

Actuaries Institute Podcast

Title: The eye-opening experiences of learning about Indigenous cultures

Date: 1 July 2022

Interviewer: Clare Hughes

Guests: Kate Lyons, Christa Marjoribanks

Duration: 32:35 minutes

Clare Hughes: Today's conversation represents our views and understandings as non-Indigenous Australians. We look forward to hearing directly from First Nations people in further podcasts in this series.

Clare Hughes: Hello, and welcome to the Actuaries Institute podcast. I'm Clare Hughes from the Institute's Public Policy and Professionalism team. I'm leading the Institute's Indigenous Engagement Plan, and I'm really pleased to welcome two special guests to talk about their Indigenous journeys.

Clare Hughes: To begin, I would like to acknowledge the traditional owners of Country where we are meeting today and listening from. I pay my respects to Elders past, present, and emerging and acknowledge the opportunity in front of the nation to progress reconciliation. We are recording the podcast today during Reconciliation Week, and it has been a journey of learning and discovering for me over the week, listening to stories from Aboriginal Australians and hearing how they would like reconciliation to progress.

Clare Hughes: The Institute's Indigenous Engagement Plan has cultural awareness and self-reflection as its first pillar. This is a time for the Board, our members, and the HQ team to understand how history has shaped the policies and initiatives that have impacted the First Nations people.

Clare Hughes: Welcome to Christa Marjoribanks and Kate Lyons. Christa is an EGM Product Pricing and Governance at IAG. Prior to that, Christa was at PwC and has experience in general insurance, injury compensation, and social welfare. She has provided strategic and policy advice to the government and led PwC's work, supporting the Australian Priority Investment Approach to Welfare, an initiative aim to deliver a better future for vulnerable Australians.

Clare Hughes: Christa is here today to share her experience in East Arnhem Land from 2019, when she traveled with her young daughter. Christa is a member of the Institute's Public Policy Council Committee and has contributed significantly to the Institute's thought leadership program.

Clare Hughes: Welcome, Christa, and welcome, Kate Lyons. Kate is Group Head of Sustainability at QBE Insurance. I heard Kate at the Institute's International Women's Day event talking about climate and was fascinated when she mentioned she had walked the Larapinta Trail in the Northern Territory. Kate is a leader on climate action through the Insurance Council of Australia and the Actuaries Institute Climate Risk Working Group. She has more than 20 years of insurance and reinsurance expertise in the Australian and London markets.

Clare Hughes: Now, something that we have learned today is that I've given you an introduction into what Christa and Kate do, but I haven't given you the traditional introduction into who they are, so I'm going to hand over to them so they can tell you about themselves.

Christa Marjoribanks: Thank you, Clare, and hello. Thanks for having me. One of the things that I've learned in my Indigenous journey is that it's who I am that will connect me to you, not what I do. So I was born in Scotland and, with my parents, I traveled to Australia when I was a baby. Once we arrived in Australia, my brother was born, and I've got two sisters who were twins. And today, I live in a beautiful part of Australia on the traditional lands of the Cammeraygal people. And I want to pay my respects to their Elders past, present, and emerging because I really enjoy the land that I live on today.

Kate Lyons: Thank you, Christa. I'll do the same. So I'm Kate Lyons. I'm the eldest of four daughters, and I'm a mum myself. I have got a beautiful 16-year-old boy, 13, and 11-year-old daughter. I was born in Brisbane, but I grew up in Gladstone for 10 years before relocating back to Brisbane, so I am a Queenslander. I've spent time in Sydney and London since then. And now Sydney is my home. I'm also living and enjoying the lands of the Cammeraygal people.

Clare Hughes: Great. Thanks both. So I wanted to hear about your journeys in the Northern Territory. Can we talk about how your travels came about? How did the seed get planted? And what motivated you to take your trips away from the city?

Christa Marjoribanks: Mine was pretty simple, Clare. At my daughter's school, they had an arrangement with Culture College in Arnhem Land, and they offered an Indigenous immersion experience for a very small group of mothers and daughters.

Christa Marjoribanks: And prior to that, as you mentioned in your introduction, I'd done a lot of work in the area of social policy. And so I was very aware, from a theoretical point of view, of the disadvantages faced by our First Nations people.

Christa Marjoribanks: And I thought this was a great opportunity for me really to get a first-handed experience and learn about the Indigenous people and Indigenous culture in a really authentic and personal way. It was really an opportunity for me

to learn and for me to learn with my daughter, who, at that time, was in year six. It was just I guess a fantastic opportunity that I could not overlook.

Clare Hughes: And how long were you away together?

Christa Marjoribanks: We were away for, I think, eight days. It was a long trip there. We landed in Nuhulunbuy, and we spent some days, I guess, just learning about traditions. We spent some time with language. We had education sessions every day, but really the highlight was we were hosted on country at one of the homelands on Arnhem Bay. It was the most beautiful spot, and the traditional owners of that land hosted us, as a group, on their country. It was a very special experience. And we spent time every day with their community learning about just their way of life and language, history, culture, and ceremonies, all sorts of things like that. So it was just a fantastic experience.

Christa Marjoribanks: And then, we ended up back in Nuhulunbuy before we came back to Sydney and reflected on our journeys and sort of, I guess, consolidated the learning so that we could take that forward.

Clare Hughes: And Kate, what about you? How did you get the idea to go and do this Larapinta Trail?

Kate Lyons: Well, I think I mentioned I've lived in different parts of the world, but I don't feel like I know my own country well enough. And a friend of mine did this fundraising walk. It was an Extreme Desert Walk for 11 days walking the whole Larapinta Trail, end to end, as a charity or raising funds for the NPY Women's Council. It was a great opportunity to partner with the Women's Council based in Alice Springs.

Kate Lyons: And they really championed her sort of experience through the whole Larapinta Walk. So when she came home from that with very sore feet and explained exactly what it was all about, she was so serene and had connected to country and learned so much, I just decided then that I had to do it.

Kate Lyons: So actually, I'm really enjoying reflecting on that and talking to you, ladies, today about it because it was May 2018 when we finished the 270 kilometre walk and came back into Alice Springs, and we were welcomed by a lot of the community there for Reconciliation Week. And it was one of the best things I've ever done.

Kate Lyons: When you actually opened your mind and engage and find out more about our First Nations people, their connection to the land, the beauty in our nation, and some of those areas that you don't get to if you're stuck in the cities, it really is a really enriching experience.

Clare Hughes: And Kate was that your first experience with Indigenous Australia?

Kate Lyons: It really was. To be honest, at least now in school curriculums, there's more information and history about Indigenous culture. But when I was at school, there was nothing, So I didn't have any First Nations friends or Aboriginal friends when I was growing up through school. I didn't have exposure to the culture at all really as a child, and this was the first time I really leaned in to understand what are their values? What is their culture? What is their connection? And just fascinating actually, and so much alignment with a lot of the sustainability principles that I care about personally, so it was really great.

Kate Lyons: And we are seeing actually a lot of the knowledge that they've carried through their storytelling and their songs and their heritage. They know so much about our country and our land, where fires burn, where floods are prone. I think back to the Queensland floods and Toowoomba was where my husband came from, and it was really severely flooded. And I later learned that the Indigenous name Toowoomba means swamp. So they had that in their knowledge bank, and we had it quite built it into our pricing models in the insurance sector.

Clare Hughes: I think we're just beginning to realize how much we actually have to learn and as a family member and, as you say, as also custodians of the country. And what about you Christa? You said you'd done some work prior to your trip away with the government.

Christa Marjoribanks: Yeah. If I sort of reflect on school as well. I think it was not only that we didn't have any exposure to the culture and learning. It was almost that when I was part of this trip, I had to unlearn some things that I learned at school. I think some of the things that we accepted as facts back in the 1970s were completely false.

Christa Marjoribanks: So in terms of my first involvement I had, as I said before, done some theoretical, what I would call, theoretical work on the population of Australia and the outcomes for our First Nations people. But this was really my first, I would say it was my first real eye-opening experience firsthand of Indigenous culture and what it had to really offer me and offer us as a nation.

Clare Hughes: Yeah, that's great. Now, Kate, you talked about your trip and how physically tiring it was. So it was what? 270 kilometers, did you say? And you did that over 11 days?

Kate Lyons: Yes.

Clare Hughes: That's a pretty big walk. And I imagine through some spectacular scenery.

Kate Lyons: Oh, the countryside is amazing. Luckily for me, in the January, before the May trip as the family were in Tassie, and I did some walking around Cradle Mountain, and I realized that it does take a bit longer when you're walking up and down really steep inclines. And I hadn't factored that into my training, so I came back from that holiday and thought, "If I'm going to do 11 days straight of more than 20 kilometers a day, I've really got to step up the training."

Kate Lyons: So there was a lot in the preparation for this trip in terms of getting fitter than I had been in some time. But, for me, it was also a lot of firsts. It was, for me, my first experience camping, first experience going on a holiday by myself with a bunch of people that I didn't know. A lot of firsts, and I decided that I was outlaying a fair bit of money for myself to get the right shoes, the walking sticks, the clothing, the equipment.

Kate Lyons: And I decided I was going to sort of do a charity drive and really raise funds like I'd never raised them before. And my goal was to double the cost to me personally through the fundraising and did more than that actually, which was a tribute to a lot of the people that I know that donated. I pitched to a number of businesses around Barangaroo to get prizes and donations and ran raffles, hosted drinks, hosted dinners, had matching from Suncorp. And another colleague, the trip was with IAG, who also matched some donations.

Kate Lyons: So we really ramped up the fundraising. I think we got close to a hundred thousand as a group. So it was a really big effort, and it makes such a difference that sort of money to the Women's Council there and what they can do and how they can bring the community together and hold their culture meetings.

Clare Hughes: Yeah. That's amazing. And Christa, what about you traveling with your daughter? That must have been fascinating watching her, have her eyes opened, and obviously, I imagine a city girl going outside of her comfort zone and away from what she knows.

Christa Marjoribanks: Yes. So, I guess, when I picture this eight mothers, nine daughters, because one of the mothers had twins, and we were all from Cammeraygal country, which is a lovely part of the world. And we were really in other people's hands around our safety, how the trip was going to work, what was going to happen. So we were all nervous and I was nervous.

Christa Marjoribanks: But I think the actual trip, one of the things that I just appreciated so much was the Elders, who hosted us on Country, we were worried about snakes and crocodiles and all of these things were very real dangers. But we, actually, because of their way of life and their knowledge, we felt very safe because we just followed what we were told to do, and what we were told was safe and what was not safe, and I just really enjoyed the trip. So, that was one experience, was just learning the value of that knowledge and how you can trust it to remain safe. And we did have our eyes opened.

Christa Marjoribanks: My daughter is Catherine. It was a great bonding experience, particularly at that time of her life. And we often reflect now on it, and I think it was very formative in our relationship. And the mothers and daughters who went on that trip, we are very close still. So, that in itself, was a great outcome from the trip, but the learning was the best part. Yeah. It was really very eye-opening and just a great experience.

Clare Hughes: I think what I have found fascinating this year working with Rick Shaw and PwC's Indigenous Consulting team is that I've got the confidence to ask the hard questions around, well, can I say this? How do I say that? How do I approach? And I imagine, though being immersed in those situations, were you given sort of briefings beforehand? Or was it sort of baptism by fire that you're thrown in the deep end, and you've got to sit with the uncomfortable questions that you've got.

Christa Marjoribanks: Certainly, in my case, we had a number of briefings before we left. All the mothers and daughters and Culture College gave us quite a lot of confidence in what we could say and not say, and how to behave. And even simple things, like the clothes that we took to wear on country, it was very important that we wore long skirts, and we had boots and long socks, I mean, safety and also sort of respecting their culture. So things like that.

Christa Marjoribanks: We sort of felt really confident when we arrived that we were well kitted out. And we knew what to say and do and what not to say and do. And I think whole trip gave me a lot of confidence since then in how to, what to say, what not to say. And it's actually fine to make a mistake, right? I think intent is really important.

Christa Marjoribanks: One of the things that I really enjoyed about that trip was just learning the sense of humor of the people that we were being hosted by and sharing jokes, sharing lots of funny stories, serious stories, and just, I guess, learning the culture.

Christa Marjoribanks: I think one thing that I do want to point out though is that in East Arnhem Land, we were being hosted in the Land of the Yolngu People, and some of the traditions and cultures are very different across different parts of Australia. So what might be right in that part of the world might not be the same somewhere else, just as it is for us in different states or different parts of our culture. So yeah, that was a learning for me.

Clare Hughes: And what about you, Kate? Did you have to go through a sort of learning period before you took your trip?

Kate Lyons: I think I learned on the trip as I went, Clare. So Christa's describing how she was sort of partnering with Indigenous Elders, et cetera and, actually, that's part of the beauty of doing either a school or a charitable trip. You get that opportunity to connect with people that you wouldn't necessarily connect with on holidays, and it's that immersion that makes the difference.

Kate Lyons: There was a mixture of people on my tour group that had done it before and were closer to community than I was, and so I spent a lot of time observing and listening and learning. And every day, we would do the trek, and we were lucky enough to have a squad that were helping us take tents and heavy bags from one location to another, but we would all come together in the evening, sometimes sit around a fire, and just talk and tell the stories.

Kate Lyons: There was truth-telling there. There was learning about people's real-life experiences. There was learning about culture, some of the trees, the species in the area that we were coming across and what it means to them. We had a night of basket-weaving and understanding how that's such a beautiful pastime for the women, and the stories that they tell.

Kate Lyons: But it's not all romantic. As beautiful as their culture is, and they're very peaceful, very connected to Country, when you hear the stories that a lot of the community are walking through today, they've got really big challenges, and it's how do they walk in two worlds? How do they maintain their culture? How do they hold onto the heritage? That's really important, and the language, and the stories while also being part of our modern day society.

Kate Lyons: I think it's really a tough challenge, particularly if they have had inequitable upbringings and circumstances and, unfortunately, they do face a lot more challenges than the average Australian.

Clare Hughes: Yeah. No.

Christa Marjoribanks: Kate, I might just reiterate that? I've found that too. Just that it was a wonderful experience, but that truth-telling and personal stories of challenge was one of the most difficult parts of the trip, really. And I think one of the things that, particularly the group of mothers experienced, was a great sense of guilt around our part historically in the situation that exists today. But then, along with that, came a lot of healing for us in talking those things through and really just understanding more about the culture.

Clare Hughes: And Kate, have you had any further ongoing relationship with the Women's Council or any other Indigenous organizations? I know there's a lot you could learn in your business around climate and land management.

Kate Lyons: Yeah. Look, I had hopes that I would've kept more of a connection, and I was planning to go back and take my family back to Alice Springs as a support crew in 2020. And unfortunately, with COVID, that just didn't happen. So I do still plan to take my family back and reconnect with them at the right time.

Kate Lyons: And what I think, in the meantime, I'm a lot more alive to the challenges that the Indigenous community face. For example, it's actually coming through my children's schools now. They've been learning about Indigenous incarceration and what is the story? And what's been happening for the last 20 years? And is it getting better? And what needs to happen?

Kate Lyons: And I think that's been really interesting him bringing those sorts of projects, and we talked about it as a family. And he's actually got the opportunity to go and spend two weeks through his school up in Arnhem Land in July. So we're really looking forward to that. He's a keen photographer and storyteller, and he's promised to take lots of photos and bring the stories to life back at school.

Kate Lyons: In terms of work, I mean, one of the things that I have really done deep dives into is insurance affordability. And with our actuaries working group, we looked into where are the greatest areas of affordability pressure for home, buildings insurance two years ago before COVID.

Kate Lyons: And when you look at the post codes and local government authorities that are most impacted by affordability pressure, often those post codes have got a higher Indigenous community as well. So there are some disproportionate challenges through the insurance sector that are playing through.

Kate Lyons: And it's also, really, I think you mentioned the burning and the cultural burnings and using the knowledge of how to restore the country and provide that protection from the larger fires, I definitely think that's very credible, and I know that it's being explored by some groups all around the country. And in fact, at QBE, we've just done grants program, and we're supporting a couple of those initiatives. I think they're really important.

Clare Hughes: So you have a pretty significant Indigenous plan or program at QBE?

Kate Lyons: Yes. I am new to QBE, so I'm not completely involved in that myself, but I look forward to learning more about it. I think reconciliation is really important, and I do think it's really great to see the national debate around the Uluru Statement and Voice to Parliament and the need for recognition.

Clare Hughes: Yeah. Exciting time, I think.

Clare Hughes: And Christa, what about you? We've had some pretty good discussions at PPCC, the Public Policy Council Committee, about how actuaries can get involved and how actuaries can use some of their expertise. Have you got any ideas or work that you've done that has been worthwhile?

Christa Marjoribanks: Yeah, Clare. I think step one, the thing that I've learned is work with rather than do something to try and fix, working with, and so I think if we can take our skills and our expertise and also our humility that we don't know the answers, it's our Indigenous people and First Nations people who can teach us what the answers are, and we can help with our skills. That's step one, is taking that approach.

Christa Marjoribanks: When I look at how much money has been spent on things, a lot of the initiatives around Closing the Gap or other things over the years, I guess I'm a great believer in try, test, and learn different approaches, work with community, empower communities to find their own way through these challenges, and what we can help with is a voice helping amplify their voice and working with communities and using statistics analysis to demonstrate the real value of the type of approaches that might be formulated. So that's probably my takeaway.

Christa Marjoribanks: And then, personally, just learn more about what this wonderful culture has for us. We are part of it. We're Australians. This is part of our culture. So that

was one of the things I really took away from my time in the north, which talking about time, there was this concept of Yolngu time, which is you don't want look at your watch, you just wait until it's the right time to do something. It's much more relaxed and was just incredibly enjoyable. So I've taken a little bit of that back into our family.

Kate Lyons: That's an important point there that working with, because I think some of the truth-telling and the stories that we heard were around there could be people living in community, and there's a lot of really well-intended NGOs coming in with great intentions, but suddenly there's four Land Rovers coming in wanting to do different medical this, or support that, and it was all happening to the community. And it wasn't on their time or on their terms. It wasn't something that they felt they needed so it's really how do we empower them to have their voice, their decision-making.

Clare Hughes: Yeah, that's right. That's right. I'm particularly excited about all the interviews that I've been able to watch this week, podcast that I could listen to talking about the reconciliation journey. I'm also a pretty keen follower of Aboriginal art from different places. I don't really understand enough about the Torres Strait Islander art, which I would like to learn more about as well. But do you have any favorite articles or podcasts or people that you like to follow to help you learn more?

Kate Lyons: Look, actually, one thing I really enjoyed, I'm into audio books now, so that I don't have to bother with a book and I can listen on the go. Red Emu is a really interesting storytelling exercise, which for me, brought to life so many aspects of Indigenous agriculture and community connection to land that I had no awareness of.

Kate Lyons: So, as Christa was saying, at school, we didn't learn about this and we're unlearning. They actually had some really great agricultural practices that were very sustainable ways of farming back in the day before white settlement came and took over certain pockets of land, where they were following their traditional practices. So there's some amazing stories in Red Emu that go back to show the maturity of their civilization that has, unfortunately, been lost in some cases.

Clare Hughes: Yeah, that's right. Australia has the world's longest living culture. What about you, Christa?

Christa Marjoribanks: I was going to recommend the same one, Red Emu. Actually, I don't have the name of it, but I'll give it to you. A meditation website, which has a lot of Indigenous music and spirituality. I really enjoy that particular... I think it's an app. Anyway, I'll send you the link.

Clare Hughes: Some of the didgeridoo music that I've heard this week is very calming.

Christa Marjoribanks: Yes, that's right.

Clare Hughes: It's got a really nice tone to it. So Kate and Christa have given us some images, and we'll share those in Actuaries Digital article as well, so make sure you look online. I want to thank you both for delivering such beautiful words and a heartfelt thanks for sharing your experiences. I'm grateful that we are able to share part of your Indigenous journey and acknowledge the effort that you have made today to share your views and your understanding.

Clare Hughes: We have a lot to learn from Indigenous Australians and each other, and I'm so pleased that you could be part of the Institute's reconciliation journey.

Kate Lyons: Thanks, Clare.

Christa Marjoribanks: Thank you, Clare. It was great opportunity to talk about it. I'm very passionate about this subject, so thank you for the opportunity.

© 2022 Actuaries Institute

Find out more about Actuaries and the Actuaries Institute:

- <https://www.actuaries.asn.au>
- <https://actuaries.digital>
- <https://linktr.ee/ActuariesInstitute>

Follow the Institute of Actuaries on our social channels:

- **LinkedIn:** <https://www.linkedin.com/company/792645/>
- **Facebook:** <https://www.facebook.com/pages/Actuaries-Institute/183337668450632>
- **Instagram:** <https://www.instagram.com/ActuariesInst>
- **Twitter:** <https://www.twitter.com/ActuariesInst>