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# GENEVA CALLING

NARINA MNATSAKANIAN

A year apart from her husband was a tough choice for Narina Mnatsakanian (Russian), but her passion and commitment to her career made it one worth making. Her supportive husband Andreas Domnick (German) remained in Amsterdam advising Shell companies on lowering their CO<sub>2</sub> emissions through his work in SGS.



Narina and Andreas enjoying time together.

Since university it has been my dream to combine my interests in business and finance with doing some meaningful work focused on issues beyond profit alone. To work for a few years at the United Nations has been my other goal. I feel that there are still many issues to be solved in the world, and a lot of people to be helped, and that I personally would like my work to make at least a small positive contribution.

When I started looking for jobs after university I thought that working in business for a few years would provide me with the skills, tools and knowledge that I could then use to make my dreams a reality. After graduating I went to work in consulting, first for Ernst & Young and then for KPMG. I enjoyed my job at KPMG a lot; I had great colleagues and interesting, varied work. I also loved living in Amsterdam with my husband. However, the socially responsible dimension was missing from my work and I started looking for volunteering opportunities in addition to my full time job. Last year I came across an advert to do unpaid strategy work for the Emerging Markets and Developing Countries Project of the Principles for Responsible Investment (PRI) - [www.unpri.org](http://www.unpri.org). The job seemed extremely interesting and I could do it from Amsterdam so I decided to apply and was delighted to be selected for it.

The PRI initiative was convened by the former UN Secretary-General Kofi Annan, and developed by leading institutional investors. One of the key ideas behind the PRI is that financial market participants are often too short term in their thinking and that many issues important to long-term value creation are routinely ignored. These factors include a range of extra-financial issues that may affect a company's bottom line into the future, such as risks associated with climate change, labour and community relations, and other environmental management issues.

Many of my friends and colleagues thought I was a bit crazy to be taking up additional, unpaid work commitments on top of my demanding consulting job but I was really interested in responsible investment and decided to go ahead. At the end of six months of working evenings and week-ends on top of my day job at KPMG, I was selected from a number of applicants as the new project manager for the PRI in Emerging Markets Project. It was a not an easy decision to apply for this job as it meant moving to Geneva and away from my husband in Amsterdam for a year. Andreas was supportive of my decision to apply as he knew how much I really wanted to do it.

Once I got the job offer it all went really quickly; I resigned from KPMG and arranged my move to Geneva although it was not easy to move from Amsterdam. Now I am gradually settling in Geneva and managing the PRI in Emerging Markets Project. My task is to promote and embed responsible investment thinking and action across emerging markets. The job involves a lot of traveling, organizing and speaking at conferences, and working with local and foreign institutional investors from around the world on considering environmental, social and governance issues (ESG) in their mainstream investments in these markets.

I really love what I do and I also believe in it. I think that with the current financial crisis, sustainability issues and responsible investment are going to become ever more important in the coming years. The challenging aspect for me personally is that I am living in Geneva away from my husband and my friends, although I do try to spend a lot of time in Amsterdam (as I can often work flexibly from home). In the future I want to continue working in this exciting field focusing on the emerging markets and I am looking at possible ways of combining my job with a move back to Amsterdam.

There are mixed messages about alcohol. You have likely heard about drinking in moderation, but what does that mean? Moderate alcohol use seems to offer some health benefits. Too much alcohol places your health at considerable risk. Here are some points on consuming alcohol to consider.

# ALCOHOL FAQ'S

While alcohol use is deeply embedded in many societies being a common feature of social gatherings, recent years have seen changes in drinking patterns across the globe: increased rates of consumption, drinking to excess among the general population and heavy episodic drinking among young people are on the rise in many countries. As a result health problems and high-risk behaviours associated with alcohol consumption are increasingly becoming a matter of concern in many countries.

## HOW DOES ALCOHOL AFFECT A PERSON?

### **Short-term effects**

Alcohol is a drug that has immediate effects on changing mood: it makes people feel relaxed, happy and even euphoric, but in fact alcohol is a central nervous system depressant, suppressing the part of the brain that controls judgment. Even in small amounts alcohol can affect physical coordination and cause blurred vision.

Drinking a very large amount at one time can lead to unconsciousness, coma, and even death. Alcohol is involved in a large proportion of fatal road accidents, incidents of domestic violence and child abuse. It is also linked with increased risk of unsafe sexual behaviour.

### Long-term effects

Excessive drinking over time is associated with:

- Hepatitis and cirrhosis of the liver
- Gastritis or pancreatitis
- High blood pressure
- Certain types of cancer (mouth, throat, oesophagus, liver, colon, breast)
- Neurological conditions (dementia, stroke)
- Heart disease
- Depression and suicide
- Social problems (unemployment, lost productivity, and family problems)
- Alcohol abuse and alcoholism

### WHY DO SOME PEOPLE REACT DIFFERENTLY TO ALCOHOL THAN OTHERS?

Individual reactions to alcohol vary, and are influenced by many factors, including:

- Age and gender
- Physical condition (weight, fitness level, etc).
- Amount of food consumed before drinking
- How quickly the alcohol was consumed
- Use of drugs or prescription medicines
- Family history of alcohol problems

### DOES ALCOHOL AFFECT WOMEN DIFFERENTLY?

Women are more susceptible to the effects of alcohol than men. The body composition of women has a higher proportion of body fat and less water than men. Alcohol mixes with body water, therefore a given amount of alcohol becomes more highly concentrated in a woman's body than in a man's.

Additionally, a man's liver metabolizes alcohol faster than a woman's liver. For these reasons, the

recommended drinking limit for women is lower than for men.

### WHAT ARE THE RECOMMENDATIONS FOR PREGNANCY AND BREASTFEEDING?

Drinking in pregnancy can cause harm to the unborn baby, especially in the first eight to twelve weeks of pregnancy. As there may be some weeks between conception and confirmation of pregnancy, most countries recommend that women trying to become pregnant should follow the same guidelines as for pregnant women... best to avoid drinking alcohol at all. The same applies to breastfeeding mothers.

### WHAT DOES MODERATE DRINKING MEAN?

Some countries express alcohol intake in 'units', others in 'standard drinks'. There are slight variations on their recommended daily intake.

Examples:

**United Kingdom:** A 'unit' is 8g of alcohol.

Therefore:

- One pint (568 ml) of strong lager (alcohol 5% vol) = 3 units
- One pint (568 ml) of standard strength lager (alcohol 3 - 3.5% vol) = 2 units
- One 275ml bottle of an Alco pop (alcohol 5.5% vol) = 1.5 units
- One standard (175ml) glass of wine (alcohol 12% vol) = 2 units
- One measure (25ml) of a spirit strength drink = 1 unit

The Department of Health in the UK defines moderate drinking as 2-3 units/day or less for women and 3-4 units/day or less for men.

**United States:** A standard drink is equal to 13.7 grams of alcohol or:

- 12-ounces (355 ml) of beer
- 5-ounces (150 ml) of wine
- 1.5-ounces or a "shot" (45ml) of gin, rum, vodka, or whiskey

Moderate drinking: 1 drink/day for women and 2 drinks/day for men. As a general rule for most countries and for adults with no contraindications to drink alcohol, 1 to 2 glasses of wine per day or 1 pint of beer per day can be used as a rough guideline for moderate drinking.

## PATTERNS OF DRINKING

There is increasing evidence that besides the total amount of alcohol consumed, the pattern of drinking is relevant for the health outcomes. Binge drinking, defined as drinking sufficient alcohol to reach a state of intoxication (usually 8 or more UK units for men and 6 or more UK units for women) on one occasion or in the course of one drinking session, is particularly dangerous. It is associated with an increased risk for alcohol dependence and with problems in pregnancy. The few health protective effects of alcohol appear to relate more to small amounts consumed several times a week than the same amount consumed over fewer occasions.

## WHAT IS ALCOHOLISM?

Some people who drink frequently or in large quantities can become addicted to alcohol. According to the Institute of Alcohol Studies, a person is considered to be dependent on alcohol when they have experienced three or more of the following symptoms during a year.

- A strong urge to drink, difficulty controlling how much they drink, or difficulty stopping.
- Physical withdrawal symptoms, such as sweating, shaking, agitation and nausea

when they try to reduce drinking.

- A growing tolerance to alcohol, needing larger quantities to get the same effect.
- Gradual neglect of other activities.
- Persistent drinking even though it is obviously causing harm.

Alcoholism or alcohol dependence is a lifelong condition that can be both progressive and life threatening. Genetic makeup and lifestyle contribute to the risk for alcoholism. It is a treatable but not curable. Even if an alcoholic hasn't been drinking for a long time, he or she can still suffer a relapse. Treatment programs use both counselling and medications to help a person stop drinking.

## DO YOU HAVE TO BE AN ALCOHOLIC TO EXPERIENCE PROBLEMS?

No. Alcohol abuse, or problem drinking, happens when a person is not dependent on alcohol, but has a pattern of drinking that is physically or psychologically harmful to the drinker or others. Alcohol abuse can lead to alcohol dependence the following situations, occurring repeatedly would be indicators of alcohol abuse:

- Failure to fulfil responsibilities at work, school or home
- Drinking in dangerous situations, such as while driving
- Continued drinking despite problems that are caused or worsened by drinking

## CALORIES IN ALCOHOL

**1g alcohol = 7 calories**

**1 pint strong ale = 400 calories**

**½ pint lager = 90 calories**

**1 glass 125ml red wine = 85 calories**

**1 flûte champagne = 95 calories**

## HOW CAN YOU TELL IF SOMEONE HAS AN ALCOHOL PROBLEM AND HOW CAN YOU GET HELP?

Answering the following four questions can help to find out if you or someone you know is at risk:

- 1 Have you ever felt you should cut down on your drinking?
- 2 Have people annoyed you by criticising your drinking?
- 3 Have you ever felt bad or guilty about your drinking?
- 4 Have you ever had a drink first thing in the morning to steady your nerves or to get rid of a hangover?

One “yes” answer suggests a possible alcohol problem. With more than one “yes” it is highly likely that a problem exists. It is important to seek advice from a doctor or other health care provider. Many people also find support groups like [www.aa.org](http://www.aa.org) and [www.al-anon.alateen.org](http://www.al-anon.alateen.org) a helpful aid; they run meetings in more than 100 countries (inclusive online).



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## AND FINALLY, SOME GOOD NEWS

Research has shown that moderate drinkers are less likely to die from heart disease than people who do not drink any alcohol or who drink in excess. This might be the explanation for the comparatively lower incidence of coronary heart disease in France despite high levels of saturated fat in the traditional French diet – known as the “French Paradox”. This difference is attributed to the higher consumption of wine by the French.

Other possible benefits of moderate alcohol consumption have been identified in relation to stroke, peripheral vascular disease, diabetes, gallstones, cognitive functioning and dementia. And is red wine better? Although all types of alcohol may have a cardio protective effect, some studies, namely a large Danish Study from 2000, found that red wine might have additional benefits. Researchers suspect antioxidants found in red wine, such as resveratrol, further help prevent damage to blood vessels. Other studies have had mixed results.

However, for the American Heart Association there is no scientific proof that drinking wine or any other alcoholic beverage can replace conventional measures such as controlling weight, getting enough physical activity and following a healthy diet.



When we had to look for a house, it was clear that not many places in New Orleans would stay dry if there was flooding in the city. So we decided to look for a house in the Garden District, an area just outside the French Quarter near the river. Our choice, as we later discovered, had been the right one. We made the same choice as the original settlers of the 17th century. Tropical storm Isidore and, soon after, hurricane Lilly flooded the city but we stayed dry.

At that time, we also learned the procedures of a hurricane evacuation: everybody boards up the windows, put as many belongings as possible in the car and waits until the last moment (so we can all try to leave the city together at the same time). Not many people are serious about these evacuations, even after an article in the local newspaper in the summer of 2002 proved otherwise. It claimed that the “big one” would flood 80% of the city because of a surge of water from the Gulf (in the south) and from Lake Ponchartrain (in the north). Hurricane Lilly had submerged the main road out of the

city under four metres of water so people were more interested in the slogan of the city “let the good times roll!” In 2003, there were no storms heading our way, but in 2004 hurricane Ivan became a serious threat. We had our suitcases ready, and the windows boarded up. A few hours before we had decided to leave, the storm turned east and we decided to stay. Again New Orleans was saved.

Then the hurricane season of 2005 started. Katrina started as a weak tropical storm off the coast of Miami, became even a tropical depression over land, but strengthened rapidly, when it crossed the warm water of the Gulf of Mexico. It changed from a tropical depression into a strong hurricane category 5 (which is the highest category). At that time we were on holiday in the US and were watching the news continuously for updates as soon as we realized that the storm was heading straight for New Orleans. The pictures, which were broadcast across the United States and the rest of the world, were dramatic. Not only the devastation of the

HELENA VAN DIERENDONCK

# HURRICANE HITS HOME

Helena van Dierendonck lived for more than five years in New Orleans and has just moved to Nigeria. This article was first published (in Dutch) in *Geo.brief* magazine.