

THE NEW AGE

PARENTING IN A NEW ERA

AUG/SEP 2017

# parents

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## SKILLS FUTURE:

Experts' take on skills needed to thrive in the future

What It Takes To Raise **Successful Children**

## ENCOURAGE, NOT ENROL

Letting our children grow at their own pace

## Reach for the Stars!

How to inspire junior to pursue for excellence



**SKILLS FOR THE FUTURE: THE EDUCATION ISSUE**

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## NOT JUST ABOUT GETTING A'S

If you compare what you learnt in Primary School to what your child is learning at school today, you'd notice the vast difference.

What will the future be like for our children, who are born in today's age of artificial intelligence and technology disruption? What does it take for them to survive and thrive in the future landscape?

There is no magic formula for raising successful children, but studies do point to certain parenting traits. We reveal more in **What It Takes To Raise Successful Children**. We hope for our children to excel in what they do. But how can we spur them towards excellence in a non-pressurising and encouraging manner? Head to our story **Reach for the Stars!** for ideas.

How do you not succumb to family and peer pressure when it comes to enrolling your children for enrichment classes? In **Encourage, Not Enrol**, our writer shares a raw account of how she stuck to her beliefs despite everyone telling her otherwise. It wasn't easy to stand her ground, but she did and it paid off.

In **Skills Future**, we interviewed several experts to share their thoughts on skills to nurture in our children, to prepare them for the future landscape. The three main skills mentioned are critical thinking, creativity and connectivity.

But I would like to add another 'C' to the equation - Courage.

To have the courage to stick to one's belief, the courage to persist and the courage to fail.

If our children can grow up with courage, I believe they will be prepared for any change that comes their way.

That's how we can prepare our children for today, and the future.

My best,



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# *Skills Future*

What does it take for children to thrive in the future? Experts highlight three core skills and provide ways on how to nurture them. **BY DOROTHEA CHOW**

Adapting to change is not easy for many of us who grew up in an era of telephone calls and snail mail. However, life is very different for digital natives; children who are born in the internet and information age.

## CRITICAL THINKING

The ability to think critically is the currency of our time. According to Mr Edwin Edangelus Cheng, Director of EduEdge English Specialists, many students are not quite where they should be in terms of critical thinking. Mr Cheng, who is also the creator of the 'Formula-Style' method of teaching English shares this after having supported more than 1800 students over the last 15 years as a language specialist.

Many parents know the importance of critical thinking and problem skills, but struggle with the how. Mr Cheng encourages them to begin with a conscious commitment to be mindful of and intentionally seek to improve their children's critical thinking skills.

He suggests two ways parents can tangibly help their children.

### ◆ Asking the right questions

Be more aware of your everyday experiences. "Every day we are exposed to a great medium to develop children's critical thinking skills –

advertisements. Instead of asking the 'what' questions, i.e. 'What is the advertisement about' or 'What can we learn from it', ask the 'how's and 'why's instead. These are the deeper questions," says Mr Cheng.

For example, when looking at an advertisement, we could ask 'Why do you think these colours or images were used?' We could also examine the motivations behind the designer or brand. For example, 'Why do did the creator make the advertisement in this way or 'How does the message connects to you and me, as a viewer?'

### ◆ A Problem A Day

Mr Cheng calls the second method 'Problem a Day Matter'. He explains, "When you begin your day, driving to work, sending your child to school, focus on finding a solution to a problem. Invite your child to keep a log of the problems they face in school or in their lives. We tend to become emotional about a problem initially. We often ask 'Why do I have to deal with this?' We focus on the problem. Instead, redirect the focus on finding a solution.

Ask your children to write down or share how they feel about the problem. This helps them become more attuned with their own emotions. Next, examine with them why they feel

this way. Finally, tackle the 'how' by listing down all the different ways your children can think of to solve the problem.

By working on this exercise on a daily, consistent basis, both you and your child will develop more clarity in your thinking processes. Overtime, this will lead them to be better problem solvers.

## CREATIVITY

Art is one of the best platforms to encourage a child's curiosity and foster an environment of creativity, says Ms Kim Fitzharris, Atelierista (the term used for an arts teacher in the Reggio Emilia method) at EtonHouse Pre-School.

"Parents and teachers might find it hard to suspend the idea that a 'finished' product is proof of 'successful' learning. Yes, it is fun to have a shiny art piece to show and there is a sense of accomplishment. But have we forgotten about why we create art in the first place?" asks Ms Kim.

Instead of trying to rush or coerce children to come up with art that is visually appealing in our eyes, Ms Kim suggests to allow children the time and freedom to explore, experiment, make mistakes, and find their own style. She warns that if adults and children are too focused on a final product, it takes away from their experience and limits their learning.

Ms Kim adds, "Art sessions can offer many precious lessons to us and our children if we let them learn from the experience of doing. For example, when a child handles paint and it drips, the child



Photo: EtonHouse Pre-school

learns to tolerate frustration and persevere. He may not see it as a “poor” result but rather an opportunity to learn. He may even like the dripping effect and repeat it deliberately. If the teacher’s response is one of negative affect, the child is made to feel that some paintings are better than others, and they will begin to judge their own work, potentially hindering their creative expression.”

### ◆ Story-telling

Another great avenue for fostering creativity is story-telling. Ms Ng Shu Ping, Director of Pedagogy at E-Bridge Pre-School, encourages parents to fire up their children’s imagination with everyday conversations, engaging story-telling and to place less emphasis on the need to do things one fixed way.

She elaborates, “In Singapore, many parents seem to place an emphasis on developing their child’s creativity hence the demand for enrichment programs such as art,

dance and music courses. However, the focus tends to be on perfecting the skill. For example, being able to draw, dance or play an instrument really well. This is different from placing an emphasis on developing a child’s imagination and creativity. While having the right skill set is important, imagination and creativity cannot flourish if the learning environment overly focuses on the right way or the one way to do things.”

Story-telling sessions can be used to encourage children to tap on their imagination. During these sessions with your children, pause before the ending and ask children for their version as to how they think the story will end. Asking open-ended questions such as, “Why do you think that happened?”, “How do you know?”, “What do you feel about ...?” and “How did you feel?” promote analytical skills and forge a deeper understanding.

## CONNECTIVITY

More children and adults struggle with building genuine connections today, as more and more of our conversations are held more over mobile devices rather than face-to-face. But it does not have to be that way. With consistent boundaries set by parents and caregivers, children need not become addicted to these devices.

According to the American Academy of Paediatrics, the maximum recommended screen time for children aged two to five is one hour a day. Children younger than 18 months should not get any screen time.

Is this a tough act to follow? Certainly. It is challenging to limit a child’s screen time, especially when such moments free up already-busy parents. But we need to make our children a priority and not see screens as a “babysitter-in-kind”.

Besides limiting screen time, children are taught not just academic intelligence, but social intelligence as well.

Mrs Dawn Choy, principal of Dreamkids Preschool, cites this as a major focus for her staff, “We want to teach our children empathy and social engagement; how to build genuine human connections – from their friends and teachers in school to the community in their neighbourhood.”

For instance, when walking to the community playground and facilities for outdoor learning and play, Dawn encourages her teachers and students to greet different people they meet with high-fives, and to engage in short conversations with them.

# Combi

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REDUCTION**

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# Reach For The Stars!



How can we inspire our children to pursue excellence? Here are 6 ways. **BY RACHEL LIM**

## ① **Quit being a helicopter parent**

"Helicopter parenting" refers to the approach by parents who hover unnecessarily over their children at the expense of nurturing their child's independence. The Ministry of Education (MOE) and some schools are making a push to weed out such excessive parenting practices because it may hinder children from being independent, savvy and street-smart. MOE shared a Facebook post highlighting examples of helicopter parenting, such as debating with a teacher to get one more mark, or taking homework to school for a child when he forgets to take it along with him.

## ② **Recognise your child's passion, not just results**

Karen Arnold, a researcher at Boston College, followed high school valedictorians from graduation onward to see what becomes of those who lead the academic pack. The findings revealed that even though most are strong occupational achievers, the great majority of

former high school valedictorians do not appear headed for the very top of adult achievement arenas. Arnold said, “Valedictorians aren’t likely to be the future’s visionaries. They typically settle into the system instead of shaking it up.”

She postulated a possible reason that schools reward being a generalist. There is little recognition of student passion or expertise. The real world, however, does the reverse. Arnold said, “Valedictorians are extremely well rounded and successful, personally and professionally, but they’ve never been devoted to a single area in which they put all their passion.”

### 3 Help kids delay gratification

Have you heard of the famous “marshmallow test” conducted by Walter Mischel and a team of researchers at Stanford University in the late 1960’s and early 1970’s? 4-year-old children were presented with a marshmallow and told they could either eat a marshmallow now, or wait 15 minutes and receive two marshmallows. Some children gobbled the marshmallow immediately, while others managed to wait the full 15 minutes and receive the reward of a second marshmallow.

In the follow-up with the children for the next several decades, the researchers found that the 4-year-olds who had successfully waited for 15 minutes differed in significant ways from the children who could not wait. Over the years, the children who had “passed”



the marshmallow test developed positive characteristics such as better emotional coping skills; higher rates of educational attainment; higher Scholastic Aptitude Test (SAT) scores; lower Body Mass Index (BMI); lower divorce rates; and lower rates of addiction.

Get comfortable with saying “No” and “Wait” to your children. They will thank you later in life.

### 4 Get out of the house with them

If you are wondering about how to inspire “social excellence”, take a leaf from local celebrity mommy Jacelyn Tay’s parenting mantra. She writes on her Instagram, “Travelling is tremendously beneficial for our growth and development, both adults and kids... When we travel,

we have to accept that things may not turn out to be what we expect. It may suddenly rain and you ain’t got a brolly. Child vomits on a long car ride... Well, only when we are forced to get out of our comfort zone, we are able to stretch and grow.”

She wisely pointed out, “Kids become more tolerable to upsets in life and differences in people and culture. When you travel with your kids, they develop bigger hearts. So for parents who feel inadequate in bringing your young kids out to other parts of the world, think of it as an adventure for things to go wrong and it is good cos (sic) both you and your kid grow.”

### 5 Teach them self-care

Inculcate healthy habits such as eating in moderation, exercising regularly and getting sufficient sleep. When you demonstrate and teach your kids how to make wise choices in bodily care, they have a constant source of clean fuel to meet the demands of life and pursue excellence.

### 6 Be the person you are proud of

The inspiration to be excellent is best caught, not taught. Dr Vanessa von Auer, Clinical Psychologist at VA Psychology Center, encourages parents to always be the person that they are proud of because in “this way, your children will model this personal motto and belief themselves. If children see their parents persevering with a good attitude, they are more likely to follow suit.”



## Q + A

**EXPERT:** Dr Vanessa von Auer, Clinical Psychologist at VA Psychology Center

### ***What are some ways that parents can define “excellence” for their children?***

**DR VON AUER:** There are many ways to define excellence but mainstream society typically focuses heavily on “academic excellence” and forgets or even dismisses other types of successes. Parents need to examine their children holistically, which requires noticing and fostering other ways to achieve their personal excellence. For example, creative successes in the arts, drama, dance, music should all be acknowledged. Social success in terms of

demonstrating empathy, kindness, and excellent interpersonal skills are all assets to a child’s development.

### ***What are some pitfalls to avoid while spurring kids towards excellence?***

**DR VON AUER:** It is easy for well-intentioned parents to come across as too harsh or critical when they expect their kids to achieve excellence. Instead of putting pressure on the child, praise the child’s efforts and perseverance. This will help motivate children to

achieve their personal best without feeling “lousy” if they don’t succeed the first time.

### ***What can parents do when they face resistance from their children?***

**DR VON AUER:** Different personalities find different priorities. If your child does not see eye to eye with you on what their definition of success is, then allow your child the freedom to decide this for themselves. This space will help them find their personal interest in which they can strive for excellence.

# KIDDIWINKIE

SCHOOLHOUSE

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Keen to have a look around our centres? Scan here to schedule a tour with us today!

## Our Centres

### The Grandstand

200 Turf Club Road  
(North Grandstand)  
#05-08 (S)287994

### Cactus (New)

39 Cactus Crescent  
(S)809741

### Newton

420 Clemenceau Ave North  
#01-02 (S)229492

### Braddell (New)

18 Sommerville Walk  
(S)358187

### Novena

1 Novena Terrace  
(S)307903

### Upper Bukit Timah (New)

12 Lorong Pisang Batu  
(S) 597925



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# Soft Skills For the 21st Century

Soft skills are a combination of interpersonal, social and communication skills; traits applicable across life situations and job scopes. Here's what you can do to develop your child's soft skills.

these activities help our children learn how to make decisions and to evaluate an issue or problem posed to them. It gives them the hands-on experience to discover, explore and create new devices, or simply add on to existing ones.

With this skillset, children will be more open to trying alternative solutions when they meet with a problem.



**Expert: Pooja Vishindas, Head of Training and Curriculum (Local) at Nurture Education Group**

## Expose them to purposeful play

### **BUILDS:** Critical Thinking

In today's world, children cannot simply

rely of rote learning and memory work. It is important for them to be able to analyse, compare and infer information from their surroundings.

Play can be unstructured where children play independently, but purposeful play requires an adult to organise an activity which facilitates their play time, in order to extend or reinforce their learning.

By engaging in purposeful play,

## Let them pretend

### **BUILDS:** Creativity and Imagination

A child's imagination is limitless. As a key component of creativity, imagination plays a crucial part of every child's cognitive and social development. To streamline their thinking process, imaginative

play or pretend play gives them an opportunity to develop their ideas, as well as build a child's communication and social emotional skills. They are able to express their individuality through their ideas and projects and process information faster as they are able to visualise auditory information.

## Ask probing questions

### **BUILDS:** Innovation

In the same vein as creativity and imagination, innovation allows them to explore the issue at hand, and to have courage ask "What if?" The best part of innovation is the process of solving a problem, and not necessarily the solution at hand.

Constantly encourage children to innovate by asking probing questions, i.e. "What if we can speak to animals?" or "What makes aeroplanes fly?" The goal is to invite your child to ask more questions about existing practices, and to think about coming up with their own ideas and solutions.

## Give them opportunities to share their ideas

### **BUILDS:** Public Speaking and Presentation

In their lifetime, your children will have to communicate, present and persuade others, be it in higher education or in the workforce. During family dinners, give them opportunities to share their thoughts and ideas confidently with family members. Learning to be confident in front of an audience starts at an early age.

Developing public speaking and presentation skills help children learn to communicate their thoughts and ideas to others in a clear and coherent manner. Do remember to offer praises and give encouragement!

This is one skill they can constantly improve on, even in adulthood.

## Get your kids to play or work with other kids

### **BUILDS:** Teamwork and Collaboration

Working in either large or small groups is inevitable whether in school, work or even at home. The importance of teamwork teaches children that success is achieved through every individual's effort.

Parents can encourage teamwork by gathering the kids to work together on a collaborative project such as building a Lego structure or completing a puzzle.

Teamwork also requires them to share their ideas and contribute to providing solutions. In the process, children also learn to receive and give feedback positively.

## Let them know it's okay to make mistakes

### **BUILDS:** Resilience

Parents must let their children know that it is okay to ask for help in times of trouble, and to make mistakes - that way, it would minimise the chances of their stresses building up. While children may lack the ability to express their frustrations or fears, adults can teach them how to work through the problem positively.

Learning to manage and regulate emotions is an ongoing process to build resilience. This strengthens a child's ability to bounce back from the stresses of life and become better prepared to meet future life challenges.

*With over 20 years of early childhood experience, Pooja Vishindas is an expert in early care and education. A former principal in several preschool operators, she obtained her Bachelor of Education (Early Childhood Education) from the University of South Australia and earned a place on the Dean's Merit list. At present, she is the Head of Training and Curriculum (Local) at Nurture Education Group.*



# WHAT IT TAKES TO RAISE **SUCCESSFUL CHILDREN**



## BY DOROTHEA CHOW

Although different parents and families may have a different take and definition of “success”, most would boil down successful parenting to raising children who grow into happy, self-motivated and confident adults; individuals who can contribute positively and meaningfully to society and the world.

While there isn’t a magic formula for raising successful children, experts and studies point to certain parenting

traits. We speak to Ms Jacqueline Neo, Co-founder of Happy Train to learn more.

### **PARENTING TRAIT #1**

#### **They demonstrate unconditional love**

A parent’s love is the most important factor in helping infants learn about the world around them. Child psychologists John Bowlby and Mary Ainsworth who documented their studies on

early attachment since the early 1960s, clearly established the importance of the presence of a loving caregiver when an infant is just beginning to explore their surroundings.

A child who receives unconditional love from primary caregivers is then empowered to love himself, and later on, to love other people. With love, children can also develop empathy for others and be considerate of their needs.

## **PARENTING TRAIT #2**

### **They allow children to experience the world for themselves**

Instead of hovering over their children constantly as “helicopter” parents, or giving their children complete freedom to do whatever they want, wise parents strike a healthy balance between setting boundaries and letting go. Children should be given the opportunity to learn about the world around them on their own.

A parent’s role is to provide a safe environment for their children to explore independently, instead of doing most of the work for them. Children need lots of time to daydream and imagine, and to explore the environment around them through their five senses.

## **PARENTING TRAIT #3**

### **They give them real-life responsibilities and consequences**

Rather than being afraid to discipline or enforce consequences, parents with successful kids are firm and clear in how they set limits for their children. Each family has its own system and styles of discipline, but what is most important is that these consequences are upheld consistently and in a loving manner. This teaches children to be responsible for their choices and behaviour.

Another way of instilling a sense of responsibility in children is to give them chores, even from a young age. According to the Harvard Grant Study, children who help out in chores from an early age achieve greater success in adulthood.

The success was measured on the basis of educational level acquired, career path taken and quality of personal

relationships. This sets the stage for and works towards developing the mindset to take up work that may seem unpleasant, so as to contribute to the good of the whole.

## **PARENTING TRAIT #4**

### **They teach their children how to relate to people**

In an increasingly advanced society, socio-emotional intelligence is an important quality for parents to hone in their children. Nurturing a child’s interpersonal skills has significant impact on the child’s future success in his relationships, perspectives and work ethic in school and all of life. Studies have shown that a child’s intellectual development is intricately bound to his emotional development.

## **PARENTING TRAIT #5**

### **They emphasise perseverance and effort, instead of avoiding failure**

Parents with successful children encourage them to see their mistakes and failures as learning opportunities and stepping stones, and to never give up without a fight, especially in the things that matter most. If children do not take failures as a challenge or learning opportunity, they can easily lose the motivation to try and think of themselves as incapable or inferior to others.

As they get older, this kind of mindset may also affect how they perceive themselves. “I’m just not good in Math” or “I’m not really a people person” – what psychologists call a “fixed mindset”, which assumes that a person’s character, intelligence and creative ability are static and cannot be changed in any meaningful or significant way. These beliefs will in

turn influence their personality and choices they make. What they believe about themselves may eventually become their reality.

To curb this way of thinking, be intentional about praising your children for the effort they put into a task, not only for the results that they achieve. This fosters a “growth mindset”, which sees failure not as evidence of unintelligence but as a springboard for growth and stretching existing capabilities.

## **PARENTING TRAIT #6**

### **They hold high expectations**

Using information from a national survey of over 6,000 children born in 2001, Professor Neal Halfon and his team from the University of California found that the expectations parents have for their children have a huge impact on achievement.

While we want to help our children to accept and bounce back from failure, we need to help them develop self-efficacy and confidence, so they can build on their own beliefs of their abilities to succeed. Children must come to see that only their own hard work can help them attain the results they want, not merely a reliance on others nor cultivating an attitude that gives up prematurely.

Parents have to strike a balance between pressurising and comparing their children to siblings and peers, and encouraging them to bring their personal best to the table. Characteristics like confidence, resilience, perseverance, determination and self-efficacy, together with virtues such as honesty and empathy, are important attributes to develop in a child from young.



Photos: Chiltern House Preschool

# *Minding Your Mind*

In Singapore, more than 10 primary and secondary school have introduced mindfulness practices. But what about preschools? TNAP speaks to two centres that adopt mindfulness practice in their curriculum.

Where is your attention at now? Are you away your thoughts or actions right at this moment? To be present and aware – this is mindfulness in a nutshell.

Mindfulness is a mind-body based training where your attention is directed to an experience. Not just about focusing on your breath, mindfulness can also be drawing your attention to your thoughts, feelings and body sensations, to be aware

of them and to better handle them. The result? Calmness and fulfilment.

Early research suggests that mindfulness helps to support youths in various aspects of their lives; there is increased calmness, they get along better with others, are more focused and able to manage stress and anxiety better. A study done to examine the effectiveness of mindfulness in several Britain secondary schools revealed that the more often students applied mindfulness practices, the higher their levels of well-being.

### Chiltern House Preschool

Ms Julia Gabriel, Group Managing Director and Founder of Julia Gabriel Education, began practising mindfulness nine years ago when she was diagnosed with cancer. She was looking for ways to be more positive and optimistic at that time and she went on to study the benefits of a positive mindset. She became aware of how beneficial it was, not only for children, who are bombarded with distractions, but also for teachers.

“Preschool teaching can be a stressful job. In order to create a positive environment, having teachers be self-aware is so valuable,” Ms Garbriel adds. “The essence of mindfulness cannot be bought as a package. Our aim is to accomplish a culture of mindful teaching, language and communication. The skills the children gain will benefit them for many years to come.”

#### WHAT A MINDFULNESS SESSION LOOKS LIKE AT CHILTERN HOUSE PRESCHOOL

At Chiltern House Preschool, a variety of activities are adopted to make it fun and engaging for the



young. It could be children lying on the floor watching their breathing buddy (a small puppet or bean bag) moving up and down on their tummy as they take big, deep breaths.

It can be sitting up straight on the floor with their eyes closed and trying to clear their monkey mind, or it can be during snack when they close their eyes and focus on the taste, smell and texture of the food in their mouths. It can even be a discussion about how actions of others can make them feel and how they themselves feel when they are generous or kind to others.

Ms Gabriel believes many children in classes struggle not because of their lack of academic ability, but because they cannot focus. The school has not only seen improvement in the classroom, but even parents have commented their children applying it at home.

The mindfulness activities were first piloted in their full day programme at Chiltern House Mountbatten in 2015. Today, the school holds five-minute daily mindfulness sessions to all its students from Nursery One and above.

### My Little Gems Preschool

When he was young, Mr Ben Lim, Founder of My Little Gems Preschool, did poorly in his studies and often ranked at the bottom of his class. It was until he was introduced to a Buddhist mindfulness meditation that transformed his life. Through consistent practice, he overcame his anxiety disorder and was able to focus and sleep better. His academic performance began to improve and he graduated with First Class Honours from NUS.



Photos: My Little Gems Preschool

Inspired by his own experience and practice, Mr Lim founded My Little Gems Preschool in 2011 to share the benefits of mindfulness with children. The school adopts a mindfulness programme integrated with character education, where children learn to be more attentive, develop greater self-awareness and acquire positive values such as gratitude and loving kindness to support them in their psychological, social and emotional development.

### WHAT A MINDFULNESS SESSION LOOKS LIKE AT MY LITTLE GEMS PRESCHOOL

Children from as young as two years old engage in daily mindfulness training with simple instructions. Each day starts with Mindful Morning sessions, where the children practice paying attention to one object of focus. It could be their breath, their body or any of the senses. The goal is to be fully attentive

to the object of focus without any judgement.

As a father of five children aged one and half years old to 12 years old, Mr Lim understands how easy it is for children to be distracted. When this happens, the teachers or trainers guide them back to their object of focus. Mr Lim explains, "Over time their attention span will increase and they will develop stronger self-control. When they

become more attentive, they will also become more sensitive to their own and others emotions, allowing them to develop empathy for others."

"For children to adopt mindfulness as a way of life, it has to be fun and interactive too," shares Mr Lim. There are other mindfulness programme in the school that incorporates activities, songs, stories, discussions, role play and games, each designed to encourage children's engagement.

As an integrated mindfulness and character education programme, students also practice loving kindness by 'sending' well-wishes to oneself and to others. This practice not only cultivates generosity, it also allows children to get in touch with their feelings and connect with others. During the Nepal earthquake in 2015, children worked with their parents to create craftwork for sale and raised more than \$2,000 for the victims.

Over the years, My Little Gems Preschool graduates have gone on to do well academically and received good character and academic achievement awards in their respective primary schools.



# ENRICHMENT AND PRESCHOOL RESOURCE GUIDE 2016/2017

## Indoor playgrounds

- eXplorerKid, Downtown East (E!Hub) & AMK Hub
- Cool de Sac, Suntec City Mall
- Happy Willow, One KM Mall & Fusionopolis

## Enrichment centres and others

- Heguru Education Centre (One KM Mall, Sengkang Central and Waterway Point)
- Julia Gabriel Centre (The Forum)
- Gymboree (Tanglin Mall)
- YouLe Mandarin Centre (Tanglin Shopping Centre)
- LEAP SchoolHouse (City Square Mall & Pasir Ris)
- LEAP KIDS Preschool @ Jalan Lana
- LEAP KIDS Preschool @ Woodlands
- Genius R Us (City Square Mall & Westgate)
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# “Honey, Where’s All Your Money?”

As a parent, do you have the mindset, habits and skills to raise junior to be financially savvy? We ask **Ernest Tan**, Founder and Director of Jopez Academy to share practical tips and tools to empower your child to be financially savvy.



## NOT ALL ABOUT GRADES

Although educational qualifications and hard work is really important, it has little to do with being able to generate sustainable wealth. Having the skills to achieve good grades and perform really well in your job does not mean you possess the skills to become a money master.

The ability to be a money master is a skill on its own; a set of positive

money habits and attitudes that can be acquired. The trouble is schools don’t teach us enough on the skills to become financially successful.

## HOW DO YOU SPEND YOUR MONEY?

From as young as two years old, children learn almost everything

from mimicking their parents, and this includes how you manage your money. For example, a trip to the supermarket to buy groceries shows your kids how you spend and handle your cash.

Here’s another fact to ponder on. Ever wondered why in certain families, the parents have been struggling for money for many generations? I

believe we model after our parents' money behaviours, beliefs, patterns and attitudes. Since our parents were not imparted with good money habits or money management skills, they did what they could by working very hard, and struggled to have money to bring us up.

As your kids grow older, include them in basic daily financial decisions. For example, when shopping for groceries, explain why you decide to buy Brand A fruit juice instead of Brand B.

To raise kids to be money smart, teach them about saving, spending and sharing, and lead by example.

## MONEY JARS

Kids learn faster when the lesson are fun and visual. As soon as kids are given an allowance, I encourage parents to give each of their kids a set of money jars and also show them your own money jars (adult version).

Show your kids how to portion part of their allowance into their money jars whenever they receive an allowance. Have them to set goals on each of the money jars, i.e. Saving Goal, Spending Goal and Sharing Goal.

Every time your kid adds money to the savings jar, count together on how much they have saved. Talk to them about how much more they need to reach their goal and the estimated time needed to achieve it.

When giving your kids an allowance, especially for young kids who are new to handling their own money, consider giving them a small amount of money, and help them portion the realistic amount of money into their different money jars.



Receive a set of **MONEY JARS**  
when you sign up here:  
[www.jopezacademy.com/mjars](http://www.jopezacademy.com/mjars).

## DELAYED GRATIFICATION

Inspire your kids to set long term spending goals for something more expensive. For example, if your child has a habit of buying a snack after school every day, he may decide if he'd rather save all that money on snacks to buy a Xbox instead. The concept of delayed gratification is enforced when children go through the process of thinking about what they have to give up in order to purchase a bigger ticket item.

## THE HABIT OF GIVING BACK

According to developmental psychologist Marilyn Price Mitchell, children who perform acts of kindness experience increased well-being, popularity and acceptance among peers. This, in turn, leads to better classroom behaviour and higher academic achievement.

Have discussions and talk about charity with your child. Bring them along when you make a certain donation. The more you expose your children to acts of generosity, the more ingrained such practices become.





# Encourage, Not Enrol

It takes courage to stick to your parenting beliefs when everyone tells you otherwise. But it pays off. **Dorothea Chow** recounts her experience.

For most of my academic life, my parents drilled into me the importance of studying hard and getting a good education.

I used to say I would not subject my own children to such pressure, and adopt a more laidback approach of parenting.

However, now that I am a parent of a primary-schooler, I do understand the unavoidable tension that all of us and our children must face as they enter the formal education system. I wouldn't say that I have had to eat my words, but I've certainly had to rethink some decisions and make some changes to how we portray school, grades and studying hard.

From as young as four, children are taught to read, spell, write and speak in public. For those who may not be as quick as their peers to jump onboard the learning express, well-meaning teachers and friends would encourage the child's parents to consider various forms of intervention, i.e. enrichment activities, to boost their child's progress and confidence.

I have been there. I understand how it feels. When my younger son started nursery last January, his teachers told me that his speaking was quite undeveloped as compared to his peers. He had limited vocabulary, and would occasionally stutter, especially when he was trying to think of how to express himself. However, those same teachers did not suggest that anything was wrong with him. Rather, they encouraged me to keep speaking to him often, and reminding him to stop and think whenever he stuttered.

Still, their comments worried me. So I got him assessed with a speech therapist. She too, commented that he was on the slow side in this respect, but encouraged me not to worry as young children often develop at different rates. I heeded her advice and let him be, even though certain family members kept commenting on his speaking. It was hard to not do anything, and not to feel protective and worried about my son

in the face of such comments. But I'm glad my husband and I were on the same page.

One year later, my younger son's verbal skills have steadily improved. He is still not as verbose as some of his classmates, but he is certainly not far behind anymore. In his case, it was truly a case of simply developing a little later than his peers.

In this one year, I have learnt that he is a tender-hearted chap, even though he doesn't show it. Had we made a big deal about his speech delays or sent him for therapy or 'enrichment' for that purpose, he might have become insecure about his speech and struggle with those

read to him often, sit with him while he stumbled slowly through his reader books, and look for reader books on topics of his interest.

These were tough decisions to make. We had friends who advised us not to wait until it was too late. My own mother also encouraged me to send my eldest for reading classes before the primary school year began. But I knew I still had a choice. We continued to encourage him, and let him grow at his own pace.

Just weeks after he began Primary 1, I was astounded to hear him reading his books fluently. Within a few more weeks, he had graduated on to his first simple chapter books, and now, one semester

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***“It was hard to not do anything, and not to feel protective and worried about my son in the face of such comments. But I'm glad my husband and I were on the same page.”***

.....

feelings inside. Today, he is a happy and very chatty five-year-old.

Meanwhile, my older son took to reading very late. I was worried about how he would fare in primary school, as he was still struggling with anything more than four letters at the end of his K2 year. We chose not sign him up for any enrichment classes, as we wanted him to have as much time for free-play and art, which he loves.

We didn't want him to dread reading, but discover the joy of books for himself in his own time. So we continued to

later, he is a diehard Geronimo Stilton fan. Looking back, I am glad we did not force him to pick up reading before he was ready. And when he was ready, it was truly like a switch that went on in his mind. He went from 'trying to read' to 'avid reader' just like that!

The one area of enrichment we agreed to take on was for the Chinese language. Both my husband and I speak hardly any mandarin, and the boys' kindergarten is a more English-based one. We knew that they would need at least a basic understanding



of the language in order to cope with understanding the lessons when they went to primary school.

The key to preparing our children for school life is not to force them to reach a certain standard before their time or to pre-empt every possible challenge or roadblock they will face in their studies.

Seek to inculcate a love for learning and a healthy attitude towards their studies. Create an environment that encourages them, point them in the right direction, provide resources they need, and help them find strategies to cope with challenges along the way.

Of course, the worries will come. I struggled with the fear that my child would not be as prepared as his peers in primary school. Would he lose confidence because others were better than him? Would he be discouraged if he didn't get high marks on his assignments and spelling tests?

Interestingly, I have found these worries unfounded. He tells me that so-and-so is really good with numbers

and can do additions to one thousand, without feeling bad that he himself takes a long time to add double digit numbers. He doesn't always get his spelling right, but he can tell me confidently that he did his best. He struggles with math but we work through the problems together, and

write. He doesn't ridicule his younger brother for mistakes made or make him feel small. Instead he tells him, "Last time I also cannot, but now I can. See? You can do it," and it warms my heart so. Encouragement begets an encourager.

So instead of being stressed about children not being able to read as fluent as their peers, focus on encouraging their love for reading, listening attentively to their stories and look for books that interest them.

Instead of being worried about ensuring they know their math concepts even before it is taught in school, leave the teachers to their job and follow up with our children after the material has been covered.

Instead of focusing on getting every question right, focus on encouraging our children to keep trying; that mistakes are proof that they are trying and learning. If not, we fail to prepare them for the failures and pitfalls of life, which are

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***“The key to preparing our children for school life is not to force them to reach a certain standard... Seek to inculcate a love for learning and a healthy attitude towards their studies.”***

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it's made us stronger, closer, and thankful for every milestone reached.

Best of all, I see him encouraging his little brother, who is now beginning to learn blending (reading) and how to

certain to come.

If we do not become their greatest encourager in this journey of school life, then who will?

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# TED TALKS All Parents And Teachers Should Watch

How can we create an education system that works for kids? Get inspired with these TED Talks. Click on the image to watch. **PHOTOS: TED TALKS**

## ***‘Every Kid Needs A Champion’ by Rita Pierson***



Full of vivaciousness, Rita Pierson talks about the value and importance of human connection. Seek first to understand, as opposed to being understood, Rita urges. And kids don't learn from people they don't like. If you made a mistake, apologise to your kids or students, says Rita. She sheds important observations from her 40 years of experience as teacher. Her hope is for educators to connect with students on a real, human personal level.

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## ***‘3 Rules To Spark Learning’ by Ramsey Musallam***



What does it take to evoke real questions in students? In May 2010, at 35 years old, chemistry teacher Ramsey Musallam was diagnosed with a large aneurysm in his brain. He explains how this life-threatening medical condition jolted him to understand the true role of an educator – to cultivate curiosity. Questions can be windows to great instruction, but not the other way round, says Ramsey. In his sharing, he gives three rules to spark imagination and learning.

## **‘Grit: The Power Of Passion And Perseverance’ by Angela Lee Duckworth**



At 27 years old, Angela left her high-flying consulting job to become a math teacher to seventh graders in a New York public school. She noticed that IQ was not the only difference between her best and worst students. “What if doing well in school and in life, depends on much more than your ability to learn quickly and easily?” she asks. She went on to study kids and adults in super-challenging settings. In all the settings she surveyed, a certain characteristic stuck out: Grit. She explains her theory of grit as a predictor of success.

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## **‘When You Know, The Fear Will Go’ by Dylan Soh, at TEDxSingapore**



That feeling where you can dream big, and you can make anything happen. Where is that feeling now? What happened to it? Who better than a 12-year-old to help you rediscover that feeling again. Dylan Soh aims to inspire more people to live in a world of unlimited discovery and possibilities. In "The Big Red Dot", written by his dad and illustrated by him, he articulately expresses his hopes for Singapore and the journey in life we all take as a child or as an adult.

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