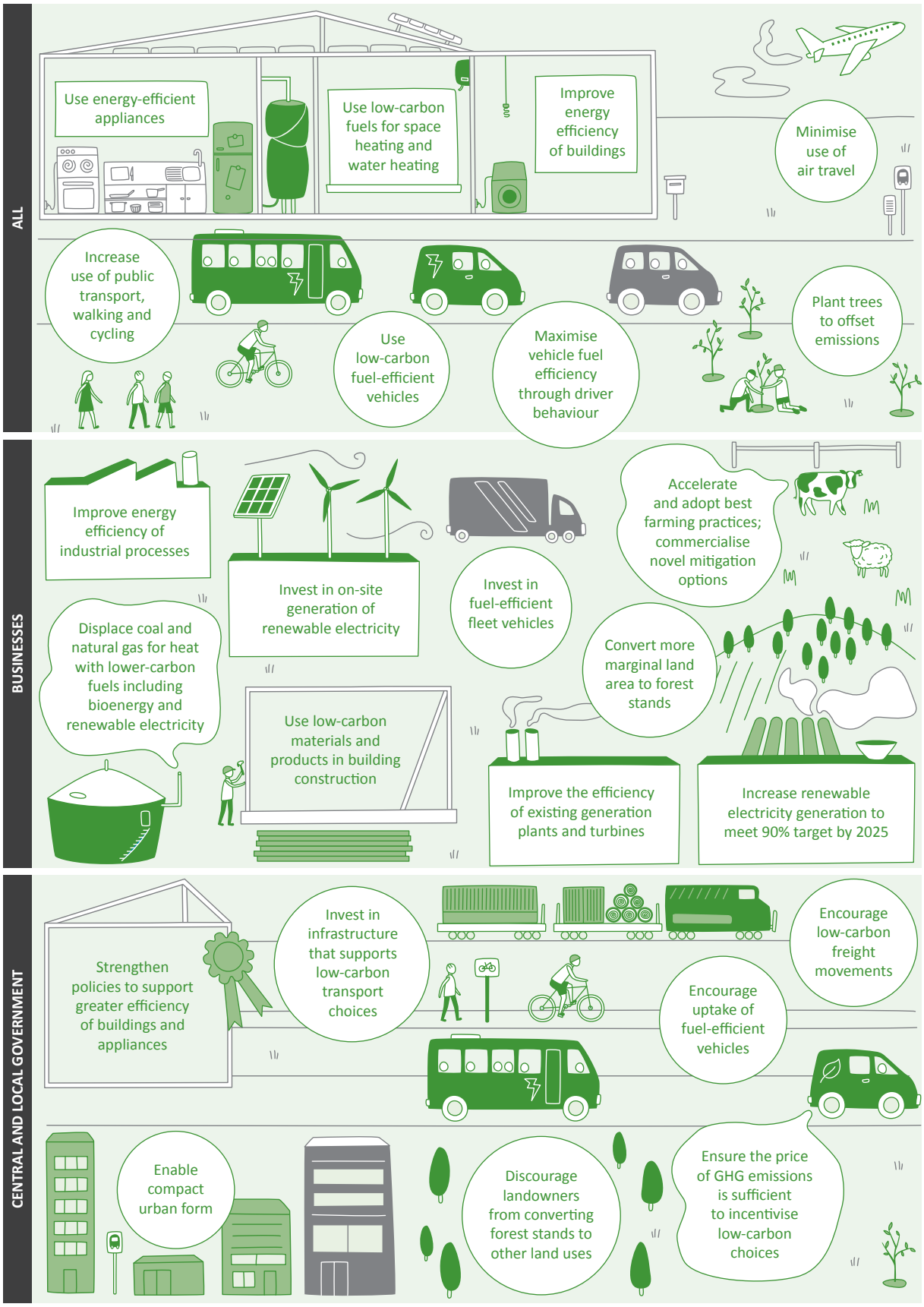Actions we can take now towards a low-carbon future for New Zealand – by individuals, businesses and central and local government