kind, low-key and strong in her faith. Some might think she's aloof, but I'd say she's more contained and balanced. A borzoi.

Emma: And Anna is our golden retriever – very social and friendly, smart and loves people. The 3 of us have really become so much closer through working on Beyond the Scrubs.

Anna: Mainly because of the bunk beds and there not yet being a door on the bathroom when we stay at Aimii's place in Rarotonga!

Emma: Our friendship has grown immensely through our common goal of creating a positive impact on the veterinary community in New Zealand.

Scan here for more on Beyond the Scrubs, or visit **mas.co.nz/beyond-the-scrubs**.



Driven by classics

Restored, replicated and revered – Nicky Dewe talks to 3 passionate MAS Members about their love of vintage cars, the time and effort put into getting them back on the road and the buzz of being behind the wheel.

Wellington orthodontist Michael Taylor and his 1938 Packard Coupe and replica 1930 Waterhouse Convertible Victoria



"I've always loved cars, even when I was a schoolboy in Scotland. We came to New Zealand in the 1950s, and in those days half the cars on the road were pre-war because of import restrictions. When I went to study dentistry in Dunedin, I joined the vintage car club. From there I developed an interest in American cars and I bought my first Packard.

"After I graduated I came to Wellington and bought a 1922 Packard, which I thought was the earliest one in the country. It was a broken-down heap that I got for £10. Then I got a 1938 Packard Super 8 Coupe and that was my daily driver. Packards were known as the American Rolls Royce in their day.

"After I got married and had children, there wasn't much money to spend on cars, so I had my Packards in storage. I got my 1922 Packard restored as a town car, then I took the coupe out of storage. It was looking a bit scruffy and black. My wife saw it and said, 'How horrible!' Over the years we fixed it up; I think every nut and bolt came apart 3 or 4 times and I changed the gearing so it was fit for the 21st century. The day it came up the drive after it had been restored, my wife said, 'Wow!' It had redeemed itself.

"In the late 1990s, 3 friends and I each got hold of a Packard chassis, and we all decided to make replicas of a 1930 Waterhouse Convertible Victoria. There are only about 8 or 9 of them in the US, but we've got 3 here. Every time we made something for one of the cars, we made it for all 3. I started building mine in 2006 and eventually got it on the road. It's done a few miles now and goes very well. It's got overdrive and will cruise at about 90km an hour quite safely. When you're behind the wheel it can be very thrilling." →









Opposite Michael and his gleaming red replica Waterhouse. **Above** Packard's signature Goddess of Speed hood ornament and stylish chrome dashboard. **Right** The lovingly restored Super 8 Coupe.

Cambridge-based dentist Steven Pawley and his 1955 Pontiac Star Chief

"I've been into cars since high school and I've had multiple old cars over the years. My regular commute is just in a normal old Nissan so I like that I get to drive something a bit different.

"I got this Pontiac about 18 months ago. A mate of mine from the hot rod club in Rotorua was looking at it, but then decided it was too big. He rang me up and said, "It's rust free, it's had the motor and gearbox done, and it's ready to go." So I bought it and drove it home to Cambridge from there.

"The paintwork is in good condition and it's nice and shiny. When you're cruising through town, everybody has a good look as you go past – whether it's the colour and shape, or just the V8 noise, who knows?

"I haven't seen a lot of cars like mine on the road. They're cheaper than a Ford or a Chevrolet of the same year because the demand is not so high, but they're very cool cars. It's got a little jet plane on the bonnet as a hood ornament, and at night it lights up in a fluorescent green colour so you've got this nice low glow on the front of the car.

"When I'm behind the wheel I feel like I'm 18 again. I take it all over the place and I just feel so relaxed when I'm driving it."





From top It was Steven's lucky day when he scored this classic two-toned Pontiac; the interior detailing is in excellent condition; a chrome and lucite aeroplane lights the way at night.

Waihi Beach-based financial adviser Glenn Larsen and his replica 1932 Ford Roadster

"After World War II, when servicemen returned to the States, hot rodding really took off for the first time. The 1932 Ford Roadster was the first Ford to be produced in large numbers with a V8 motor. These days lawnmowers have got more horsepower than they ever did, but they're pretty impressive cars.

"About 10 years ago I decided that I was going to do a project and build one of these cars. My dad was born in 1932 and I wanted to do it for him. I just finished it finally a couple of weeks ago, but my dad died 4 years ago, so sadly he never got to see it completed.

"I'd go out to the shed and work on it for a few hours here and there. When I'd come inside my partner wouldn't say, 'What did you achieve?' She'd say, 'Where are you bleeding?' because I'd keep giving myself injuries.

"I've had a crack at doing most things myself, including the painting and preparation, but I didn't do the final coat because it's black gloss paint. If you get it wrong, it stays wrong. And then with things like the brakes and wiring, I left it to experts because they really need to work!

"Ironically, in the end there's nothing from 1932 actually on the car and the only thing that's from Ford is the rear axle. It's got modern suspension and modern brakes. There's no heater but it does have a radio. Although I wouldn't be able to hear it over the motor, and the aerodynamics are not great.

"It's definitely a car for sunny Sundays. It's a real pleasure to drive, and although I'm not one to say, 'Hey, look at me,' people do look when you go by, and I do feel proud."





Above Glenn's glossy black replica roadster turns heads whenever he takes it for a spin; the 1932 model is affectionately known as the 'Deuce' as a reference to the 2 in its release year. **Left** The bold red interior and chrome accents contrast well with the dark exterior panels.



Photography Alan Gibson and Hagen Hopkins

MAS has won the Consumer NZ People's Choice Award for Car insurance every year for the past decade. Our Comprehensive Motor Vehicle Cover includes MAS Roadside Assistance (provided via AA Roadservice) at no extra cost. Terms and conditions apply.

Do you have a cool car you'd love to see featured in onMAS? Reach out to us at onmas@mas.co.nz.

Offline mode

In an age where people are spending increasing amounts of time online, Dr Joni Angeli-Gordon has established a wellbeing programme to help tamariki and their whānau thrive in the real world.



Rainbow bags filled with beautiful books, cards and crafting materials are sure to bring instant delight to tamariki, but their power to create a positive impact goes much deeper. These bright packages of fun form part of Āio Pīpī, a 6-week hands-on wellbeing programme created for children by Māori mindfulness expert Dr Joni Angeli-Gordon.

Āio Pīpī is grounded in mātauranga Māori and revolves around a series of small but meaningful daily rituals and activities that children can lead within their whānau. It is designed to bring about moments of togetherness, build a strong sense of self in the little ones and, maybe most importantly, help everyone in the whānau find mauri tau – a deep sense of calm centredness.

While still in the pilot phase, the programme, which is supported by MAS Foundation, is a long-held dream of Joni's. Currently the Director of Research at Te Wānanga o Aotearoa, and previously a secondary school teacher in English and Māori immersion schools for over a decade, Joni's knowledge and expertise in indigenous wellbeing and education have been honed over many years. Her mission is to provide a much-needed antidote to the sense of disconnection that pervades much of modern life.



"From my perspective, one of the remedies to the current mental health crisis that's affecting children and adults is to create these rituals we can integrate into our everyday lives," explains Joni. "They can be small but still have a big impact." Āio Pīpī includes practices such as being creative through drawing and making, engaging with the natural world and saying karakia together as a whānau.

"One thing I noticed teaching in a kura kaupapa (Māori-language immersion school) was the power of karakia. We think of it as a prayer, but it's more than that. It's an incantation where your voices meld together, and I see it as a powerful mindfulness tool. As I was researching for my PhD, everyone I interviewed, including children, talked about karakia being a pathway to that state of mauri tau. That settled, vital essence that we all have."

Another motivator for creating Āio Pīpī came from Joni's own experiences of raising her children in te reo. When she looked for existing tools or books aimed at tamariki that were in te reo Māori and shared a Māori worldview on wellbeing, she found there were none.





Opposite Māori mindfulness expert Dr Joni Angeli-Gordon; Āio Pīpī activity packs ready for the pilot. **Above** Joni oversees tamariki getting creative with their whānau. **Left** The programme also encourages interacting with nature.

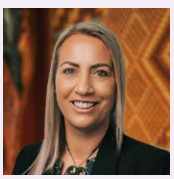
The programme is aimed at children aged 2 to 6 and is full of ideas and instructions for tactile, real-world activities. This resonated with MAS Foundation, which valued this prioritisation of physical resources over online tools or apps. Joni says, "We wanted to provide something that's tangible so the children get all sorts of craft resources, things they can touch and feel, and it also gets them outside in nature." While it is geared towards the early years, it's designed to bring older kids and adults along on the journey too. "It's so easy to let these precious moments go by as parents, so this is an invitation for the whole family to engage."

The programme incorporates wisdom from many minds including experts in te reo, Māori spirituality, and even a navigator on traditional waka. It's also brought to life in a book and oracle cards that have been illustrated by artist Māori Mermaid, aka Jessica Thomson Carr. Beneath the stunning pictures lies an important message about the different types of mauri (emotions or life forces) we each feel. "It's giving them that deep mauri literacy," explains Joni. "Our goal is to help them understand that there are all these different states of being, and they all have their place, but also, that when they feel overwhelmed or untethered, they will recognise that and be able to return themselves to mauri tau."

The next step is for the programme to be piloted with children in kōhanga reo (Māori-language preschools) early next year, then Joni will refine the approach based on those learnings. In the longer term, Joni says she would love to see Āio Pīpī get further funding, whether it be from the Ministry of Education or elsewhere, so that it can be spread far and wide.

Her greatest wish, however, is that it makes a difference to the tamariki and their families who use it. "Often with Western notions of wellbeing there's a real focus on the separateness of the mind and body, and they are treated as very isolated things. But from a Māori worldview, they are integrated. So the hope is that this programme will treat the entire being, the entire whānau, and do that in relationship with the environment and everything else."

Julie says: "MAS Foundation believes investing in pēpi (babies) and tamariki (children) in the early years lays the foundations for lifelong wellbeing, strengthening whānau (families) and shaping brighter futures for generations to come. Āio Pīpī brings together Māori knowledge, culture and connection to nurture children's sense of identity and belonging, while helping families build simple and meaningful everyday practices that support wellbeing. It recognises that when we nurture our children, we strengthen the wellbeing of their families and the generations that follow."



Head of MAS Foundation and Clinical Psychologist
Dr Julie Wharewera-Mika
Ngāti Awa, Ngāi Tuhoe, Te Whānau-a-Apanui

mas foundation

Scan here for more about the Āio Pīpī programme, or visit mas.co.nz/aio-pipi.

Words Nicky Dewe **Photography** Reuben Looi



The *second* glass ceiling

For many Kiwi women, juggling the pressures of family and menopause can derail even the most ambitious careers. Sophie Neville talks to expert Niki Bezzant and MAS's Helen McDowall about breaking the stigma, supporting staff through life transitions and taking control of your financial independence.

It starts with talking about menopause and what it's all about. We need to normalise the conversation.



Above Niki Bezzant is a journalist and menopause educator helping women navigate midlife changes.

Most of us have heard of the glass ceiling: the invisible barrier that prevents women from reaching the top of their careers. But what happens when they reach midlife? Evidence suggests a second glass ceiling can stand in the way, with some women leaving their careers early due to menopause and caring responsibilities.

Just when women might expect to have more time to pursue their ambitions as their children grow older, dealing with ageing parents, teenagers and a difficult menopause experience can create a fresh set of demands.

Menopause expert and journalist Niki Bezzant knows Kiwi women who've left their jobs because they felt unsupported at work while struggling with menopause, caring for elderly relatives and other life pressures. But leaving altogether is only part of the picture.

"It's often that idea of 'quiet quitting', where women at this stage step back from a promotion or scale back their hours – all these things they might not want to do but feel they have to do to cope," she says.

This has consequences for both their own financial futures and the businesses that lose their skills.

"If you are losing senior women, then you're losing knowledge, experience and expertise," Niki says. "There's a financial cost to businesses, as well as to the person who's stepping back. And it's a shame because menopause is a transition, it's not a permanent state."

A recent Australian study showed that 1 in 7 women pay a superannuation savings penalty as they transition through menopause by taking time away from the workforce, or retiring prematurely. A 51-year-old Australian woman on the average wage who shifts from full-time to part-time work (3 days per week) over 4 years will be $25,000 worse off at retirement. Women who retire around 5 years prematurely are potentially foregoing an estimated $60,000 in lost retirement savings, according to the report by the Association of Superannuation Funds of Australia (ASFA).

And studies show it's an issue in Aotearoa, too. The New Zealand Institute of Economic Research found that 12.8% of women aged 40 to 60 had considered leaving work because of menopause symptoms, while 16% had thought about reducing their hours.

Ministry for Women research suggests these pressures don't arise in isolation. Unpaid caring responsibilities, time out of paid work, occupational segregation and the gender pay gap can compound one another over a woman's working life, affecting her career opportunities and financial security.

The consequences can follow women into retirement. At the end of 2025, men had, on average, 25% more in KiwiSaver savings than women. Among those aged 56 to 60, the gap was 36%. →



MAS Chief Investment Products Officer Helen McDowall.

Leaders need to understand what people may be dealing with beyond the workplace.

So, what can be done to help women in midlife remain in the workplace?

With the stigma and misunderstanding often leaving women to struggle in silence, Niki says that education and awareness are vital. “It starts with talking about menopause and what it’s all about. We need to normalise the conversation.”

For Helen McDowall, MAS Chief Investment Products Officer, part of the answer lies with employers. “They need to recognise that their staff have responsibilities and pressures outside of work that change at different stages of life,” she says. “You employ the whole person. Leaders need to understand what people may be dealing with beyond the workplace and offer flexibility where possible.”

But while supportive workplaces can help women remain in work and continue progressing, Helen believes it’s also important for women to take an active role in protecting their financial futures. Life doesn’t always go to plan, and ensuring your retirement savings are in good shape can provide options when circumstances change.

Bronda’s breaking point

“My career was my identity,” says Bronda Smith, 55. “My work meant everything to me.”

Yet 5 years ago, the Hawke’s Bay woman left the corporate career she’d spent decades building as severe menopause symptoms took a devastating toll on her life – and came close to ruining her marriage.

“Nothing could have prepared me for it. I completely fell apart,” says Bronda, who was working as a chief financial officer in local government.



She had always been ambitious and by the time she landed her executive role, she felt she was hitting her stride. But years of menopause symptoms, including weight gain, night sweats, irritability and relentless insomnia, began to make an impact.

Despite seeking specialist help and taking hormone replacement therapy, Bronda struggled to sleep for more than 3 or 4 hours a night. “I’d wake up at 2 o’clock and my brain would be going so fast I couldn’t get back to sleep,” she recalls. “It was torture.”

Exhaustion and anxiety began affecting every part of her life. At work, she struggled with pressures she would once have handled with ease. “I got to the point where I was vomiting before work because I was so anxious.”

Her marriage to husband John suffered, too. Her mood changes created tension at home, and for a time they slept in separate parts of the house. She had a “nanosecond rage response” and admits she was often not nice to be around.

Desperate for help, Bronda asked her boss if she could work a 9-day fortnight. This request was declined and Bronda says she was offered no support, flexibility or compassion.

“I was made to feel that all of this was my fault, and I could see everything I’d worked so hard for slipping away.” In 2021, Bronda had no option but to leave her job. It was devastating, particularly as she was the main breadwinner.

Now a self-employed consultant, she continues to build her career. But she estimates she has missed out on around $100,000 in employer KiwiSaver contributions and the opportunity to pursue a more senior role that became

Helen recommends taking the time to understand your financial position, seeking guidance from a qualified financial adviser and building your retirement savings in your own name, even if you're in a long-term relationship. It's also worth checking you have the right insurance in place, including income protection and life insurance, to help protect you and your family if the unexpected happens.

"KiwiSaver isn't the only way to save," Helen points out. "We have MAS Investment Funds, which can be accessed before the age of 65, so that can be useful." And MAS offers other ways to boost savings. The Feijoa tool, for example, rounds up everyday purchases and directs the difference into a KiwiSaver account – for members of the MAS KiwiSaver Scheme this service is provided at no additional cost. For self-employed people, Helen suggests setting up regular KiwiSaver contributions to help compensate for the lack of employer contributions.

"Preparation gives you flexibility and freedom. And if you haven't started yet? Do it now, because it's never too late."

Photography Amanda Billing, Getty Images and supplied

available 6 months after she left.

Bronda channelled her experience into menopause advocacy, presenting a petition to Parliament's Health Select Committee for education and awareness, and pushing for greater workplace flexibility. As an administrator of an online menopause support group, she talks daily to women struggling to hold down their jobs while juggling menopause, elderly relatives and older children. "It's an impossible place to be in, because most people can't afford to walk away from their jobs."

Now Bronda says she's a different person. Her sleep has improved, her relationship with John has recovered, and she has rediscovered the small pleasures that once passed her by.

"I've got the joy back," she says. "I used to drive along the waterfront on my way to work and not even see it. Now I think, 'Wow, look at where I live.' I feel like I've found who I am again.

Making menopause work

In 2025, the Ministry for Women launched a free guide for workplaces called Making Menopause Work, with information and downloadable resources about menopause. It responds to calls from women and businesses wanting credible and accessible information about menopause and practical ways to provide support at work. The resources include a menopause guidelines designer, a checklist, a symptoms explainer, conversation cards, a workplace poster, tips for managers and leaders, and video case studies of businesses taking action. You can find more at women.govt.nz/menopause.

While awareness about menopause is growing in New Zealand, there are still some basic facts that are important to understand. Here's what the Making Menopause Work site says:

What is perimenopause?

Perimenopause refers to the years leading up to menopause, when hormonal changes can impact women's physical, emotional and mental wellbeing, from symptoms like brain fog, hot flushes, mood changes and fatigue. These changes can begin in your late 30s or early 40s and last 2 to 10 years or 5 years on average.

What is menopause?

Often the term menopause is used to refer to both perimenopause and menopause, but in biological terms it literally means 'the stopping of monthly periods' – when the ovaries stop producing eggs. For most people, menopause is marked by 12 months in a row without a period. Every woman who lives beyond midlife will go through menopause, as it usually occurs between ages 45 and 55 (the average age in Kiwi women is 51 years).

Some women go through menopause sooner – occurring before the age of 40 is known as premature ovarian insufficiency, and between 40 and 45 is known as early menopause. While most women will go through menopause naturally, menopause can also occur from undergoing medical treatments or surgeries to the reproductive system, such as for cancer treatment. These forms are surgical menopause and induced menopause.

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Skin deep

With New Zealand leading the world in melanoma rates, MAS Member and surgical oncologist Dr Richard Martin brings a high-tech breakthrough in early detection to our shores in the hopes of saving more lives.

When Associate Professor Dr Richard Martin, a melanoma surgical oncologist, began working in the field, there was really only one treatment option for this all-too-common cancer. "If you couldn't cut it out, that was it," he says, highlighting the harsh reality.

Thankfully, due to major scientific advances, there are more options today, including immunotherapy and other drugs. And now, MAS Member Richard is leading the charge on a new frontier of technology that will make early detection easier than ever.

Among our many impressive per capita stats in New Zealand, there is one that sadly we can't be proud of. Our rates of melanoma are the highest in the world, with only our neighbours across the ditch coming close. Current statistics show that more than 500 New Zealanders die of skin cancer every year, which, for context, is more than the annual road toll.

"The reality is that we have lots of Celtic people – Irish, Scottish and British – living at latitudes we're not meant to be at," says Richard. "The UV environment here is just not right for us."

Over the past 20 years, Richard has worked both in New Zealand and in Sydney, at what is now Melanoma Institute Australia, during which time he has seen many great leaps in treatment. "Back then melanoma was a surgical disease, but there have been dramatic changes." Immunotherapy, for example, works to boost the body's own immune system to fight cancer and can lead to long-term remission in many patients.

"There are also other drugs called BRAF/MEK inhibitors which have helped to extend life," says Richard. "So it has totally changed melanoma practice and has been quite a journey to go through. We used to do so many surgeries because that was the only thing that worked.

At the moment this is the perfect partnership of human expertise and machine precision.



Above The futuristic Skinscape 360 machine captures 92 high-resolution images of a patients skin in seconds, allowing it to be examined from multiple angles. The patient data is then protected under strict medical privacy standards. **Opposite** Richard with his clinic's chief dermoscopist Clare Gunn.

Now we're de-escalating everything because we can use the drugs, or a combination of surgery and drugs."

There have also been advancements in the past 2 decades on the diagnostic side. This is critical given that catching melanoma early can dramatically improve survival rates. "Over my time, dermoscopies have come in, which is basically magnifying lesions and seeing detail that the naked eye can't see, and that's now become digitalised. Then we've got total-body photography, and AI has really hit in the last 2 years too. Hence I've taken the leap with this machine."

Game-changing tech

'The machine' is the Skinscape 360, a huge state-of-the-art system that does full-body skin imaging at lightning speed. It's the first of its kind in New Zealand and resides in Richard's Takapuna clinic.

Patients step inside, either naked or in underwear, and within just a second it captures the entire visible surface of their skin. Not only does it use AI to highlight any existing moles or skin markings of concern, but it also produces a digital avatar of your skin so that next time you visit, in 6 months or a year, it can instantly identify any changes. Richard explains just how revolutionary this can be, particularly for people at high risk. "One man we've seen had 6,971 lesions on his body – they're not cancer, just lesions. But there's no way a human could monitor all of those."

At this stage, the clinic still uses a combined approach of machine and human working together. "We'll always do a full-body exam ourselves, so this is not replacing the skin check yet," says Richard, "but I suspect it will in the future. Even now it might see things we can't see. At the moment this is the perfect partnership of human expertise and machine precision."

The machine is manufactured by an American company called Canfield and costs around $850,000. When it first came on the radar of Richard and his wife Geri, who is CEO of the Skinscape 360 clinic, they quickly reached out for more information.

"We spoke to Professor Peter Sawyer, an academic in Australia, who's got 15 of these machines, and he's using them for research. After talking to him, I knew this was the way to go. There's really nothing else in the world like it."



Since the machine arrived last summer, more than 800 people have stepped inside. Some have had a fright to see their digital skin twin on the screen in all its glory, but Richard says most people prefer it to standing naked in front of another person.

The team now have 2 more on order for Christchurch and Wellington, but their plan is to eventually have them across the country and even mobile versions that can travel the provinces. Although they're expensive to buy, and at this stage only available privately, Richard sees it as a great saving for the system as well as for individuals themselves.

"From what I've seen over the last 20 years, this is the way to diagnose early, have less misses and less unnecessary excisions, and that's better for everyone. When you think of the life-saving potential it has, you can't put a price on that."

Scan here for more about Skinscape 360, or visit mas.co.nz/skinscape-360.

Words Nicky Dewe **Photography** Supplied



Shifting focus

After 2 decades tending to people's eyes, MAS Member Cecilia Fitz-Gerald decided it was time for a change of career. She returned to study and is now helping clients set their sights on something new.

"I think people are capable of so much more than they realise. My role is to help them on their way."

This is the philosophy of MAS Member and mental health coach Cecilia Fitz-Gerald. A trained optometrist, after 25 years of helping people with their eyesight, she now works with clients on a very different type of vision.

More established in the UK and US, the concept of a mental health coach is relatively new to New Zealanders. While it sounds

Coaching is different to counselling... It's more about looking at the present and their goals for the future.



Above Through a series of virtual or in-person sessions, Cecilia aims to help her clients find focus and make lasting changes in their lives.

similar to the part a therapist plays in a person's life, Cecilia explains that a mental health coach operates at the prevention and early intervention stages of the mental health spectrum.

"I thought about studying clinical psychology and I talked to friends who are psychologists, and they said often they're working with people they wish they could have seen years before. These people have got to the point where life is really hard and there have been long periods of trauma. I knew I wanted to help people make changes earlier."

Cecilia's career shift came about after she moved to Indonesia for her husband's job and was unable to practise as an optometrist there. As she considered her next move she was reminded of something she'd often been curious about in her previous profession. "It always fascinated me seeing the range of clients that we had in the optometry practice. You would meet many people who might be in similar sorts of circumstances, but some would clearly be thriving and some would not."

Wanting to understand this more – and be able to help – Cecilia returned to study. She began with a postgraduate diploma in psychology at James Cook University before embarking on a coaching course with PreKure, a New Zealand-based training provider specialising in preventative lifestyle medicine and mental health science. As the name implies, the focus is on prevention as cure, helping people transform their habits before serious problems arise. For Cecilia, her greatest interest lay in the behaviour change that would enable people to navigate obstacles and move forward to where they want to be.

Despite being committed to the cause, going back to the books was something of a shock initially. "When I studied optometry, there were 12 of us in the programme and we were basically in our dungeon in the optometry school from 8 in the morning until 5 at night. You didn't get to choose what papers you did, you just did it. Now there's so much choice, everything's online, all the data's there and you can delve into anything you want. I didn't want to be one of those mature students that asks a thousand questions, but certainly my first few assignments took me way longer than they should have!"

Small changes, big impact

Now that she's practising, Cecilia begins the process with a no obligation phone call to make sure the client's need is in scope for her skills. "Coaching is different to counselling – it's very collaborative. Obviously a person's past informs where they are now, but it's not trying to reconcile what happened back then. It's more about looking at the present and their goals for the future. I do a lot of listening, a lot of asking the right questions, and then we focus on taking small actions that make a difference."

Underpinning this approach is the idea that change has to ultimately come from within. "In optometry, someone comes in, you examine them, you make a diagnosis, and then you give them their contacts or glasses and you tell them what they need to do. With mental health coaching, it's client-led; there is no telling someone what to do. It's about helping them figure out what they will focus on and what will get them to where they want to be. And then walking alongside them to provide that accountability and knowledge.

"Often what they originally come in for is not actually the problem. There's something else that they haven't identified or haven't wanted to think about."

A typical programme with Cecilia will last somewhere between 3 to 6 months, and in that time things can still go up and down. "Sometimes at a check in, they'll say, 'That didn't work', or, 'I don't think that's for me', and then we'll brainstorm another solution," she explains. "Some people have the idea that there's only one way that's going to work, but there are many ways that change can happen."

And when it does, it's so worth it. "It's just such a lovely feeling when we finish our sessions and the client is like a different person at the end. They're not bogged down in all the challenges, they're out there living their life. Being able to help people like that, and helping them to help themselves – it's a great thing."

Words Nicky Dewe **Photography** Reuben Looi

Food *for* thought

Feeding pēpi is far more than nutrition – it can be an intergenerational link to traditional Māori practices. A new initiative will help māmā to cut through the modern noise and reclaim their food sovereignty.



Kai may be a small word, but it contains so much meaning.

It can be regarded simply as food or fuel, or it can be experienced as a moment of manaakitanga (hospitality), an act of aroha, and an important connection to whānau, whenua (land) and whakapapa (lineage). For new parents, particularly new māmā, the concept of kai can bring feelings of joy – and stress – when it comes to feeding their pēpi.



In the eastern Bay of Plenty, 3 wāhine toa are bringing their unique knowledge, experiences and expertise together for a series of wānanga (workshops) that will empower māmā to find their own sense of kai sovereignty. They are: Distinguished Professor Linda Tuhiwai Smith (CNZM) of Te Whare Wānanga o Awanuiārangi; Victoria University Senior Research Fellow Kendall Stevenson; and nutritionist and General Manager of Ngā Āhuatanga o Te Kai - Kai Research Institute Julia Coates.

Linda, who is CEO of the Kai Research Institute, explains the kaupapa of this project, called First Kai, which focuses on a pivotal time of early life.

"We've done a couple of projects specialising in māmā and pāpā, and their kai knowledge and practices," she says. "Through these sessions, we've learned some really important things about what engages our māmā, but also what challenges them."

Left Professor Linda Tuhiwai Smith.
Above Julia Coates and Kendall Stevenson.

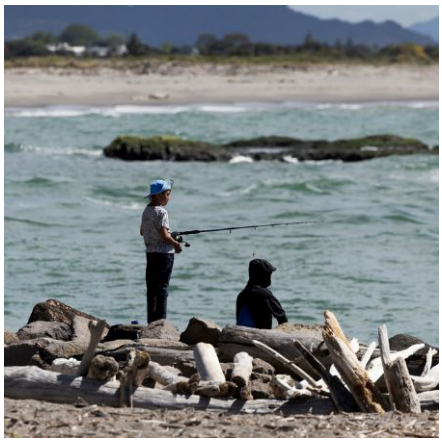
This awareness prompted the team to conceive First Kai, which is now being supported by MAS Foundation, and covers 3 key phases in the early kai journey: pregnancy, breastfeeding and introducing solids.

Julia says, "These māmā shared the various pressures they felt when they were hapūtanga (pregnant) and how they felt conflicted between advice coming from their midwives and their nannies, aunties and whānau. They also get bombarded with lots of messages online, so these are all things they need to grapple with.

"Then there's breastfeeding and they told us how that really affected them, not just mentally, but physically and spiritually. Finally there's the introduction of solids and those complementary feeding practices, and again the various influences they had on them and how that affected them positively and negatively."

While feeding whānau is an everyday practice, the importance of kai cannot be underestimated, says Kendall.

"In its most simplistic form, we need kai







Above Sharing nutritious kai is a good way to stay connected with whānau and te ao Māori. **Left** The programme will look at traditional kai practices, such as gathering ingredients from nature.

to survive. And our pēpi need kai to survive. But when you take a step back and look at it on a wider conceptual level, kai is our connection to our knowledge, our atua (ancestors), our whakapapa and our whenua. It's a relational tool as well, which makes sense because from a te ao Māori perspective everything is in relationship to each other. It's really profound, in my opinion, the impact that kai can have, and in particular, first kai."

Finding a path

For each māmā, however, that relationship to kai can look very different. "I'm an active kai practitioner," says Julia. "So right now I've got fish scales all over me, because I've filleted 50 flounder this morning. For me, that's exercising my whakapapa as someone from Ngāti Awa, who has hononga (connection) to the harbour, to the whenua, to these fish and to this place. It not only sustains me physically, in terms of the nutrition that I'm getting from the kai, but it sustains me spiritually."

"In contrast to Julia," laughs Kendall, "I don't like getting my hands dirty. But I do love eating, and I love engaging through kai, and thinking about where I shop, if I have to shop."

Julia adds, "When we're thinking about our māmā, we know it can be so easy to get tied up in the fast-paced food environment of today, where food is full of salt, sugar and saturated fats, and it's all super processed. Going back to our traditional kai forces us to slow down. It's a way to just re-engage with who we are."

Looking back, Linda feels much has been lost in a generation, which First Kai hopes to restore. "A lot of our kai practices are disappearing, particularly in urban areas, and with people who are not deeply connected to their home and their environment. In losing that knowledge, you also lose that love of kai."

While planning for the programme is still in full swing, the wānanga with māmā and grandmothers will share and explore knowledge through kōrero, creative works and waiata. Kendall says, "The main goal is to have this knowledge feel relevant and applicable to māmā and their everyday lives.

"We want our māmā to feel empowered, that they have mana, and that they are really important in that process. Whether they're breastfeeding or not, the very act of feeding your child is an intergenerational practice. You are introducing your child to the kai of your ancestors. To me, that's an act of sovereignty."

Mafi says: "First Kai invites us to think differently about when the nutrition journey of a pēpi begins. It starts not with their first food after birth, but while pēpi is still growing in the womb. MAS Foundation is excited to support a kaupapa that strengthens understanding of kai sovereignty for hapū māmā and breastfeeding māmā, and helps health professionals provide care that supports better nutrition and wellbeing from the very beginning."



Head of MAS Foundation and NZ Registered Dietitian
Mafi Funaki-Tahifote
Tongan (Tongoleleka – Ha'apai, Kolofo'ou, Ma'ufanga, Tofoa – Tongatapu)

mas foundation

Scan here for more about the First Kai project, or visit mas.co.nz/first-kai

Words Nicky Dewe **Photography** Alan Gibson and supplied





Dr Cathy Stephenson
Medical Director of
Doctors Health Aotearoa

Running on empty

With the number of burnout cases among medical doctors rising, MAS has sponsored a Doctors Health Aotearoa survey into the issue. Dr Cathy Stephenson talks to Nicky Dewe about what burnout is, how it affects people's lives beyond work, and what can be done to prevent it happening in the first place.

Anyone who watches the news in New Zealand will know that our healthcare workers are often operating under a huge amount of strain. It may come as no surprise then to hear that the risk of burnout is almost double for medical doctors compared to other workforce groups. This is a problem not just for those who are suffering, but for society as whole.

Someone who is looking closely at this situation and seeking to find solutions is Dr Cathy Stephenson, a Porirua-based GP and Medical Director of Doctors Health Aotearoa (DHA). DHA's mission, put simply, is to improve the health and wellbeing of doctors and medical students for the good of all New Zealanders.

In order to do this effectively they are currently undertaking the first sector-wide survey in Aotearoa, sponsored by MAS, to better understand the scale of the issue and ascertain what support is needed to make a material difference.

Recognising burnout

Burnout is not isolated to this group, of course; it can be found across the modern workforce. But despite its prevalence, it is still not particularly well defined. It is yet to be included in the Diagnostic and Statistical Manual of Mental Disorders (DSM), which is the standard guidebook used by mental health professionals. It does, however, present in a particular way, explains Cathy.

"With burnout, there's this sense of absolute exhaustion – being tired all the time and never being able to replenish your energy stores, even when you're

> *People experiencing burnout often find there's nothing left for themselves, their partner, their kids. The tank is just absolutely empty.*

not working. You're just absolutely wiped out," she says. Another common sign for clinicians is when they start to lose empathy for their patients, and can no longer see the value in the important work they do.

Burnout is not something you wake up one day with; it's a process that happens over time. While it might initially stem from a work situation, the impacts can eventually spill into everything else, says Cathy. "People experiencing burnout often find there's nothing left for themselves, their partner, their kids. The tank is just absolutely empty."

While it might sound similar to anxiety or depression, it's quite distinct. "Someone I spoke to who has experienced burnout described it more like recovering from a really major head injury than recovering from anxiety or depression," says Cathy. "Having burnout may increase your susceptibility to anxiety and depression, and if you've had anxiety and depression before you may be more susceptible to burnout, but they're quite different things and are not treated in the same way."

Rest and recovery

So how is burnout treated? Cathy says time plays a big role in recovery. "It requires being able to step away from the source of the burnout and give yourself space to heal and rebuild. Recovery will look different for every individual, but generally speaking you will need to look after yourself, be kind to yourself, do the things that once brought you joy, and surround yourself with caring people who love you.

"Having good people to talk to can help: it might be a professional such as a clinical psychologist, a really skilled professional supervisor, or a peer who has been through something similar and has the right skills to support you. People with burnout may also have neglected their physical health because they've worked too hard or pushed themselves too much, so a good GP can provide that kind of holistic care."

Changing the system

With burnout recovery being a slow process, the best strategy is to prevent it in the first place. And that's what Cathy and DHA would love to see. "We need to be better at stopping this," she says.

Some of that change needs to happen at a systems-level, such as a well-resourced workforce and better access to referral pathways for patients, but there are other ways to set people up with support, says Cathy. She highlights the value of structuring teams and workflows so that there is space for people to check in with their colleagues, and having leadership who can provide pastoral care when challenging issues and events arise.

"I think normalising processes, such as asking people how they are, is really important, and recognising that people will have periods of stress and distress in their lives, and that we need to talk about it. It's not something to feel ashamed of. When something tough happens, people shouldn't be expected just to suck it up and move on."

While the problem of burnout won't be solved instantly, Cathy is deeply committed to ensuring this project has a positive impact. By completing this research, DHA will have a clear picture of what's actually wanted and needed by the people directly affected, and will be able to propose new ways of providing support for the sector.

"So far we have been inundated with people willing to do this in-depth interview, and they're hugely generous about sharing their own stories. It's very humbling. Our kaupapa is to cherish those stories and do something really meaningful with them."

Backed by MAS

MAS Head of Membership Emily Blumenthal says, "We're thrilled for the opportunity to sponsor this research with DHA. Core to our purpose at MAS is supporting medical professionals, and unfortunately we see first-hand the devastating impact that burnout can have on our doctors' wellbeing. This research is about really getting to the heart of the triggers causing burnout and coming up with practical support solutions designed for doctors, which will hopefully make a real difference."

The survey was made available to all doctors and medical students across New Zealand through mid November to early December, and findings will be reported back to the sector and health leadership in 2027.

Photography Getty Images and supplied

The product you hope *never* to use

Are you covered in the event of income loss or serious illness? MAS Head of Growth (Investments), Jacob Hattersley, talks about preparing for the unexpected.



One of the best parts of being an MAS Adviser is the connections you form with Members. During my time in that role, I met Members in their homes, workplaces or favourite cafes, and we talked about their family, their finances, their future plans and what it would take to make it all happen for them.

My role was to listen, learn and then recommend the right products for the right moments of their lives. These decisions then changed over time as their priorities evolved and they moved through life stages.

As much as I relished these conversations, there was often a topic that both myself and the Members found tough to talk about: the moment we came to Life and Income Security Insurance. It's that rare purchase we make in life that we truly hope we'll never use. None of us want to consider that we could get sick, lose our ability to work, or worse. But unfortunately it does happen. In fact, the current figures state that 1 in 3 New Zealanders will be diagnosed with cancer in their lifetime, and that number is projected to rise. The good news is that survival rates are also increasing significantly.



Jacob Hattersley
Head of Growth (Investments)

As much as these 'what if?' conversations were hard, there were other conversations that were even harder. Those were the ones where Members had received a life-changing diagnosis. While those discussions were never easy, there was at least relief in knowing that with the right insurance, they had financial support available. Instead of worrying about how they would meet expenses, they could focus their attention on treatment and recovery or in other cases, spending time with the people who mattered most.

If something does happen, having funds available changes how you can respond.

Key considerations

Because these topics are hard to talk about, there are a lot of unknowns surrounding these scenarios and the products designed to provide support if they do occur. So here are some facts worth thinking about:

For most working New Zealanders, their ability to earn an income is their largest financial asset. For a 35-year-old earning a 6-figure salary, the next 30 years of income could easily add up to several million dollars. That's potentially more valuable than their home, which is something we naturally know we need to insure.

If illness or injury prevents you from working, the impact on household cash flow can be immediate, as the bills don't stop. MAS Income Security Insurance can provide up to 75% of your income if you're unable to work due to sickness or injury. Premiums paid for this may also be tax-deductible. (A waiting period selected by you will apply.)

Many people assume ACC will provide complete protection in the event they can't work, but there are limitations. ACC generally only covers injuries. It does not cover many illnesses, including cancer and a range of mental health conditions. It also assesses cover based on previous earnings and has income limits that may leave some people with a gap between their usual earnings and the support they receive.

The best time to take out this type of insurance is when you're young and healthy because obtaining insurance is generally easier and more affordable. Applying later in life when health conditions are more likely to develop can result in higher premiums, policy exclusions, or both. If you start earlier this could be avoided altogether.

Recovery buffer

A type of cover many Members see value in is MAS Recovery Insurance. In this instance, if you're diagnosed with (and meet the policy wording definition of) one of more than 45 serious medical conditions, including cancer, heart attack, stroke or inflammatory bowel disease, MAS Recovery Insurance pays a lump sum. Importantly, the condition does not need to be terminal for a claim to be paid. The payment is made directly to the policy owner, who decides how the money is used. It might well be to fund the best treatment, pay down debt or even take your family on holiday.

Another valuable aspect of this cover is that it extends to children of the insured at no additional premium, with up to $100,000 available for eligible dependent children between 3 months and 21 years of age. For many families, that extra layer of protection can provide valuable certainty during an already stressful time.

Better safe than sorry

Of course, you hope you never need to make a claim. But if something does happen, having funds available changes how you can respond. It gives you room to focus on recovery rather than worrying about how the bills are getting paid. Our claims management staff can also help you navigate the rehabilitation and return-to-work process.

Everyone's situation is different and no 2 cases are the same. Our MAS Advisers can chat to understand your needs and requirements and provide recommendations as to suitable cover that's within your budget, at no extra cost. They also continue to reach out over time to ensure covers remain suitable for your circumstances and make adjustments where necessary. The ongoing contact and building on relationships is what makes an MAS Adviser's job so enjoyable.

Scan here for more about this topic, or visit mas.co.nz/life-income-insurance.

Photography Getty Images

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Balancing act

MAS Head of Investment Dan Mead breaks down the benefits of diversification.



How does diversification help to keep my money safe?

If you've ever woken up to headlines of a particular company's share price plummeting overnight, it might make you wonder about the safety of your own money. Most of us don't know exactly which organisations our KiwiSaver or other investment funds are tied up in. This can lead to worry about how exposed we are if a business, or indeed a whole sector, suddenly takes a hit.

One solution to this kind of vulnerability is active management alongside diversification: Putting your money in many different 'baskets' so that if one investment performs poorly, it doesn't sink the whole ship. MAS funds are actively managed and spread across multiple asset types, geographic regions and sectors. Here's a break down of how this looks:

- Asset classes such as shares (also known as equities), bonds and cash – these can be domestic or international.
- Sectors such as financial services, information technology, consumer staples and others.
- Geographic areas such as New Zealand, Australia, the US and Europe.

The International Equities Portfolio in the MAS Wholesale International Equities Fund (which the MAS KiwiSaver Scheme, MAS Retirement Savings Scheme and MAS Investment Funds invest into) includes around 1,200 individual companies from across the world. The portfolio is then positioned to benefit from those companies that our managers believe have the most potential. This makes it highly diversified and means no single company's bad news can do much damage to your overall investment.

This level of diversification also helps cushion the impact of downturns in particular economies or the effects of geopolitical events. Of course, if there's a major movement across the market as a whole, your investment may still be affected. Diversification isn't a guarantee against downturns. What it does is help smooth out ups and downs of individual companies and sectors, aiming to reduce volatility and support steadier returns over time.

To see how diversification works in practice, we could look at the recent surge in interest around artificial intelligence (AI). Over the past few years, investor enthusiasm has shifted between different parts of the AI market, from large technology companies building AI infrastructure, to software providers and businesses adopting AI in their day-to-day operations.

These shifts can be difficult to predict, so rather than attempting to time them perfectly, at MAS we believe a better approach is to focus on the long-term drivers of growth while maintaining broad diversification across the AI ecosystem. This means holding a mix of companies, including those developing AI technologies, ones investing in the infrastructure that supports AI, businesses benefiting from increased spending, and firms adopting AI to improve productivity. This approach allows Members to benefit from the opportunities AI creates, while reducing the risk that comes from holding just one part of the market.

As well as using diversification to manage risk effectively, we're also making other smart changes that aim to deliver stronger long-term financial outcomes for Members. We are enhancing our international strategy by partnering with BlackRock, one of the world's largest investment firms. This partnership provides more flexibility in choosing which companies to invest in and how the portfolio is constructed. Our goal is to do better than the market by using research, data, diversification and advanced analysis to find companies with strong potential for the future.



Dan Mead
MAS Head of Investment

Photography Getty Images

Medical Funds Management Limited is the issuer and manager of the MAS KiwiSaver Scheme, the MAS Retirement Savings Scheme and MAS Investment Funds. A PDS for each Scheme is available at **mas.co.nz**.



Hit the beach

MAS Member and author Elisabeth Easther highlights 8 stunning seaside escapes to add to your summer itinerary.

Long Beach (Oneroa Bay),

Russell, Northland

This is such an elegant stretch of beach in a region bursting with pretty bays. Barely a 20-minutes walk from historic Russell via picturesque Flagstaff Hill, this crescent-moon cove is a kilometre long from end to end. It features soft golden sand and clear blue water, plus a coffee cart parks up in the busier months, so be sure to have your reusable cup handy as well as your towel, togs and sunscreen. If you're lucky, you might even see dolphins!



Whale Bay

Matapouri, Northland

Make a beeline for the Whale Bay carpark, but note that it can fill up quickly in peak season. Once parked, navigate the 530m stony walkway that leads through native bush – including mature pūriri, pōhutukawa and kōwhai – down to a beach that's as pretty as a postcard. You'll need to be relatively nimble, but your reward is a dreamy soft-sand bay with blissful coastal views and safe swimming. But no dogs, okay?

Ōpito Bay

Coromandel

Just 5 minutes further than charming Ōtama Beach you'll find Ōpito Bay, which is not far from Whitianga via Kūaotunu. It's a narrow winding access, so you'll want your wits about you, but it's well worth the effort as you'll enjoy a heavenly curve of sand hemmed with crystal clear waters. Great for swimming and kayaking – you might even catch a little wave, depending which way the wind is blowing.

Cook's Cove

Tolaga Bay, East Cape

At the south end of Tolaga Bay, a well-marked track leads through farmland and bush to Cook's Cove, a sweet spot for swimming and exploring. On the way down you'll enjoy thrilling views of Mitre Rocks and Pourewa Island, plus handy information panels share details of history and culture, including Captain Cook's 1769 exploration of the region. Reasonable fitness is required on this 5.8km-return trek. Respect the farm.

Mangakuri Beach

Hawke's Bay

About 45 minutes east of Waipawa, the remote Mangakuri Beach is the epitome of unspoiled. Offering a lengthy stretch of sand, the dynamic rock pools teem











Opposite Northland beaches Whale Bay (top) and Long Beach (Oneroa Bay). **Clockwise from above** Whararikі Beach; rockpools at Mangakuri Beach; Little Akaloa; Cook's Cove; Ōpito Bay. **Below** Keyhole Rock at Aramoana.

with life. The gravel road keeps the lightweights away, and because the area hasn't been developed, it's like travelling back in time. Perfect for long walks, bird watching and blowing out the cobwebs. Your dog is also welcome, but the sea can be wild so swim with caution. No facilities, but nearby Kairākau Beach will see you right.

Whararikі Beach

Nelson/Tasman

Found at the very top of the South Island, Whararikі Beach overlooks the Tasman Sea and features 4 large rock formations that can be walked or waded to at low tide – you may have even seen them before as a Windows screensaver. The track to the beach starts at the end of Whararikі Rd and takes about 20 minutes. Whararikі is on the edge of Pūponga Farm Park and Kahurangi National Park, and is home to seals and a wide range of seabirds thanks to its proximity to protected Farewell Spit. Definitely no dogs!

Little Akaloa

Banks Peninsula, Canterbury

Tucked away on the picturesque Banks Peninsula, Little Akaloa is 30 minutes north of Akaroa (or an hour and a half east of Christchurch). With a small collection of rustic holiday homes, Little Akaloa is a peaceful spot for whiling away a day or more on the small but perfectly formed beach. Popular with boaties and swimmers, most people start their dip from the stairs at the eastern end of the bay. If you're lucky, you might nab one of the picnic tables beneath the mature trees that provide shade on a summer's day. Bliss.

Aramoana Beach

Otago

Just 27km northeast of Dunedin and past Port Chalmers, it's hard to believe such a divine spot can be found so close to an actual city. While it's also the site of a violent historical event, it's important to remember there is much more to Aramoana than the 1990 tragedy. The small settlement is based at the mouth of the impressive Otago Harbour and is made up of sandy dunes and salty mudflats. Beaches here are popular with surfers, seals and rock climbers, and there are also great views from the clifftop walk and excellent bird-watching opportunities down at the salt marsh. Peace has returned to this precious place.



Photography Getyy Images and supplied

Holiday *hacks*

Summer in New Zealand means road trips, beach days and long, lazy evenings – but a little prep can keep the season stress-free. Follow these practical tips and your only worry will be where to have your next ice cream.



1 Sun safety

'Slip, Slop, Slap and Wrap' is synonymous with Kiwi summers, and there's a good reason. Our UV levels can be up to 40% higher than those of countries at similar latitude in the Northern Hemisphere. This is due to 3 key factors: Thanks to Earth's elliptical orbit, the planet happens to be tilted more closely towards the sun during December and January; Our low air pollution means more UV makes its way directly down to us; Our ozone layer varies seasonally and begins to thin over summer, therefore absorbing less UV radiation. All of this means that even when it's cloudy or there's a southerly blowing, it's still extra easy to get burnt.



2 Be road worthy

Anyone who's driven around New Zealand knows about the stunning scenery, but also the often narrow, winding roads and long stretches without a town in sight. If you're doing a summer roadie, make sure your vehicle is ready for the mission. Take a look at your tyre pressure and top up your oil and windscreen wiper fluid as needed. If you're driving an electric vehicle, check where the charging stations are along your route – main state highways generally have one every 75km, but they're less frequent on rural roads. If you do run into trouble on the road, with MAS Comprehensive Car Insurance your insured car is covered with MAS Roadside Assistance (provided by AA Roadservice), so help will be on its way if you do need it. Terms and conditions apply.



Pack a snack

3

It's not just car safety that needs to be considered when you're heading out of town. Looking after the driver is also critical. While we expect winter driving conditions to be worse because of weather, summer brings behavioural challenges. Over the holiday period, roads become busier and impatience and driver fatigue can set in. Take care of your pilot by packing cold drinks and decent snacks so they're not tempted to push on to the next cafe even when tired. 'Driver reviver' stops should be no less than every 2 hours to keep concentration levels optimal.

The 'lived in' look

4

It's always a good idea to keep your home looking occupied while you're away. Curtains that aren't completely closed, lights that are timed to come on for the evening and leaving a car in the driveway are good ways to avoid highlighting your absence. If you have acquired expensive new items over Christmas, check you're still covered with insurance. High-value items like jewellery, electronics and sports equipment may have sublimits, but you can use the MAS Home Contents Calculator to quickly assess the value of your new belongings and then adjust your cover as needed.

Roll with it

5

Don't get stung with excessive baggage fees or discover you can't fit everything in the car. Try these simple packing tips: Roll clothes rather than folding them; Fill empty spaces by stuffing underwear, socks or small items inside shoes; Favour foldable items, like a sun hat you can scrunch up and a soft tote bag to take to the beach, markets and more.

The price is right

6

Planning your holiday is always fun, but just keep an eye out for offers that look too good to be true. Red flags to watch for online are prices significantly below market rates, pressure to book immediately or unusual payment methods like requests for bank transfers. For flights, book directly through the airline, well-known travel agents or comparison sites. For accommodation, check the reviews and if something seems off, do a reverse image search of the pictures to see if they've been stolen from somewhere else.

Stay afloat

7

There's nothing better than a dip in the ocean on a hot day, and with around 15,000km of coastline, we have no shortage of options in New Zealand. But our beaches can be as unpredictable as they are beautiful, so keep swim safety rules top of mind. Make a point of swimming between the flags at patrolled beaches and chat to lifeguards about the conditions, as rips can develop quickly and aren't always obvious from the shore. If you do get caught in a rip, stay calm and don't swim against it; remember to raise your arm to signal for help (rather than waving) and swim parallel to the shore until you're clear of the current.



Head for the hills

8

One of the best places to spend time during the New Zealand summer is in the bush. Stepping out of the sun and into the lush, green forest can be both a soothing and invigorating experience. If you are hitting the trails, here are a few things to keep in mind: Take more water than you think you'll need; Wear shoes you've already broken in and bring plasters just in case; A light-weight rain jacket can be handy as you never know when the weather will change its mind; Check the Department of Conservation website for track closures and always tell someone your plans before you proceed.

Words Nicky Dewe **Photography** Getty Images

A taste *of* summer

Crisp fresh salad, succulent seafood and ice-cold dessert come together in this quick and easy menu from popular Kiwi cook Vanya Insull.



Tomato salad with white wine vinaigrette
(see page 47)

It's been 10 years since Tāupo-based mum-of-2 Vanya Insull set up the VJ Cooks Facebook page, and since then her humble food blog has evolved into a multi-platform resource featuring her signature fuss-free, family-friendly recipes.

Vanya has just released her fourth cookbook, 'Always Delicious', which she says is "all about summertime eating".

"Warmer weather always has such a lovely way of bringing people together, whether it is casual dinners outdoors, long lunches that roll into the afternoon, or last-minute barbecues that turn into special evenings with family and friends," says Vanya. "Those are the kinds of occasions that inspired these recipes."

Here is a simple summer menu featuring 4 of her fresh and delicious creations.



Extract from 'Always Delicious' by Vanya Insull, photography by Lottie Hedley. Published by Allen & Unwin NZ, RRP $45.

Prawn rolls

This low-stress lunch or dinner hits the spot on a hot summer day. Use soft brioche rolls for best results.

Serves 4

Spray oil
300g frozen prawns, thawed and tails removed
Salt and cracked black pepper
¼ iceberg lettuce, chopped
2 celery stalks, finely diced, plus extra to serve
1 spring onion, finely sliced, plus extra to serve
2 tbsp finely chopped fresh chives

PAPRIKA MAYO
⅓ cup mayonnaise
Finely grated zest of ½ a lemon
1 tbsp lemon juice
1 tsp Worcestershire sauce
½ tsp paprika
Salt and cracked black pepper

TO SERVE
4 long brioche rolls or 8 mini ones
Lemon wedges

1 Spray a non-stick frying pan with oil then place over a medium heat. Fry the prawns for a couple of minutes on each side until they change colour. Transfer to a large bowl and season with salt and pepper. Leave to cool.
2 Combine lettuce, celery, spring onion and chives and add to the bowl with the cooled prawns.
3 To make the paprika mayo, whisk together the ingredients in a small bowl or jug. Add to the prawn mixture and toss gently to combine.
5 To serve, toast the rolls in a dry frying pan for 1–2 minutes on each side until browned. Divide the prawn mixture evenly between the rolls. Garnish with extra spring onion and chives and serve immediately with lemon wedges on the side.



NOTE
To serve as a starter, divide the prawn mixture between mini buffet rolls or sliders.



NOTES
Use any firm white fish, such as tarakihi, snapper, gurnard or hoki. You can prep the slaw and mayo and even batter the fish earlier in the day to save time later.

Crispy fish tacos with mango slaw

I'm a big fan of fish tacos, and in this take I lightly batter the fish then pile it into tortillas with fresh mango slaw and chipotle mayo. It's a winner for a light summer dinner.

Serves 4

MANGO SLAW
1 mango, thinly sliced
1 cup shredded red or green cabbage
½ small red onion, thinly sliced
Juice of ½ lime
Salt and cracked black pepper, to taste

CHIPOTLE MAYO
¼ cup mayonnaise
1 tbsp chipotle sauce

FISH
500g firm white fish fillets
¼ cup cornflour
½ tsp garlic powder
½ tsp paprika
½ tsp salt
1 egg
2 tbsp cold water
½ cup vegetable oil

TO SERVE
8 small tortillas
Fresh coriander
Lime wedges

1 To make the mango slaw, combine the mango, cabbage, onion and lime juice in a bowl. Season to taste with salt and pepper. Chill until needed.
2 To make the chipotle mayo, mix the mayonnaise and chipotle sauce in a small bowl. Chill until needed.
3 Cut the fish into bite-sized pieces. Place in a bowl, sprinkle with cornflour, garlic powder, paprika and salt and stir to



NOTES
This dessert is even better if you make it the day before and store it in the fridge until ready to serve.

Lemon curd ambrosia

Zesty, sweet and creamy, this no-cook dessert is ready in just 15 minutes.

Serves 8

1¼ cups cream
200g white marshmallows
2 cups lemon yoghurt
200g lemon curd
30g white chocolate

1 Whip the cream in a large bowl or the bowl of a stand mixer until peaks form.
2 Cut the marshmallows in half and add them to the whipped cream.
3 Gently fold in the yoghurt and half of the lemon curd.
4 Transfer to a serving dish or individual glasses, drizzle with the remaining lemon curd and gently swirl through. Shave the chocolate over the top.
6 Chill for at least 2 hours to set before serving.

coat. Add the egg and water and mix well until the fish is evenly coated.
4 Heat the oil in a large frying pan over a medium heat. Fry the fish in batches for a few minutes on each side until golden, crispy and just cooked through. Transfer to a wire rack while you fry the rest.
5 To serve, heat or grill the tortillas and top with mango slaw, hot fish bites, a drizzle of chipotle mayo and a sprinkle of coriander. Serve with lime wedges on the side.

Tomato salad with white wine vinaigrette

I like to use beautiful heirloom tomatoes for this salad if I can get my hands on them. Marinating them in the white wine vinaigrette brings out the flavour even more. It's the taste of summer on a plate!

Serves 6 (as a side)

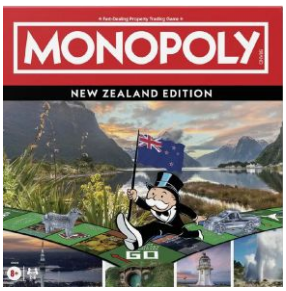
WHITE WINE VINAIGRETTE
2 tbsp white wine vinegar
1 tsp Dijon mustard
1 garlic clove, finely crushed
1 tsp white sugar
¼ cup olive oil
Salt and cracked black pepper, to taste

SALAD
400g heirloom tomatoes
½ small red onion, thinly sliced
125g fresh mozzarella
1 handful fresh basil
Flaky sea salt and cracked black pepper, to taste

1 To make the white wine vinaigrette, whisk the ingredients together in a small bowl or jug.
2 To make the salad, slice the tomatoes and arrange on a serving platter. Scatter with the red onion and drizzle over the vinaigrette.
3 Tear the mozzarella into chunks and scatter over the salad.
4 Garnish with basil and season with salt and pepper. Leave to marinate for 20 minutes before serving.

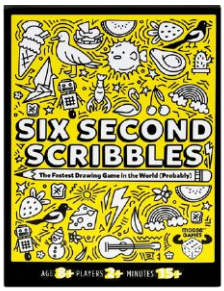
In review

Game on



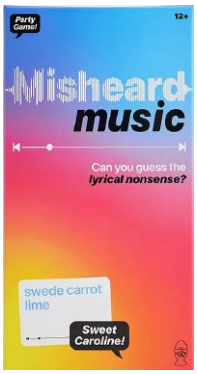
Monopoly: New Zealand Edition

Monopoly is the classic party game that people either love or hate, and now there's an updated New Zealand edition. Instead of featuring streets from around the country, the board highlights iconic destinations like Lake Taupō, the Hobbiton Movie Set and the Cape Reinga lighthouse, with Auckland's Sky Tower as the most expensive property. With playing pieces representing jandals, a sheep and a ute, this edition is 'Kiwi as'.



Six Second Scribbles

Flex your creativity with this hectic speed-drawing game. You get 1 minute to draw up to 10 things from your card (hence the name of the game), but to gain points the other players must be able to correctly guess what you've attempted to draw. With 3 difficulty categories – Easy, Tricky and Almost Impossible – you're sure to get some good laughs from this one.



Misheard Music

Think you know music? In this game, 350 song titles and 150 artist names have been 'misheard' and your task is to try and decipher what they mean. Swede carrot lime? No, it's 'Sweet Caroline'! Bright knees pairs – it's Britney Spears! This fast-paced game is great for holiday gatherings and testing your music knowledge against your family and friends.



One to watch

The Debut

In cinemas 26 December

Oscar-winner Julianne Moore stars as a shy, unassuming housewife who decides to audition for a local community theatre production. After being cast in a small role, she becomes more and more absorbed in her character and clashes with the demanding director (Paul Giamatti). Written and directed by Jesse Eisenberg, the film has been a hit on the film festival circuit, scooping up 3 awards.

Listen up



Well... That's Interesting

With hundreds of episodes, there's plenty to explore in this 'comedy sciency' podcast hosted by Jill ChaCha. If you like obscure knowledge, you're sure to find some here – the series covers topics including bizarre biology, medical oddities, archaeology, outer space and more.



Parenting in the Screen Age

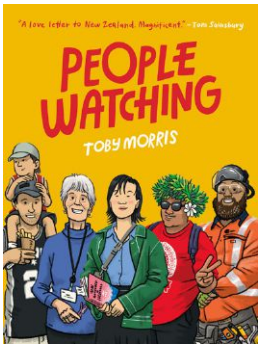
In this series, physician and filmmaker Delaney Ruston delves into the world of 'screenagers' – young people who spend a vast majority of their time online. Through interviews with experts and young people themselves, the podcast shares practical tips and important insights to spark healthy discussions about digital habits.

Recommended reads for summer

People Watching

by Toby Morris

After a decade of drawing serious political comics, Toby Morris needed a break from the heavy mental load. So he hit the road and spent 2 years travelling around Aotearoa meeting and connecting with Kiwis from all walks of life. This compilation is packed with illustrations and insights of Toby's encounters at markets, festivals, sports games, train stations and everywhere in between.

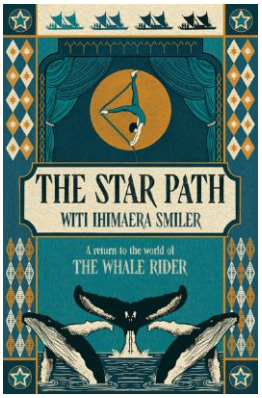


Is It Too Late to Make a Run for It?

by Judi Dench

Dame Judi Dench has graced the stage and screen for almost 70 years, transforming into queens, spies, cats and fairies. In this long-overdue memoir, written in collaboration with her friend Brendan O'Hea, the acting stalwart shares stories of childhood, on-set antics, marriage and success. Filled with her mischievous wit, it's an entertaining look into the life of an iconic woman.



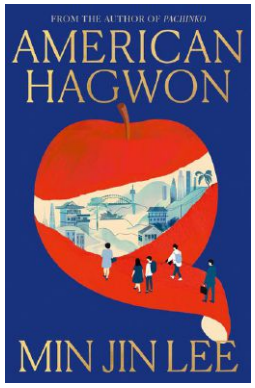


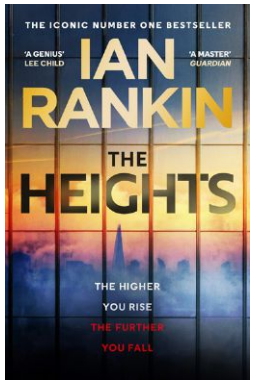
The Star Path

by Witi Ihimaera Smiler

After almost 40 years, Witi Ihimaera Smiler takes readers back to the world of 'The Whale Rider'. This time we join 16-year-old Teva, raised in France with little knowledge of his Polynesian heritage. Meanwhile, a young whale in Antarctica is searching for the whale rider's heir, and as the story unfolds, we journey with Teva across the Pacific and beyond as he moves closer to his destiny.







The Heights

by Ian Rankin

Best-selling crime writer Ian Rankin returns with a full-length expansion of a short story he wrote in 2023 set in a luxury apartment complex populated by London's mega-rich. When the night concierge is found dead in the lobby, Detective Gillian Gish must piece together what happened, trying to get past the power and influence of people who are not used to being held to account.

And How Are Things With You

by Mia Farlane

The second novel from Kiwi author Mia Farlane, 'And How Are Things With You?' centres around London-based French translator Franny who has become obsessed with a personal research project about suicide. Hoping a move back home to Wellington will help, Franny soon realises she can't outrun her past, and when she goes along to the End of Life Choice debates at Parliament, her research takes an unexpected turn.

American Hagwon

by Min Jin Lee

From the author of 'Pachinko' comes another epic family saga, this time focusing on the Korean immigrant experience. The story follows the Koh family, who must leave Seoul after a shocking betrayal and the impact of the 1997 Asian financial crisis. As they move from Seoul to Sydney to California, they face the struggle of settling into new places and dealing with the pressures of academic ambition.



Calm after the storm

As MAS's Head of Claims for General Insurance, Sarah Pope runs a tight team of people who speak to Members on some of their toughest days. It's work she loves – but it means she's always watching the weather.

5:45am It's an early start for me as I'm a morning gym-goer. On a good week I'm there 4 or 5 times. Then I'm either working from home, in the office in Auckland or heading down to the head office in Wellington.

8:30am Because of my role, I'm very aware of the weather – cyclones and earthquakes are always top of mind. The first thing I do in the morning is check claims numbers and volumes. How many claims have we got open in comparison to the day before?

10:30am A big part of my role is supporting my team leaders, whether it's one-on-one coaching or meeting with them as a group to make sure they have everything they need to be able to support their own teams.

We never forget that our people could be talking to Members on the worst day of their lives. Their house could have burnt down, or been flooded. They might have been in a terrible accident and their car's a total loss. So our triage team, who are normally the first to pick up the phone and lodge the claim, are highly trained and recruited for specific skills like empathy. Our Claims Advisers then combine their service skills and technical knowledge to ensure the Member is supported throughout the claims journey.

I will personally get involved for more sensitive claims. These can be complex situations, but I've found that if you listen, seek to understand and give people the space to share, then you can build a good relationship.

2:30pm Another focus of mine is process improvement. For me, that's always about, 'How can we create the best Member experience, and reduce any friction for them?' But also, 'How can I create the best experience for my team?' Those 2 things go hand in hand.

4:30pm I'll also help my team leaders with recruitment so that we have the right people in place. We've got a great mix of people who are new to insurance as well as those who have risen through the ranks. We just celebrated one team member who's been with us for 25 years!

6:00pm After hours I'm on call to help our team through any tricky situations, and I'll still be watching the weather, but I feel really confident that we've got the right team and the right structure in place so we can, literally, weather all the storms.

Photography Reuben Looi



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