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Milleniaalit ja vaurastumisen salaisuus

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

Teksti Enni Laukkonen – Kuvaus Maxim Usik

Pankkivirkailla ehdotti rahastosjotamista. Oli vuosi 2016, ja Minnit sjotaa -medioihin toimitusjohtaja Pia-Maria Nickström oli 22-vuotias kouppatteluiden opiskelija. Hänestä virkailijan ehdotus tuntui oodottaa.

- Minusta oli ihmeellistö, että minulle puhuttiin sijoittamisesta. Ajattelin, että ei minulla ole tarpeeksi rahoja sellaisesta.

Nickström sjotti parkkiin rahastoihin, koska ei kehannut kielletystä. Oikeastaan hän ei edes tennyt, mitä rahastosjotaminen tarkoittaa.

Asia jäi mieleittämään. Myöhempinä Nickström alkoi kuunnella Rahaodia ja luki pari

sijoitusasialista kirja. Kiihnostus vaurastumista kohtaan heräsi.

– Ensí kertoo ymmärsin, että rahoaa voi tehdä muulakin tavalla kuin poliisiatyölä. Olin ajotellut, että tulevaisuuden turva on se, että valmistun ja pääsen töihin.

Monen alemman sukupolven kohdalla se oniki pötenyi. Suomessa on pitkänä ajoteltu, ettiä vaurastuminen tapahtuu tekemällä töitä. Turun yliopiston sosiaologian professori Joni Erola sanoo. Logiikka on ollut; mitä enemmän hukkii, sitä enemmän tervaa.

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



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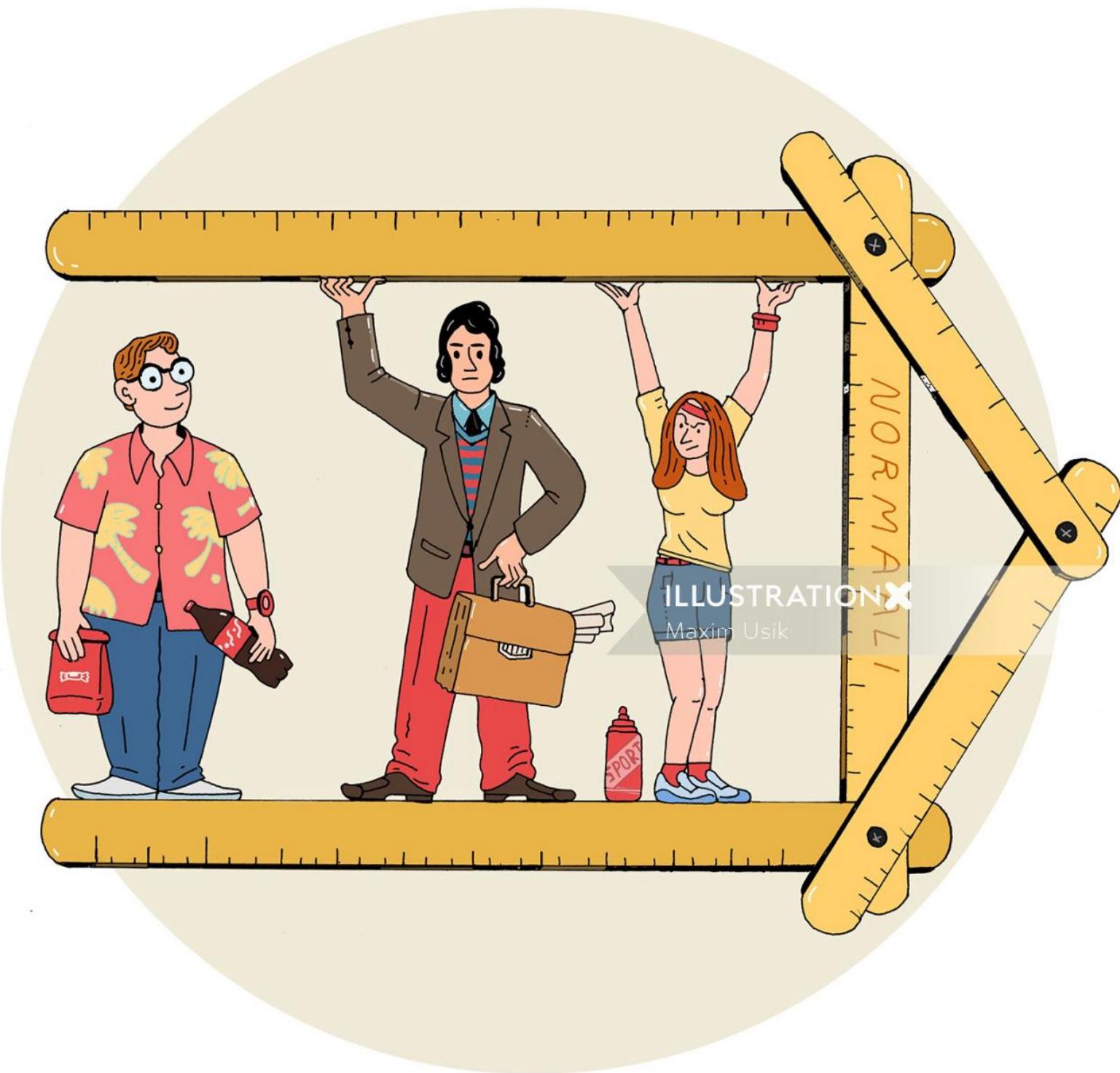
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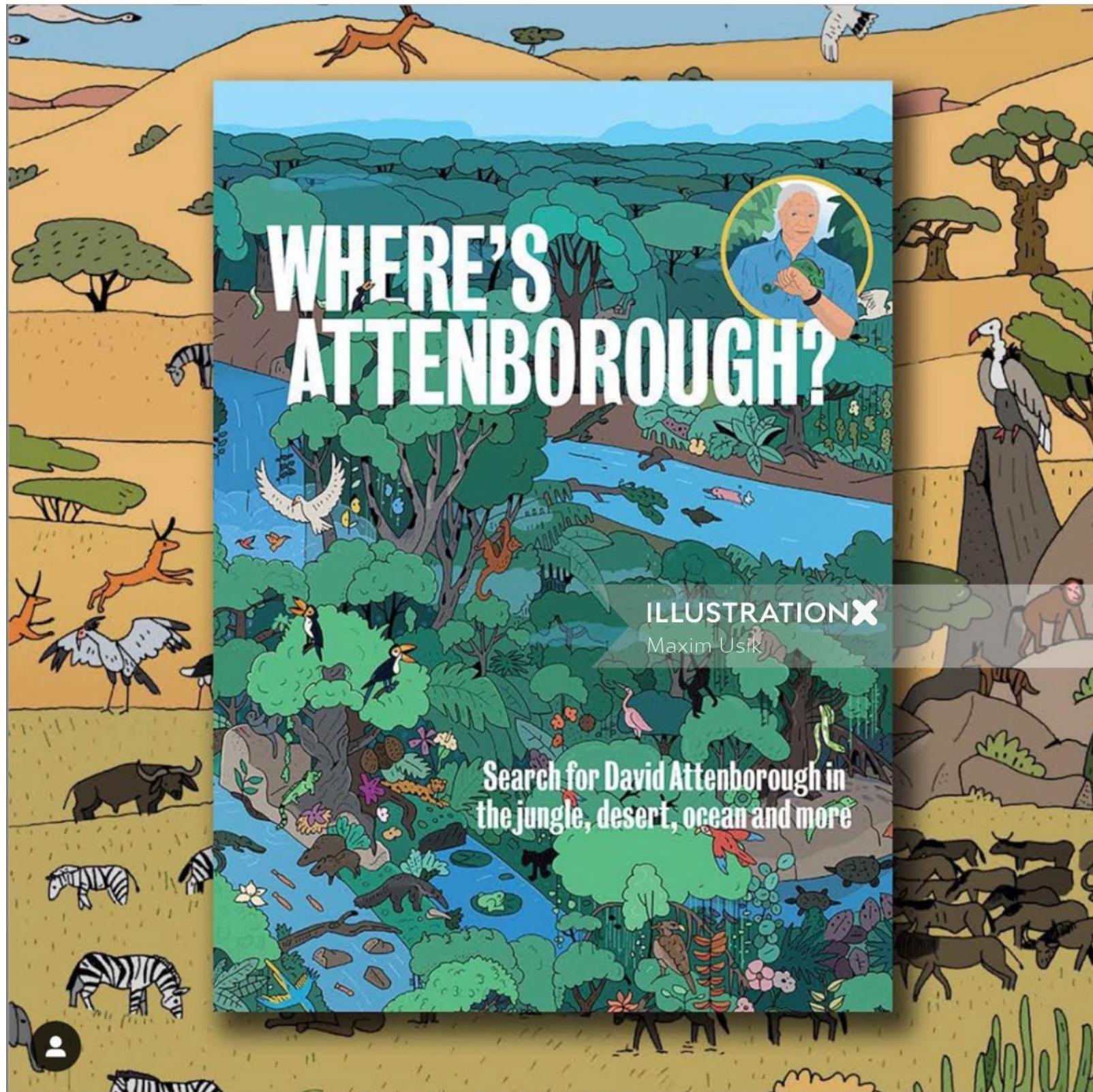
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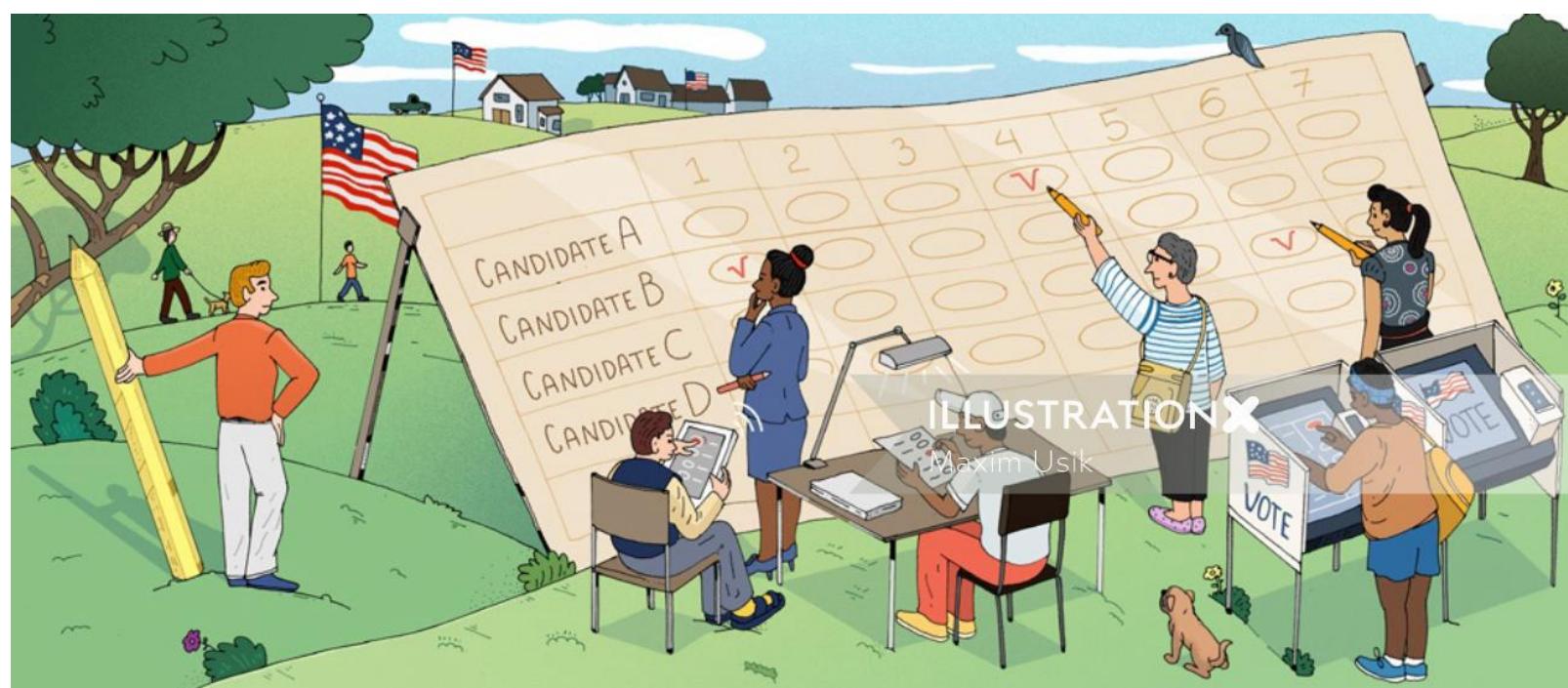
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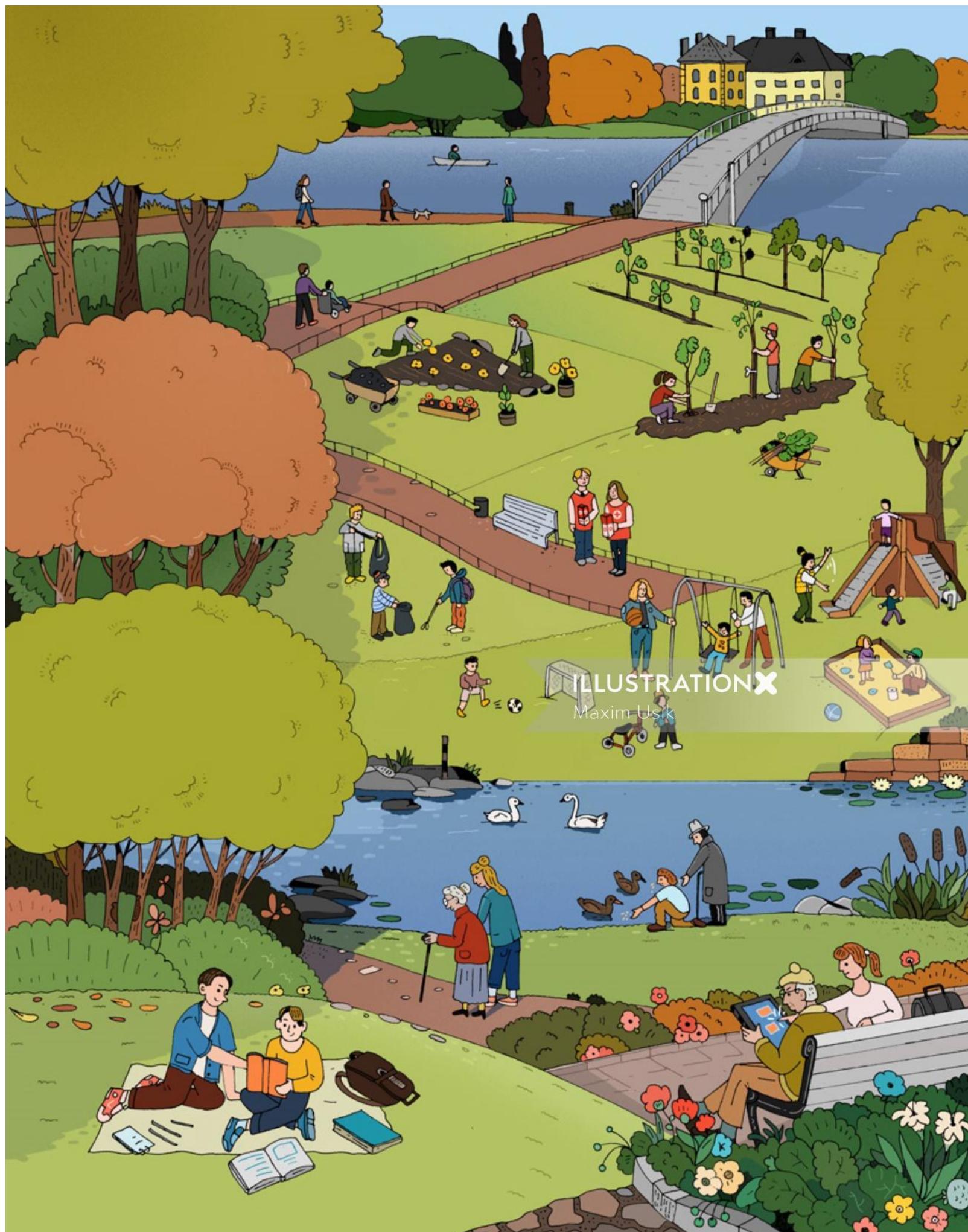
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DESIGN & DECORATING



MAXIM USIK (GLOSSYADON)

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 sounds like a lot of fun but unfortunately, it's not something 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."

—Ike 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



"We designed an elaborate terrace with wall panels of rusted steel, a water feature, outdoor kitchen and more. It would provide a unique way to exercise. A local stage-rigging company helped us attach the ceiling beams and equip it with a motorized lift. When finished, she would just drop in the swimming pool."

—Mark Lavender, interior designer, Chicago

"It was an exhaustive wish list—a white garden 'like the one at Stourhead Castle,' the outside kitchen, and more."

"The biggest challenge? Meticulously detailing and designing comfortable areas for the dog to go to the bathroom."

—Brienne Bishop, interior designer, Chicago

and have it look fully grown? Endless midnight design sessions and five months later, the gardens were complete."

—Margie 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, we were able to achieve, the first such pool in northeast America."

—Margarite 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 without impacting 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 sumptuous: 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 been really popular in the last couple of years." The trend is catching on.

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:



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