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## Milleniaalit ja vaurastumisen salaisuus

Voivatko milleniaalit koskaan rikastua samalla tavalla kuin heitä edeltävät sukupolvet tekivät? Mahdollisuuksia on edelleen: avaimia vaurauteen ovat koulutus, perinnöt ja sijoittaminen. Mutta onko jokin muu milleniaaleille vielä tärkeämpää?

Teksti Emmi Laakkonen – Kuvitus Maxim Usik

**P**ankkivirkailija ehdotti rahastosijoittamista. Oli vuosi 2016, ja Mimmi sijoittaa -medioiden toimitusjohtaja Pia-Maria Nickström oli 22-vuotias kauppatieteiden opiskelija.

Hänestä virkailijan ehdotus tuntui oudolta.

– Minusta oli ihmeellistä, että minulle puhuttiin sijoittamisesta. Ajattelin, että ei minulla ole tarpeeksi rahaa sellaiseen.

Nickström sijoitti pankin rahastoihin, koska ei kehdannut kieltäytyä. Oikeastaan hän ei edes tiennyt, mitä rahastosijoittaminen tarkoittaa. Asia jäi mietittämään. Myöhemmin Nickström alkoi kuunnella Rahapodia ja luki pari

sijoitusaiheista kirjaa. Kiinnostus vaurastumista kohtaan heräsi.

– Ensi kertaa ymmärsin, että rahaa voi tehdä muullakin tavalla kuin palkkiotyöllä. Olin ajatellut, että tulevaisuuden turva on se, että valmistun ja pääsen töihin.

Monen aiemman sukupolven kohdalla se onkin pitänyt. Suomessa on pitkään ajeltu, että vaurastuminen tapahtuu tekemällä töitä. Turun yliopiston sosiologian professori Jani Erola sanoo. Logikka on ollut: mitä enemmän huihki, sitä enemmän tienaa.

Nykyään vaurastumisen logikka ei ole yhtä selkeä. Työmarkkinat ovat muuttuneet entistä epävarmimmiksi, ja se näkyy etenkin työuraansa aloittelevien nuorten elämässä. Työelämän pääsy



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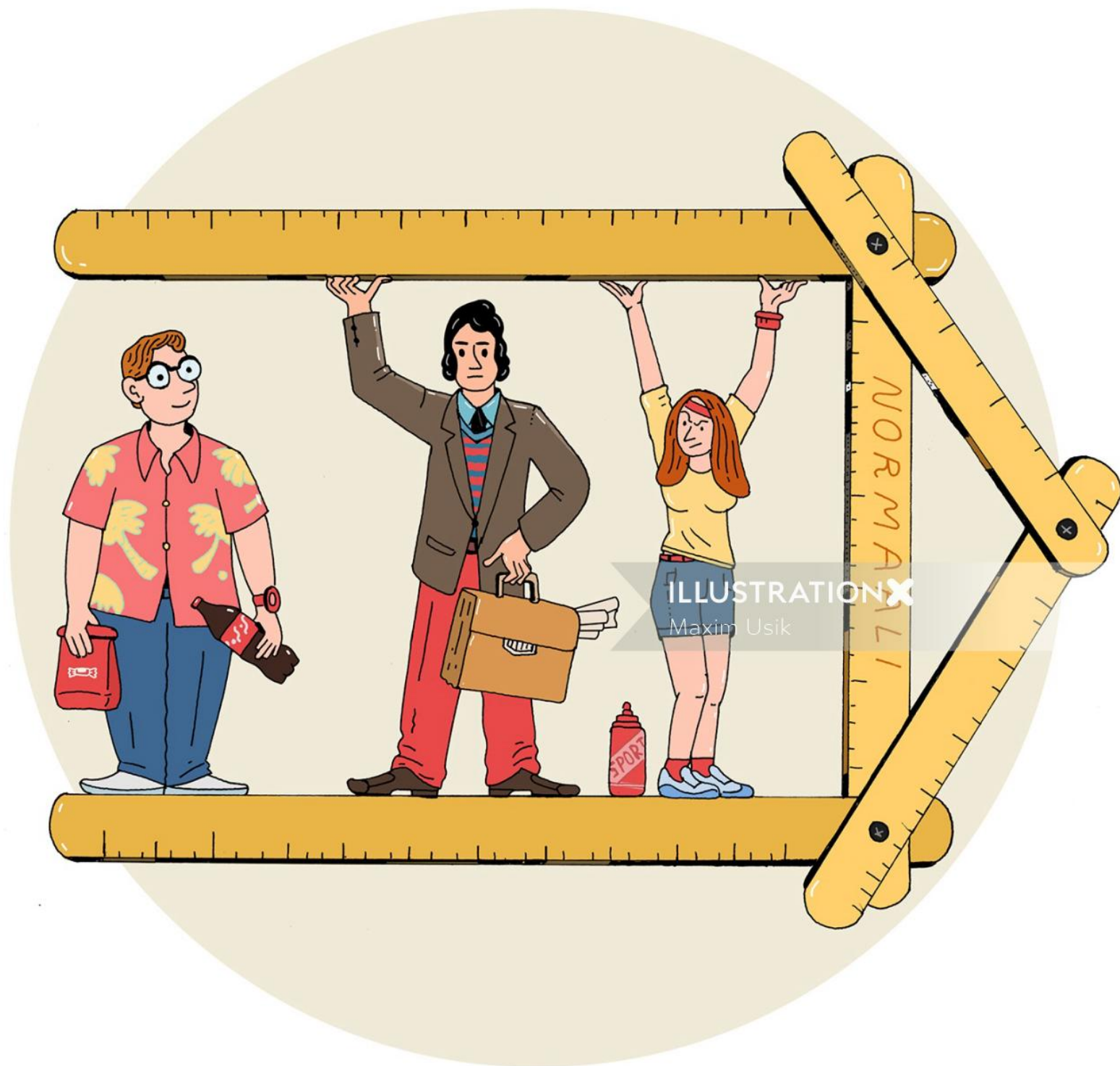
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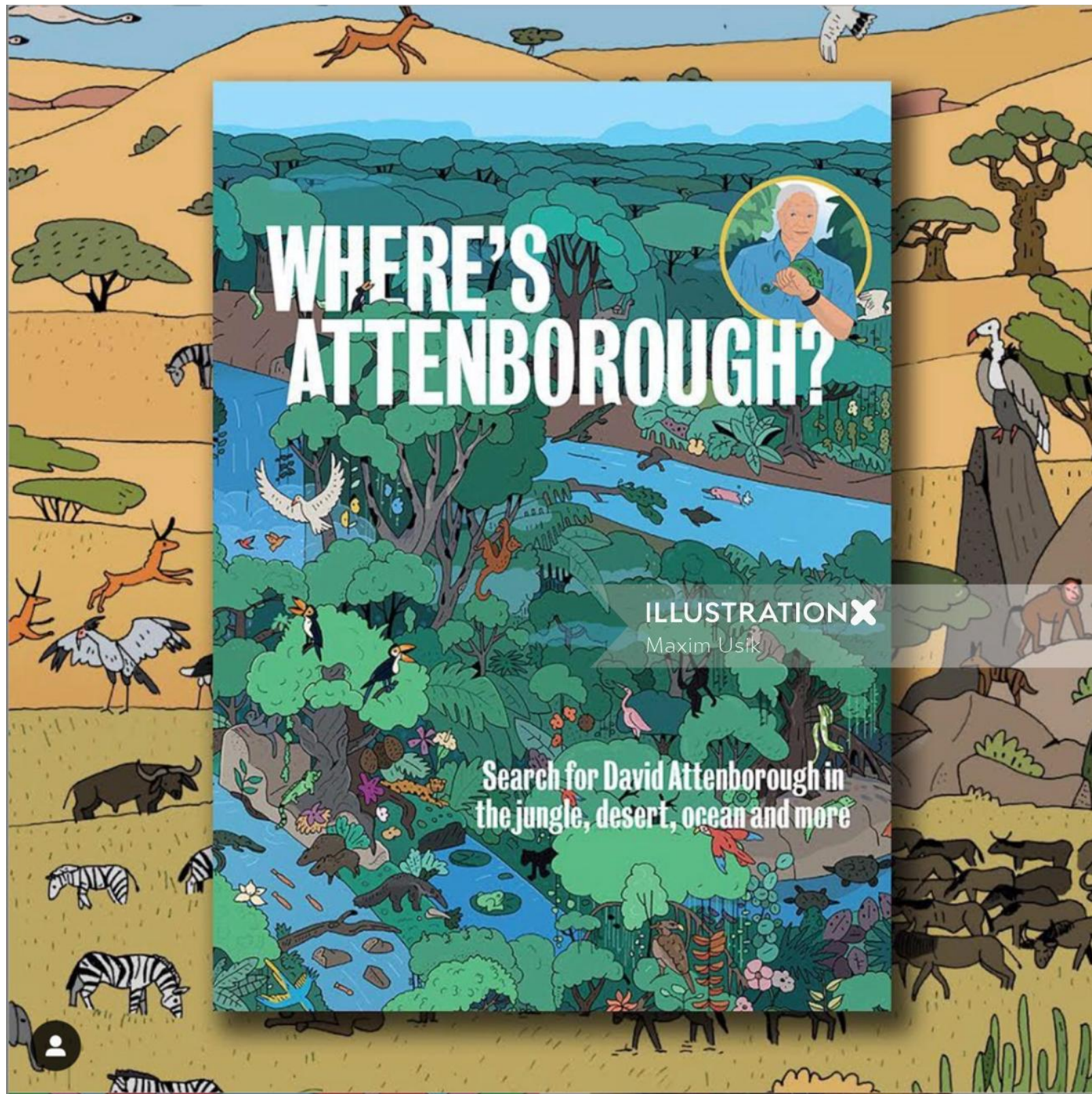
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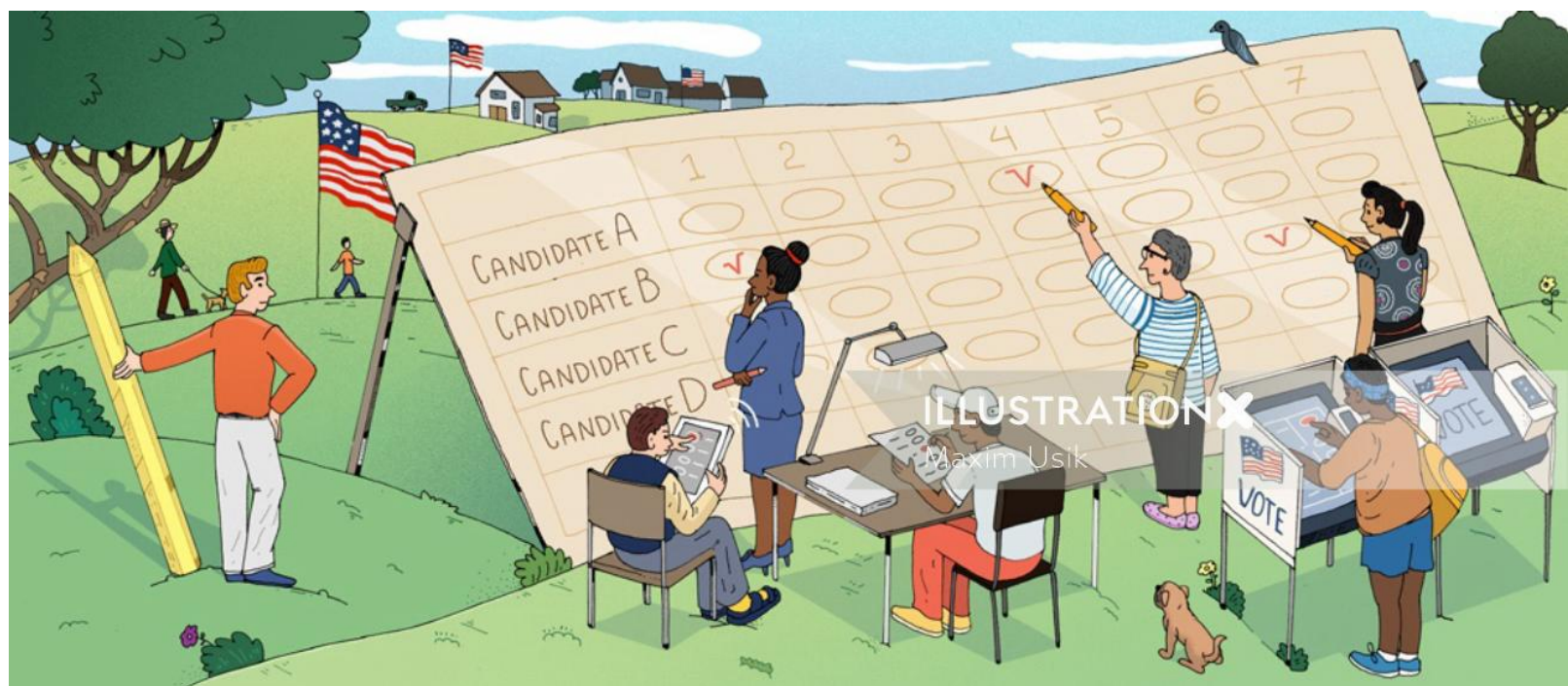
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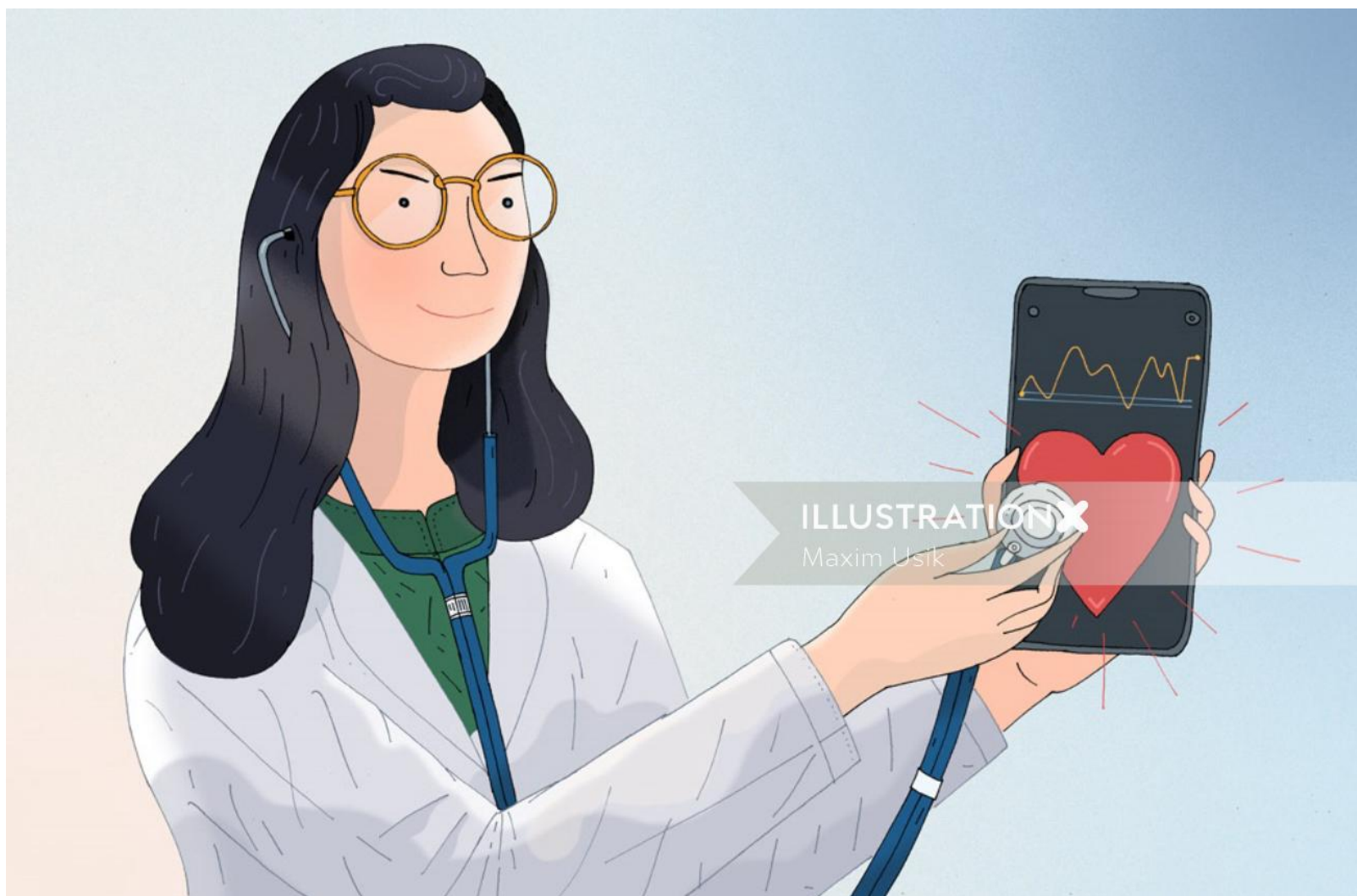
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## DESIGN & DECORATING



### Maybe Nix the Moat Idea?

Nine interior and landscape pros share the most over-the-top outdoor design requests they've fielded, from unprecedented pools to castle-like water features—some of which they actually pulled off

By ERICA GERALD MASON

"A young family in Texas requested a moat and drawbridge around their country estate. It sounded like a lot of fun, but unfortunately logistically we just couldn't make it work [within their time frame]."  
—Michelle Nussbaumer, interior designer, Dallas

"For a wraparound terrace on Fifth Avenue, a well-known fashion designer requested a trampoline for her boyfriend, who insisted it was safe, with no netting or railings on the edge. It was 16 stories up. The boyfriend never had an accident, but he wore out his welcome. We removed the trampoline and added planters with peach and apple trees."  
—Janice Parker, landscape architect, New York

"Our client requested that we accommodate his refurbished World War II Sherman tank that was to be stored in a

show garage neatly tucked into the hillside of their 62-acre site. The request was revoked when it was determined that their Belgian-block driveway would be destroyed and have to be repaired every time they took the tank out for a spin."  
—Marge Lavender, architect, like Kligerman Barkley, N.Y.

"We were asked to create a miniature golf course and ice skating rink for a Connecticut client. During the warmer months, the kidney-shaped course featured buildings and monuments—the Eiffel Tower, the Statue of Liberty—to serve as golf holes, and in the cooler months [it was cleared and] chilled to be a skating rink."  
—Chris Pollack, builder/developer, Greenwich, Conn.

"[A client] told me she had begun taking trapeze lessons and would like to install a trapeze above her pool inside a garden pavilion. She thought



it would provide a unique way to exercise. A local stage-rigging company helped us attach a trapeze to the ceiling beams and equip it with a motorized lift. When finished, she would just drop into the swimming pool."  
—Mark Lavender, interior designer, Chicago

"We designed an elaborate terrace with wall panels of rusted steel, a water feature, outdoor kitchen—you name it. The biggest challenge? Meticulously detailing and designing comfortable areas for the dog to go to the bathroom."  
—Branne Bishop, interior designer, Chicago

It was an exhaustive wish list—a white garden ("like the one at Sissinghurst Castle," the client said), a theater garden ("like Lotusland"), a parterre garden ("like Versailles"), a Zen garden, children's garden, vineyard, herb garden, veggie garden, outdoor chess. And could we complete it in five months

and have it look fully grown? Endless midnight design sessions and five months later, the gardens were complete."  
—Marge Grace, landscape designer, Santa Barbara, Calif.

"A young family was looking for ways to incorporate a pool in their backyard, ideally without losing square footage for their children to play and space for them to entertain. They asked if there was technology like a hydraulic retractable floor that would cover the pool. With the right team, their goal was achieved, the first such pool in northeast America."  
—Marguerite Rodgers, interior designer, Philadelphia

"A movie director's property for his new Los Angeles home featured incredible ancient pine trees, and his directive to us was 'Do whatever it takes to preserve these trees.' Problem was, the geologists wanted them removed to stabilize the cliff-side property. We had to create some really intense engineering, like tremendous caissons, to stabilize the home while protecting the trees. In the end, the window in one of the rooms basically frames these beautiful, old sacred trees."  
—Chad Oppenheim, architect, Miami

### Hail the Pale Dahlia

A quieter but no less glorious style has captured gardeners' fancy

**DAHLIAS HAVE ALWAYS** conferred magnificence to the late-summer garden. The blooms are enormous—"dinner plate" dahlias span 10 inches. Traditionally, their colors are equally unimpeachable: bottomless purples, regal fuchsias and velvety reds. But lately, dahlia worshippers are giving priority to softer shades of splendor. Creamy, understated pastels are in. "I think it has something to do with wedding trends," said Erin Benzakein, founder of Floret farm, in Mount Vernon, Wash., and author of the new book "Discovering Dahlias" (Chronicle Books). "Blush, champagne, buttercream—those colors have become really popular in the last couple of years, and there's extra frenzy to find varieties in that palette."

Ceramist Frances Palmer plants hundreds of dahlia tubers each spring outside her 1860s home in Weston, Conn., including Café au Lait, a ruffled pale-pink and ivory variety whose popularity many experts attribute to a 2010s endorsement in Martha Stewart Weddings magazine. In her garden, Ms. Palmer mixes the cultivar with similarly pallid species such as milky Sally Holmes roses and white Japanese anemones. Grow an assortment of dahlia shapes, she urges, from ball to waterlily, so your bouquets vary in "form and shape as well as a nuance of color."

Here, a few delicately toned beauties new to market, with their price per tuber:



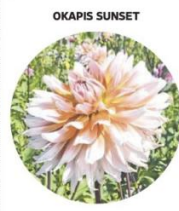
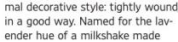
**BAREFOOT**  
Swan Island Dahlias, an Oregon business nearly a century old, hybridized this pearly, peachy specimen with a 4-inch wingspan of quilled "semi-cactus" petals. In development for five years before coming to market in 2021, the dark-stemmed plant reportedly blooms prolifically. Preorder August 1 for 2022. \$30. dahlias.com



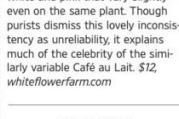
**MARIONBERRY MILKSHAKE**  
This 5-foot-tall choice produces dahlias in what's known as the formal decorative style: tightly wound, in a good way. Named for the lavender hue of a milkshake made



**GINGER SNAP**  
with the Oregon-bred marionberry—a type of blackberry born in 1956—it offers all the creamy satisfaction of a diner malt with none of the calories. \$30. dahlias.com



**OKAPIS SUNSET**  
This semi-cactus petaled dahlia produces blends of apricot, yellow, white and pink that vary slightly—even on the same plant. Though purists dismiss this lovely inconsistency as unreliability, it explains much of the celebrity of the similarly variable Café au Lait. \$12. whiteflowerfarm.com



**KA'S MOCHA MAYA**  
Kristine Albrecht, a Santa Cruz, Calif., hybridizer, has developed a line of dahlias with Café au Lait lineage. She recently released a 4-inch bloom, whose slightly more



saturated version of Café's colors has proven equally popular. It's sold out. Preorder in October for 2022. \$35. stonehousedahlias.com  
—Kathryn O'Shea-Evans



**MILD BUNCH** Café au Lait dahlias from ceramist Frances Palmer's garden. Similar vases can be found at francespalmerpottery.com

This waterlily-style dahlia, a Creamsicle color whose outer petals fade to caramel, stands on sturdy stems, making it easy to arrange and liable to last long in a vase. Ms. Benzakein further wards off wilting by changing the vessel's water daily and keeping poses away from bright light. \$12. whiteflowerfarm.com

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