

baby talk

cordlife 
one chance, one choice.

**THE NEWSLETTER
FOR MOTHERS**

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BabyTalk is now distributed in the following countries:

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JASON WONG
Chief Editor

SG50 Baby Jubilee Gifts

In celebration of Singapore's 50th anniversary this year, every Singaporean Child born in 2015 will receive Commemorative Jubilee gifts which include a medallion, diaper bag, baby sling, family photo frame, multi-functional shawl, baby clothes, scrapbook & children's books.

Baby-related industries have also intensified their marketing promotional activities to commemorate this SG50 jubilee celebration. For a start, new parents who are delivering at Thomson Medical Centre will receive bountiful gifts with Thomson SG50 Jubilee Joy Pack, which includes cord blood banking concession in their First Born Incentive program. Among other things, life insurance companies are also rolling out free term insurance coverage for couples who are getting married in 2015, parents of jubilee babies and SG50 newborns.

Although parents-to-be will find these gifts thoughtful and well-designed, to me, gifts do not need to be plentiful to have a memorable meaning. The greatest gift of life is parenthood and I am proud to say that you have received it.

So in this issue, besides finding beneficial parenting tips by trustworthy sources, do find out more about our new flagship one stop retail store at Mount Elizabeth Novena Hospital and why saving your child's cord blood and cord lining may be one of the best protection you can give to your child.

Happy reading. 





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Catwalk Production House, Ltd
Body Wellness
Q & M Dental Group
Field Catering & Supplies Pte Ltd
The Polliwogs
BrainFit Studio

Design by: Artnexus Design Pte Ltd

Cordlife Flagship Store

By Jason Wong

14 January 2015 – Cordlife is pleased to announce the opening of its flagship store. This store is a commercial extension to provide mother and baby services through our strong foothold in maternity hospitals with obstetrician and gynaecologist amenities.

Conveniently located on the first floor of Mount Elizabeth Novena Hospital, the shop (opposite Guardian Pharmacy) will be helmed by professional consultants who can not only provide valuable information on cord blood and cord lining banking services for expectant parents but also on new upcoming offering.

The whole shop is laid with oak wood panel flooring, conveying warmth and welcoming mood for walk in, along with its well-organized space, with open pathways that lead to activities



that encourage interaction. This conducive environment was designed to be an alcove from stress and uncertainties that expectant parents may encounter while planning protection for their newborn.

As an industry leader in newborn stem cell banking, we are pleased to be the first to offer expectant parents the additional





**Cordlife One Stop
Retail Shop @ Novena**

**Mt Elizabeth Hospital
Novena**

38 Irrawaddy Road, #01-06
(Opposite Guardian Store)
Singapore 329563

This conducive environment was designed to be an alcove from stress and uncertainties that expectant parents may encounter while planning protection for their newborn.



options of baby eye screening for lazy eyes (amblyopia), crossed eyes (strabismus / squints), and high eye degree (high refraction errors).

It is estimated that 5% to 10% of all children have vision problem that can lead to permanent loss of vision if not detected and appropriately treated early. Since visual disorders are symptom-free, especially at a tender age, babies and toddlers aged between 6 to 48 months are strongly encourage to go through this non-invasive and non-contact screening.

Do drop by our humble store when you are in the Novena vicinity and enjoy a cup of coffee on us! [bt](#)

High Blood Pressure In Pregnancy

WHAT YOU NEED TO KNOW TO PROTECT YOURSELF – AND YOUR BABY.

High blood pressure, or hypertension, can present in a few different ways during pregnancy. It is one of the most common medical problems during pregnancy, complicating up to 15% of pregnancies. If you have -or develop- high blood pressure in pregnancy, you are likely to require special care in your pregnancy and should go for regular follow up with your obstetrician. Here are some facts that you need to know to take care of yourself -and your baby.



WHAT ARE THE DIFFERENT TYPES OF HIGH BLOOD PRESSURE DURING PREGNANCY?

Chronic Hypertension

Chronic hypertension is high blood pressure (usually more than 140/90 mmHg) that was present before pregnancy or that manifests in the first 20 weeks of pregnancy. It usually carries on after delivery.

Gestational Hypertension

Gestational hypertension (or pregnancy-induced hypertension), is high blood pressure that develops after 20 weeks of pregnancy without significant protein in the urine or other signs of organ damage. This transient hypertension usually goes away after delivery.

Preeclampsia

This is a serious condition in pregnancy which can arise from both chronic hypertension or gestational hypertension. Symptoms include high blood pressure and protein in the urine, and is occasionally associated with other signs of organ damage. Left untreated, it can give rise to serious complications to both mother and baby.



WHAT ARE THE PROBLEMS WITH REGARDS TO HIGH BLOOD PRESSURE IN PREGNANCY?

Untreated or poorly controlled hypertension or preeclampsia in pregnancy can lead to serious risks:

- For the mother, you can be at risk of damage to your kidneys and liver, stroke, blood clotting problems as well as bleeding from the placenta. There is also the risk of preeclampsia leading to eclampsia which is an acute and life-threatening complication which is characterized by seizures and possibly coma in pregnancy.



- For the baby, your fetus can be at risk of poor growth, an increased risk of premature delivery and stillbirth and premature separation of the placenta from the inner wall of the uterus before delivery, also known as placental abruption.



WHO IS MORE LIKELY TO DEVELOP HIGH BLOOD PRESSURE IN PREGNANCY?

Here are some of the risk factors for developing high blood pressure in pregnancy and preeclampsia.

- Women in their first pregnancy
- Women who had high blood pressure or any hypertensive disease in a previous pregnancy
- Women with a first degree relative who had high blood pressure in pregnancy
- Women with twins or other multiple pregnancies
- Women above the age of 40 or under 20
- Women who are overweight

- Women with chronic kidney problems or diabetes
- Women whose last pregnancy was over 10 years ago



HOW WILL I KNOW IF I DEVELOP HIGH BLOOD PRESSURE IN MY PREGNANCY?

At each checkup in pregnancy, your healthcare provider will measure your blood pressure and may also check your urine for protein. Sometimes, blood tests may be necessary to assess your kidney and liver function. Regular checks and ultrasound scans to measure the growth of your baby may also be helpful.

Frequently, mild or moderate hypertension may not be associated with any symptoms. However, pregnant women should be made aware of the need to seek urgent medical attention if they develop symptoms of preeclampsia, such as severe headache, visual disturbances such as blurring or flashing before the eyes, sudden swelling of the feet, face or hands, upper abdominal pain or vomiting.



HOW IS HIGH BLOOD PRESSURE IN PREGNANCY TREATED?

Treatment depends on several factors, including how close you are to your estimated due date, how high your blood pressure is, and whether there is any element of preeclampsia.

If you were on medications for high blood pressure before getting pregnant, your doctor will probably review your medications and prescribe some medication suitable for pregnancy. You may be offered additional checks like blood or urine tests, and it would be advisable to go for regular checkups, the frequency of which would likely depend on how severe the condition is. Ultrasound scans to assess the growth and development of your baby will also be helpful.

It's also a good idea to limit your salt intake, as too much salt in your diet can push up your blood pressure. Other good pregnancy tips would include getting enough rest, exercising regularly, elevating your feet several times during the day, avoiding alcohol and beverages containing caffeine, and drinking enough water.

If you are close to your due date, and your baby has developed enough, your doctor may want to deliver your baby earlier.



WILL HIGH BLOOD PRESSURE AFFECT THE BIRTH OF MY BABY?

Management of high blood pressure in pregnancy should be individualized for each pregnant woman. It may be possible to have a smooth normal labor and delivery.

Sometimes, your doctor may suggest starting your labor earlier, depending on how high your blood pressure is or other factors in your pregnancy. This is called an induction.

Your blood pressure will have to be monitored regularly during labor, or in some cases, continuously. If you are on medications to stabilize your blood pressure, you will need to continue them during labor. Your baby will likely need continuous monitoring during labor as well.

Depending on individual circumstances, sometimes instruments may be necessary to speed up the delivery process. This is called an assisted birth. Birth by Caesarean section may also be offered by your doctor, particularly when speed is essential or if there are other factors which make a vaginal birth difficult or dangerous.



WILL MY BLOOD PRESSURE COME BACK DOWN TO NORMAL AFTER DELIVERY?

If your blood pressure was normal before pregnancy, it is very likely that it will return to normal within 6 weeks after delivery. However, this may lead to an increased likelihood of high blood pressure developing in a subsequent pregnancy or later on in life.

If your blood pressure does not return to normal after 6 weeks, you may have chronic hypertension. Depending on the levels, dietary and lifestyle modification or medications may be necessary to control your blood pressure. Be sure to let your doctor know if you are breastfeeding so that he or she can prescribe you a medication which is safe for your baby as well.

In summary, high blood pressure in pregnancy is a common condition. While many women with high blood pressure in pregnancy can deliver healthy babies normally, high blood pressure can be dangerous. Some background knowledge as well as regular antenatal checkups with your obstetrician will go a long way towards ensuring that you have a safe and healthy pregnancy. [bt](#)



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Vomiting In Early Pregnancy – When It Isn't Normal

The majority of pregnant women experience some degree of nausea and vomiting (70-80%) in the first trimester of pregnancy. Its severity can be a spectrum amongst different individuals and even during different pregnancies in the same woman.

WHEN THE VOMITING IS SEVERE

Hyperemesis gravidarum (HG) is a condition in pregnancy characterized by extreme nausea, excessive vomiting, weight loss and dehydration, and even fluid and electrolyte imbalances. It affects up to 2 -3% of pregnant women.

HG is considered rare but because nausea and vomiting occur commonly in pregnancy, it is often difficult to distinguish this condition from the more common pregnancy sickness. HG usually begins at between 6 to 7 weeks of pregnancy, easing off at 14 to 16 weeks of pregnancy. In many cases, HG will end by 20 weeks of pregnancy. Very few sufferers have symptoms that last the whole pregnancy.

HOW DO I KNOW IF THIS IS NORMAL OR NOT?

If you have HG, self-help treatments cannot help much and you feel miserable. You are exhausted and are unable to enjoy the pregnancy. You struggle with day-to-day life and are unable to eat and drink. You find it difficult to swallow your own saliva without vomiting. You vomit several times a day and find you are losing weight.

Recognise the following signs and symptoms -

- Loss of 5% or more of pre-pregnancy body weight
- Dehydration, causing metabolite disturbances and constipation
- Nutritional disorders such vitamin deficiencies
- Physical and emotional stress of pregnancy on the body
- Difficulty with activities of daily living
- Severe nausea and vomiting
- Food aversions
- Decrease in urination
- Headaches
- Confusion/ Fainting
- Jaundice
- Extreme fatigue
- Low blood pressure
- Rapid heart rate
- Loss of skin elasticity
- Secondary anxiety/depression

Symptoms can be aggravated by hunger, fatigue, prenatal vitamins (especially those containing iron), and diet. Some women with HG lose as much as 10% of their body weight. They also tend to be very sensitive to odors in their environment and certain smells may exacerbate symptoms.

WHY DOES THIS HAPPEN

There are theories that suggest HG is due to a combination of factors which may vary between women and include genetics, body chemistry, and overall health.

One theory is an adverse reaction to the hormonal changes of pregnancy. This would explain why HG most frequently occurs in the first trimester (often around 8-12 weeks of gestation), as the pregnancy hormone (hCG) levels are highest at this time. Another postulation is an increase in maternal levels of female hormones in the body, leading to slower digestion and delayed passage of food from the stomach to the intestines, increasing the nausea and vomiting.

RISK FACTORS FOR HG

- Hyperemesis gravidarum during a previous pregnancy
- Being overweight
- Having a twin pregnancy
- Being a first-time mother or young mother
- Being prone to motion sickness or migraines
- Pre-existing liver disease

Morning Sickness:	Hyperemesis Gravidarum:
Nausea sometimes accompanied by vomiting	Nausea accompanied by severe vomiting
Nausea that subsides at 12 weeks or soon after	Nausea that does not subside
Vomiting that does not cause severe dehydration	Vomiting that causes severe dehydration
Vomiting that allows you to keep at least some food down	Vomiting that does not allow you to keep any food down at all

- The presence of trophoblastic disease, which involves the abnormal growth of cells inside a woman's uterus e.g. molar pregnancy

WILL MY BABY BE IN DANGER?

HG is physically and emotionally stressful but it is also important to know that if it is treated, it is extremely unlikely that your baby will be malnourished or harmed. Most studies show no health or developmental differences between infants of women who experience the condition and those who did not.

If you lose weight during your pregnancy, there is an increased risk that the birthweight of the baby may be less than average. However, almost all women regain the weight they had lost in the early stage of pregnancy, during the second trimester, and go on to put on enough weight by the time of delivery.

MANAGEMENT OF HG - WHAT CAN BE DONE?

There is no known prevention of HG but you can take comfort in knowing that there are ways to manage it. All drugs should be used with care in pregnancy, especially in your first trimester, but many anti-nausea medications have a good safety record and have not been shown to have ill-effects on babies. Consider asking your doctor for anti-nausea medications to help you cope.

Mild cases are treated with dietary changes, rest and oral medications. More severe cases often require a stay in the hospital so that the mother can receive fluid and nutrition through an intravenous line (IV).

Treatment depends on how ill a woman is and might include:

- Trying vitamin B6, and/or ginger.
- Small frequent meals—Nausea and vomiting might be treated with

Some women with HG lose as much as 10% of their body weight. They also tend to be very sensitive to odors in their environment and certain smells may exacerbate symptoms.

dry foods (such as crackers), small frequent meals and emotional support.

- Intravenous (IV) fluids—It is important for a pregnant woman to maintain her fluid intake. IV fluids might be needed if a woman continues to vomit throughout the pregnancy or does not improve with oral medications. In severe cases, hospitalization is required for continued IV fluids and vitamins can be added into the IV fluids. IV fluids might be discontinued when a woman is able to take in fluids by mouth.
- Medicines — Medication to reduce nausea is used when vomiting is so persistent that it may pose possible risks to the mother or baby. If a woman cannot take medicines by mouth, the drugs can be administered through an IV or a rectal suppository. Common medicines used to alleviate nausea include promethazine, metoclopramide, prochlorperazine, and dimenhydrinate. If you are also having gastric reflux, anti-reflux medications can be given together as well.
- Doing urine and blood tests to monitor the degree of dehydration and electrolyte levels e.g. sodium and potassium, and if abnormal, corrected with supplementation.

WHAT NEXT?

After IV rehydration is completed, you can progress to frequent small liquid or bland meals. Treatment then focuses on managing symptoms to allow normal intake of food. However, cycles of dehydration can recur,

making continuing care/ repeated hospitalization necessary.

- Stay hydrated by taking small sips of fluid, or by sucking ice cubes/ lollies
- Eat whatever you can manage or like. Do not worry if it is not a balanced diet or your regular meal. You can always catch up on good nutrition later, as your baby will get her nourishment from your body's current reserves.
- Tweaking your diet to eliminate fatty and spicy foods, which are more likely to cause nausea
- Avoiding smells or tastes that tend to set you off
- If you do not have severe anemia, wait until the nausea has improved before starting iron supplements
- Try natural remedies such as ginger and peppermint alongside medical treatments
- Get as much rest as you can. Tiredness can make nausea and vomiting worse, and make you feel unable to cope with the pregnancy. 



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For A Healthy Start In Life

Nutrition and weight management before and during pregnancy has a profound effect on the development of infants. This is a rather critical time for healthy fetal development as infants rely heavily on maternal stores and nutrient for optimal growth and health outcome later in life. Prenatal nutrition has a strong influence on birth weight and further development of the infant.

The "Barker Hypothesis", or Thrifty phenotype, states that conditions during pregnancy will have long term effects on adult health. Associated risk of lifelong diseases includes cardiovascular disease, type-2 diabetes, obesity, and hypertension. Babies born lighter in weight appear to have an increased rate of mortality than babies born at a heavier weight. This does not mean that heavy babies are less of a concern. Death rate would rise as birth weight increases beyond normal birth weight range. Ideally, the rate of weight gain should be monitored during pregnancy to support the most ideal infant development. Eating a healthy diet is always a wise idea. Eat smart to cover any nutritional gaps in your diet.

PRENATAL STAR SUPPLEMENTS & SUPERFOODS

You are likely to be already on folic acid - one of the prenatal star supplements. **Folic acid** prevents malformations of the brain and spinal cord in babies and anaemia in pregnant women. A minimum of 600 mcg of folic acid per day during pregnancy can reduce the risks by as much as 70 per cent.

As the brain and spinal cord begin to form in the first trimester of pregnancy - before most women even know they are pregnant - women of childbearing age are to take a supplement containing folic acid daily, either as part of a multivitamin pill or as an individual nutrient, whether they are actively trying to get pregnant or not. Folic acid occurs naturally in green leafy vegetables, fruits, dried peas and beans.

Ideally, the rate of weight gain should be monitored during pregnancy to support the most ideal infant development.

Iron supplementation has been associated with a 50% reduction in the hazard for anaemia and a 19% reduction in the risk of low birth weight. Therefore, women who took iron supplements during pregnancy had a significantly lower risk of anaemia and low-birth-weight babies, according to a large meta-analysis.

During Pregnancy, iron needs increase per day. Thus, women should start taking prenatal vitamins that contain 30 mg of iron per day beginning with their first prenatal visit. Because this dose of iron can make some women nauseated

or constipated, the prenatal vitamin should be taken with food (to minimize nausea) and to consume adequate fluids and high-fiber foods to cut down on constipation.

Docosahexaenoic acid (DHA), an omega-3 fatty acid, especially the kind found in fish, have been shown to be vital in normal brain and eye development and functioning in fetuses. It can also lower the risk of premature birth and increase the birth weight.

Almost all fish contain at least trace amounts of DHA, but salmon, herring, anchovies, and bluefin tuna are especially good sources of it. DHA is also found in some eggs, and fortified in some milks, cheeses, soymilks and snack foods such as cereal bars.

Choline is an important nutrient that helps brain cells develop properly. Animal studies suggest that adequate choline during pregnancy has long-lasting effects on a baby's ability to learn and remember - and may even provide some resistance to mental illness.

The recommendation for pregnant women is 450 mg of choline per day. You don't have to get the recommended amount of choline every day. Instead, aim for that amount as an average over the course of a few days or a week. Eggs, meat and fish are good sources of choline.

PRENATAL EXERCISES

The effect of exercise in pregnant women has been the subject of comprehensive



research. Studies show that, in most cases, exercise is safe for both mother and fetus during pregnancy and they support recommendations to initiate or continue exercise in most pregnancies to derive the health benefits associated with such activities. It helps you cope and may even shorten your labour. More importantly, it helps you get back into shape after delivery.

If you have been exercising regularly before pregnancy, you should be able to continue all the way till delivery. Adapt your routines to your growing belly and listen to your body. If you have been a couch potato all this while, the recommendation is to start slow and easy, with 15-minute prenatal exercises three times a week, increasing gradually to 30-minute sessions four times a week, and finally to daily sessions. While exercise is generally safe for both mother and foetus during pregnancy, always remember to get the nod from your doctor before starting on an exercise regime while pregnant.

Women who have gestational diabetes mellitus must take particular precautions with exercise including monitoring blood glucose, regulating meal times, scheduling rest periods and carefully tracking fetal activity and uterine contractions.

No adverse effects on the fetus have been reported to occur during water exercise in pregnancy. The physiology of water exercise offers some compensation for the physiological changes of exercise on land that may beneficially affect pregnancy. If a woman is exercising in water (as in aquanatal classes) the water temperature should not exceed 32 degrees Celsius. Thirty-five degrees Celsius is the recommended maximum while using a hydrotherapy pool.

Women should stop exercising and seek medical advice should they feel unwell or experience any chest pain, vaginal bleeding, abdominal discomfort, reduced fetal movements etc.

SOUNDS

You have probably heard of the Mozart effect. It's the idea that if babies listen to music composed by Mozart they will become more intelligent. A quick internet search reveals plenty of products to assist you in the task. There are CDs and books to help you to harness the power of Mozart's music, but when it comes to scientific evidence that it can make you more clever, the picture is more mixed.

The Mozart Effect was a very popular study conducted by the University of

California in 1993. The results of this study showed that college students who listened to the Austrian composer's creations displayed an increase in IQ points in spatial reasoning. However, while music is recognised as a wonderful stimulation or relaxation tool, there is no solid evidence that you can increase your foetus's future intelligence by playing music to it. While a daily dose of Mozart during pregnancy won't make your baby a musical prodigy, he may recognise and be soothed by it when he hears it again as a newborn. It might also help you to relax, reduce stress and deepen your own feelings for your baby.

In the same way, your baby might also demonstrate that he recalls and is comforted by other noises heard while in the uterus. These could be the theme tune of your favourite TV programme, or a story frequently read out loud to him. He may also prefer your voice, paying attention when you speak.

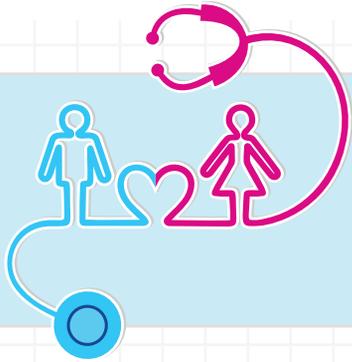
Don't worry if you're not comfortable with singing and chatting to your bump. The natural stimulation your baby receives from everyday conversations, and activities, is more than enough to prepare him for the outside world.

The above are positive steps to take to make pregnancy a wonderful experience – eat balanced meal, quit smoking, avoid alcohol, and give you and your baby a healthy start. **bt**



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GynaeMD.... A Family Affair

Dr Christopher Ng

As I was educated in Singapore and the United Kingdom, I like to think that I am an amalgamation of both cultures. I attended St. Andrew's Primary during my early school days in Singapore. At the tender age of 13, my parents decided to send me to a typical English boarding school called Marlborough College in the UK for a more rounded education. As a result, I learnt at a very early age the survival lessons of how to be independent and to fend for myself in a faraway place without the "safety net and security" of having parents around. I already knew from the age of 6 that I wanted to become a doctor and this early desire to pursue a career as an Obstetrician and Gynaecologist stemmed from having two generations of prominent doctors in my family. My grandfather was the Director of Medical Services during Singapore's colonial days and he was one of the first western trained Singapore doctors. My father is an Emeritus Professor of Obstetrics

and Gynaecology and was former head of department and chairman of the Medical Board of Singapore General Hospital. My mother is a general practitioner in private practice. As a testament to their dedication to medicine, both my parents who are 75 years old, still currently work in their respective fields and have no plans to retire as they believe that working keeps one's mind and body healthy. They (the pioneer generation) set a very good example and should inspire young Singaporeans of today that everyone can continue to contribute to society regardless of age. As an example that one is never too old to start a career in private practice, my father only started running a few sessions in our GynaeMD Clinic a few years ago.

After completing my 'O' and 'A' levels at Marlborough College, I returned to Singapore to serve my obligatory national service as an infantry officer. In fact to this day, I am still serving as a medical officer in an infantry

battalion. I recently attended a reunion with my infantry officer cadet cohort after 28 years and found that I am the last of my batch who is still actively serving national service. After 2 years of national service I was admitted to St Mary's Hospital Medical School, Imperial College in London and graduated in 1995. I also successfully completed a student attachment in general surgery and cardiothoracic surgery at the Mayo Clinic, Rochester, USA. Upon my return to Singapore in 1995, I found that there was a lack of support and interaction amongst foreign trained medical graduates so I founded and became the first President of the Overseas Medical Graduates Association (OMGA) of Singapore. The purpose of setting this up was in order to foster closer ties and to help foreign medical graduates integrate back into Singapore's medical community.

I trained in the fields of Obstetrics, Gynaecology and General Surgery at Singapore General Hospital, Tan Tock Seng Hospital and KK Women's & Children's Hospital. In line with our family tradition of serving the gynaecology community (my father was a former president of the Obstetrical & Gynaecological Society of Singapore, OGSS), I was elected as a Council Member of the OGSS in 2008-2014.

In the spirit of community service, I volunteer my time regularly to serve as a grass root leader to Queenstown Community Centre in Tanjong Pagar GRC and have helped to raise funds for the less fortunate and to organize public health talks and baby shows amongst other things. After having the privilege of providing for and looking after our 2 cheeky daughters, my wife and I decided that it is important that we also help children who are less fortunate as we feel that they should not be disadvantaged so early in their young lives. As a result of this, we have been paying for the education fees of a young boy in India so that he would not be denied of a good education despite his





poverty. Aside from medicine, I am an avid golfer, a motoring enthusiast and am happily married with two adorable little girls. As a result, I have had to put my amateur golfing career on hold and instead of spending time at the race track, most of my motoring enthusiasm is now spent on chauffeuring my two little girls around.

I started GynaeMD Women's and Rejuvenation Clinic at Camden Medical Centre in November 2007 for better work life balance and to provide more personalized obstetric, gynaecology and aesthetic services in a warm, compassionate and caring environment which I found difficult to achieve in public institution. In May 2012, I marked a major milestone in the growth of the GynaeMD brand by opening up the group's first branch of GynaeMD Womens Clinic (Clementi) which is helmed by my wife, Dr Regina, who is also a very experienced and successful obstetrician & gynaecologist in her own right.

Dr Regina Zuzarte-Ng

You could say that I'm a success of the Singapore education system. I grew up in a 4-room HDB flat in Clementi, studied hard and made it through the Raffles schools. After graduating from

the National University of Singapore in 2001, I was trained at KK Women's & Children's Hospital and National University Hospital. I decided to become an Obstetrician and Gynaecologist as I enjoy being a part of the most significant events in a woman's life, that is, pregnancy, childbirth and menopause.

My parents were a great inspiration to me. My father was the sole breadwinner and my mother was a multi-tasking housewife. Together, they were a synergistic team who toiled to see my sisters and me through tertiary education. They have both passed on but their legacy survives – at every crossroad that I encounter, whether as a parent or as a doctor, I reflect on the life lessons they taught me.

During my tenure in public healthcare, I was indignant to meet many women who seemed powerless. There were expectant mothers who smoked or had life-threatening diseases but were indifferent to the risk to their unborn children. There were women in the delivery room, crying and screaming from the pain of advanced labour as their husbands had refused painkillers for them. There were teenagers with unwanted pregnancies and they were returning for repeat abortions or sexually transmitted diseases. There

were women who arrived pale and ill, having concealed from their families that they had been bleeding from advanced cervical tumor or breast cancer.

I felt that a Gynae's duty is to empower women to make informed decisions about their health. When my husband and I established GynaeMD Women's Clinic, I chose to realise this goal of being an advocate of women's health in Clementi, thus putting my heart in the sanctuary that I remember from my childhood.

Our Pregnancies

Being Obstetricians, we have both been privileged to welcome many newborn babies. When it was our turn to be expectant parents, we made a conscious decision not to be two obstetricians trying to deliver our own baby. We wanted the joy of receiving good antenatal care and so we chose an Obstetrician whom we trusted so that we could savour the birth of our babies without the worry of unexpected complications. This experience of being a patient gave us a better understanding of why our patients are appreciative of their Obstetricians.

Our eldest daughter Caitlin was born in 2010 at KK Hospital as Regina was working there at that time. It was convenient to take a few hours off to visit the obstetrician and then return to work. Nicolette, our younger daughter, was born at Gleneagles Hospital in 2012. This time, we chose private healthcare as we were both in private practice. We wanted to experience what our own private patients would go through so that we would be in a better position to share what delivering in the private sector would be like.

We already knew about the advantages of cord blood banking and decided from the start of both pregnancies to proceed with it as it is never certain when our children may need it in the future. **bt**



The Potential of Cord Blood and Cord Tissue

The umbilical cord tissue comprise an outer cord lining membrane (the amniotic lining membrane) that contains Wharton's jelly in which is embedded two umbilical arteries and one umbilical vein. Cord blood is contained within the umbilical arteries and veins.

The umbilical cord tissues as well as the cord blood are great sources of stem cells. Stem cells may either be haematopoietic stem cells (which form blood cells), mesenchymal stem cells (which form solid organ cells) or epithelial stem cells (which form surface cells outside and inside the body). Cord blood contains only haematopoietic stem cells and a few mesenchymal stem cells. The cord lining membrane contains BOTH epithelial and mesenchymal stem cells. The rest of the cord tissue only contains mesenchymal stem cells.

What is important to realise are that these stem cells are infant stem cells that are more robust and potent than adult stem cells (for example bone marrow stem cells). Truly it can be said that the umbilical cord and its contents is a stem cell store for the baby in the womb.

When cord blood is stored with cord tissues, you are storing ALL the precursor cells that are available for regenerative purposes. If a child develops leukaemia (a blood cell cancer), after the cancerous blood cells are destroyed by irradiation, the stored cord blood can be used to replenish the blood cell



population. Similarly, if an individual suffers a severe burn injury and loses skin, stored epithelial cells could potentially be used to restore the skin surface. In another scenario, bone loss from trauma or surgical removal could potentially regenerate using mesenchymal stem cells.

Latest research has shown that sometimes these cells can help each other! Combined administration of mesenchymal stem cells with haematopoietic stem cells has been shown to increase the survival and engraftment of the haematopoietic stem cells as the mesenchymal stem cells dampen the body's immune response, which tends to reject the transplanted haematopoietic stem cells. Resurfacing of skin (in a chronic ulcer, for example) is also expedited by combined administration of epithelial and mesenchymal stem cells.

New developments in stem cell research occur daily, and scientists the world over continue to be amazed by the potential of stem cells and their role in the treatment of an ever-increasing spectrum of diseases. Stem cells have been converted into the basic cellular building blocks of all the major tissue types of the body (skin, bone, cartilage, fat,



New developments in stem cell research occur daily, and scientists the world over continue to be amazed by the potential of stem cells and their role in the treatment of an ever-increasing spectrum of diseases.



The latest studies in mice have shown that the infusion of stem cells into ischaemic limbs can restore blood flow by the rapid opening of new blood vessels (called a collateral circulation).

nerve, insulin producing cells, liver cells, etc) Transfusion of a certain type of cord blood (which lack a receptor called CCR) has even been shown to cure HIV infection! Saving cord blood and cord tissue allows the individual all opportunities for regeneration. Certainly this may not be available tomorrow, or even the day after- but it will be available very soon, and faster than you think.

EPITHELIAL STEM CELLS ARE SAVING INJURED EYES!

The cornea is the transparent part of the eye through which light is transmitted to reach the retina at the back of the eye. Injury to the cornea results in loss of the surface cells of the cornea and an ulcer is formed. Corneal ulcers are exceedingly painful, and restrict the amount of light passing through it, resulting in diminished vision. Sometimes, these ulcers become chronic if the cornea does not heal properly (persistent corneal deficiency), and worse still, scar formation might make the cornea opaque, light does not pass through, and the eye is effectively blinded.

Epithelial Stem Cells which come from the cord lining membrane and have been used effectively to treat such defects. These Cord Lining Epithelial Stem Cells are placed on a supporting structure called a scaffold that is only a fraction of a millimetre in thickness. The scaffold layered with Cord Lining Stem Cells is placed on the chronic ulcer to allow it to heal. To date, more than 60 eyes have had vision restored using this technique- another reason to bank your Cord Lining Stem Cells.

LIVER REGENERATION WITH CORD LINING EPITHELIAL CELLS

The function of the liver in the body is multifaceted- from the metabolism (breaking down and conversion) of ingested nutrients, to the production of bile necessary for digestion.

One of the important functions of the liver is also to break down ingested medicines so that the final product absorbed by the intestines is different from what was originally consumed (what doctors call first pass metabolism).

Cord Lining Stem Cells have been successfully differentiated (converted) into liver cells, and the potential of this for liver regenerative purposes is considerable. Animal studies are ongoing to explore liver regeneration in pigs where a large part of the liver has been surgically removed (large enough to compromise the survival of the animal in normal circumstances) to assess if Cord Lining Stem Cells can physically reconstitute the liver. Suffice to say, but the pigs treated with Cord Lining Stem Cells remain alive to this day!

Cord Lining Stem Cells converted to liver cells are also being used as a laboratory based drug discovery platform to assess liver cell conversion of medicinal drugs (the first pass metabolism mentioned earlier).

STEM CELLS AND BLOOD VESSELS

When blood vessels to the limbs get clogged from cholesterol deposits or other causes, blood flow is decreased, and the limb becomes ischaemic (starved of blood). Blood flow is important as it carries oxygen to the muscles (muscles use a lot of oxygen to work), and waste products away from the muscles for removal from the body (e.g. in the urine). Ischaemic limbs are painful and activity is restricted. Untreated, affected patients are unable to walk, and any limb injuries fail to heal as reparative blood is not flowing to the injured site. Interestingly, diabetics suffer chronic ulcers for a similar reason. Small vessels (called microvessels) get blocked, and therefore the ulcers do not heal. In extreme circumstances, the ulcers get badly infected, involve the bone, and the limb may need to be amputated.

The latest studies in mice have shown that the infusion of stem cells into ischaemic limbs can restore blood flow by the rapid opening of new blood vessels (called a collateral circulation). This takes away the pain, and restores muscle and therefore limb activity. At the current time, the limbs have been studied as limb blood flow is easy to assess. In the future they may also be applied to clogged vessels to the brain which causes stroke! [bt](#)



Prof. Phan Toan Thang, MD, PhD

Associate Professor
NUS - Yong Loo Lin School of Medicine
Department of Surgery

An Interview With

Fann Wong

Interviewing a celebrity is always exciting for any editors as their larger than life image brings a new kind of excitement in the interview and with the audience.

In this article, we will share with you our telephone interview with Fann Wong, the former MediaCorp actress, on her parenthood experience with Zed Lee who just happens to be the cutest and most adorable celebrity baby in Singapore right now.

What is the greatest reward being a parent?

As a parent, nothing is more rewarding than to see my child with a smile on his face. Seeing Zed smile really brightens up my entire day.

How has being parents changed the relationship between you and Christopher?

We spend more time planning and discussing about Zed's future, instead of focusing on topics about ourselves. We have changed our lifestyle a little by not having candlelight dinners and movies that frequently. Zed becomes a priority and we would want to find places where we can bring him along. We have tried dining out and ended up missing him so much that we cannot wait to rush home!

What are some of the challenges being a working mother?

As with all other working mothers, balancing time between work and family is a constant challenge to me as well. I am lucky enough to have sufficient support from my family members while I head out to work. This is an important factor as I need someone reliable and whom I can depend on to take good care of my son.

What kind of mother do you think you are?

I am still in the process of learning to be a good mother. I hope to be a mother whom my child can depend and turn to.

You look ravishing while pregnant and even after giving birth, what is your secret?

I have no particular secret, the important thing is to stay happy, do the things you enjoy most and embrace motherhood!



Would you object Zed from being a celebrity in future?

Nope, we will support him no matter what he hopes to achieve in the future.

What would you like Baby Zed to inherit from you and Chris?

I hope that Zed will inherit Chris's good looks and his optimism in life. I also hope that Zed can inherit my patience and meticulousness.

Will we see less of you on TV now that you have given birth?

No, I still love my job very much! I will try to maintain a balance between work and family.

What is one health investment you have done for Zed?

The one and only most important health investment I have done is that I stored Zed's umbilical cord blood and cord lining. I strongly believe it will benefit my family and most importantly my child.

Who is the one holding the cane and who holds the sweet?

Both of us are still holding on to the sweet as of now! **bt**

"As a parent, nothing is more rewarding than to see my child with a smile on his face."





There's More To

Massage

Than We Think

More people are turning therapeutic massage as a form of relaxation, to relieve tension associated with the daily stresses of busy lives, to maintain good health and wellness, to treat medical conditions and to have a healthier lifestyle. Along with feeling pretty good, massage therapy offers profound benefit to both your hormonal and immunologic systems. This opportunity to nurture a balanced lifestyle and promote healing and wellness all at once helps to calm your mind, rejuvenates your body and restores your emotional state!

THE WONDERS OF MASSAGE

Reduced Stress, Anxiety and Depression

A massage reduces stress levels in most people. Massage helps manage or reduce the symptoms of anxiety and there are reports that massage offers other benefits for your well-being, such as better sleep, increased energy, better concentration and less fatigue.

Pain and Stiffness Relief

It also relieves pain and stiffness in the body. The full body massage may release endorphins, which act as a pain reliever. Massage sometimes helps relieve migraine pain. Muscles that are tired, overused or otherwise sore are able to relax and soften through the massage.

Increased blood circulation

Massage can increase circulation by assisting oxygen and nutrients to reach tissues and organs.

Skin Benefits

Body massage also helps remove dead skin cells over the entire body for improved skin tone. The stimulated blood flow benefits the appearance and health of the skin, encourages tissue regeneration which may reduce the appearance of scars and stretch marks.

DO YOU KNOW?

Lymphatic drainage massage has since been recognized primarily for its healing ability. It is a primary tool used to manage lymphedema: chronic swelling caused by accumulation of fluid in soft tissue with accompanying swelling, sometimes caused by inflammation, obstruction, or removal of lymphatics.

HOW DOES LYMPHATIC MASSAGE WORK?

The lymphatic system is a crucial player in the body's ability to ward off disease and heal from injury. It is critical that the lymphatic system continue to work without blockage or build-up. According to some estimates, up to 70 percent of chronic



By using a sequence of strokes and a light pressure, massage stimulates the contraction of smooth muscles in lymph vessels, helping to move the lymph forward and drain the connective tissue.

illnesses, including cancer, result in part from lymphatic congestion.

Unlike the circulatory system, the lymphatic system has no central pump. Its movement is dependent on muscular contraction, breathing, movement, and manual manipulation, such as massage. Lymphatic massage, also called “manual lymphatic drainage” or “lymph drainage massage,” can increase lymph flow by as much as 20%. By using a sequence of strokes and a light pressure, massage stimulates the contraction of smooth muscles in lymph vessels, helping to move the lymph forward and drain the connective tissue. The protocol is designed to follow the natural structures and the flow of lymph.

BENEFIT OF LYMPHATIC DRAINAGE MASSAGE

Healing After Surgery

Lymph drainage massages can help with healing after surgery. This type of massage speed regeneration of tissues and cells to reduce scarring at surgical incision sites. It also reduces swelling and detoxifies the body. The massages should not be done right after surgery; instead, a person should wait at least 6 weeks before getting one, or until a doctor clears the patient for massage.

Better Breastfeeding

Breastfeeding is the healthiest way to feed a baby, as breast milk is full of nutrients and antibodies. Yet some women experience complications while breastfeeding that are usually due to the baby improperly latching. These complications can include plugged ducts, sore nipples and engorgement, and they can be painful and discouraging. While the effects can get better and completely resolve in time, some women choose

to quit breastfeeding because of them. Lymph drainage massage can help to reduce the swelling of engorgement and ameliorate plugged ducts. Fixing these two problems can reduce soreness in the breasts and nipples, ultimately leading to better breastfeeding.

Improved Immune System

The immune system is tied to the lymphatic system. In fact, if the flow of lymphatic materials slows, the immune system weakens. Lymph drainage massages can improve the function of the immune system and increase the production of antibodies that fight off infections. It can also reduce inflammation in the body that causes diseases such as arthritis.

Relaxation

Most massages are relaxing because they are quiet and involve the personal touch of a licensed specialist. Lymph drainage massages can be especially relaxing because they can reduce pain levels in the body. With the correct rhythm, pressure and motion of lymph drainage massages combine together, pain and stress is greatly reduce and at the same time, promotes overall vitality and well-being. [bt](#)

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A MEMORABLE FULL MONTH CELEBRATION FOR THE NEW BABY!

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Dental Health

DURING PREGNANCY

During pregnancy, it is very important to keep your teeth and gums healthy. Due to the rise of hormone levels, your gums will tend to swell, bleed and trap food easily causing increased irritation and inflammation to gums. If this condition left untreated, it can spread to surrounding tooth structures, leading to gum disease. There is scientific evidence to show increased risk of pre-term low birth weight babies with gum diseases during pregnancy. Therefore preventive dental examination and cleaning during pregnancy are recommended.

Most pregnant women suffer from morning sickness, especially in the first trimester. The teeth are "bathed" with acid in the vomit. The acid can demineralize the tooth enamel causing the tooth to be more susceptible to decay. Rinse your mouth with plain water after each episode of gag reflex, and brush the teeth only an hour later.

Try to eat a healthy balanced diet throughout the pregnancy and limit the consumption of sugary foods, though craving for sweet things is quite common in pregnancy. Frequent snacking of sugary food may increase the risk of tooth decay. Regular brushing and flossing are strongly advised to keep your oral health in a good condition.





Regular brushing and flossing are strongly advised to keep your oral health in a good condition.

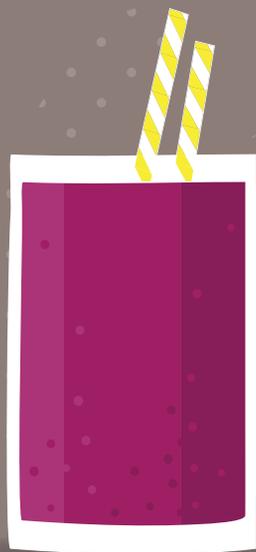
Dental treatment is not contra-indicated in a non-complicated pregnancy but it is best to be done during the second trimester. Keep your dental appointments short to allow for sufficient rest periods. However, for more extensive treatment such as surgical procedure, multiple fillings, elective treatment (such as teeth whitening and other cosmetic procedures), these are better deferred to after delivery. Though the dosage of x-ray radiation from simple dental procedures is not sufficient to harm the foetus, it is best to avoid it except for emergency case. While taking an x-ray, every precaution should be taken to minimize any exposure by the use of protective lead aprons.

Nevertheless, treatment for dental emergencies can be carried out in any trimester, in consultation with your obstetrician and gynaecologist, if necessary. The consequences of not treating an active infection during pregnancy outweigh the possible risk presented. 



Q & M Dental Group (Singapore) Limited

Dental treatment is not contra-indicated in a non-complicated pregnancy but it is best to be done during the second trimester. Keep your dental appointments short to allow for sufficient rest periods.



ONE GLASS OF REFRESHING PRUNE JUICE FOR THE HOT SUMMER

PERFECT FOR THE HEALTHY DIET AND
EXERCISE OF THE INTESTINES

One cup of prune juice offers lower calories compared to one cup of banana milk. This is great for dieting. As for the fiber that is effective for the exercise of the intestines, prune contains 12X the fiber compared to apple, which helps to prevent and to mitigate constipation. Organic Taylor Prune's reputation increased even more as super food with rich anti-oxidation materials, iron and vitamin.

It only takes one cup of refreshing prune juice with ice to recover the energy in the hot summer. Prune juice made by boiling pitted prune as is, is a super food that is rich with all types of nutrients. First of all, prune is rich with fiber. Whereas apple includes about 0.5g of fiber, prune contains 12X more (6.1g fiber). Thus, it is very good for constipation and for the intestines.

This is ideal for healthy dieting since you can go to the bathroom easily every day and since you can meet the refreshing morning as such.

ORGANIC TAYLOR PRUNE, THE BEST SUPER FOOD

It is rich with iron and potassium. Iron and potassium content is 8X that of apple while there is 24X more Vitamin A. Thus, the habit of drinking prune juice every day helps to maintain health and to maintain the skin clean. Anti-oxidation substance that is good for the skin and which is the archenemy of cold virus is included more in the prune compared to blueberry, strawberry, spinach and broccoli. While blueberry



NUTRITION FACTS:

ONE CUP OF PRUNE JUICE

130KCAL

FOUR PITTED PRUNES

68KCAL

contains 2400 ORAC/100g, prune includes 5770 ORAC/100g, which is 2.5X that of the blueberry. Moreover, it is rich with iron and potassium. Iron and potassium content is 8X that of apple while there is 24X more Vitamin A.

While it is rich with nutrients, calorie level is low. One cup of prune juice (130kcal) and four grains of pitted prunes (68kcal), which are the amounts recommended for daily consumption amounts to merely 198kcal, which is comparable to one cup of banana milk. When prune juice 200ml and eight grains of pitted prune are consumed, it is possible to consume 9%, 25% and 30% of daily recommended fiber, iron and potassium, respectively.

EFFECTIVE FOR HEALTH WHEN CONSUMED EVERY DAY

Adults are recommended to consume 200mL of prune juice every day and three to four grains of pitted prune. It is best when consumed in the morning or before sleeping on empty stomach. Moreover, it is effective when consumed with milk as well.

Organic prune can be consumed by pregnant women and young children as well.

Children can consume prune juice that multiplied 15 to their age or two to three grains of pitted prune. In particular, prune juice produces effect right way when children are suffering from constipation, which is great news for the mothers who are hesitant about feeding them with powerful medications.

When prune juice or pitted prune is consumed, there is a tendency for a sound to be heard in the stomach, and



one may burp or fart. Sometimes, the stomach may hurt a bit. But this is a temporary phenomenon.

Consuming prune juice steadily every day is an essential for ensuring healthy diet. Let's try to become healthy beautiful people with small habit acted on every day. [bt](#)



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**RESEARCH HAS REVEALED
THAT THE FIRST FIVE
YEARS OF LIFE IS
CRITICAL IN SHAPING
OUR BRAINS FOR THE
LIFETIME.**

When the topic of baby brain stimulation comes up, images of flash cards often come to mind. Often, you hear about parents from the “stimulate” camp devoting their time flashing picture or word cards in a quest to stimulate their child’s memory. At the same time, you also hear parents from the opposite camp who do not believe in the use of flash cards, or indeed the need to do anything out of the ordinary to stimulate their baby’s or preschooler’s brain.

Do we really need to stimulate our baby’s brain? Do flash cards truly work? What can we, as parents, do to help boost our babies’ brain development? In order to answer these very important questions, it is critical that we examine what scientific research says.

Research has revealed that the first five years of life is critical in shaping our brains for the lifetime. There is also substantial research demonstrating the significant impact of an enriched environment in young developing brains. The question is no longer “should we or should we not stimulate” but rather HOW can we, as parents, maximize this great opportunity to add to our children’s lives.

About a decade ago, child development experts, Drs. Hirsh-Pasek, Golinkoff and Eyer, in their book “Einstein Never used Flash Cards - How our children really learn and why they need to play more and memorize less” have already pointed out the importance of focusing on the “how” rather than the “what” of learning in the preschool years. Parents should focus on child exploration and play, which helps build critical mental foundations, and not emphasize on the memorization of words, alphabets and numbers.

Ten years on, scientific research has thrown further light on the best types of guided “play” to enhance brain development. Choosing toys that allow open-ended play (eg. blocks) not only improves fine motor skills but also creativity; Engaging in pretend-play builds inhibitory control in the brain, critical for success in life; Providing a language-rich environment accelerates language development and IQ, as well as future literacy skills. Selecting programmes with such research-based curriculums is clearly more impactful on our children’s brains.

At a time when the toy and early childhood “enrichment” industry has become a billion-dollar market, it is important that parents learn to be able to separate the wheat from the chaff. This is crucial as our parenting decisions are impacting the brains and capabilities of our future generations. 



PARENTS SHOULD FOCUS ON CHILD EXPLORATION AND PLAY, WHICH HELPS BUILD CRITICAL MENTAL FOUNDATIONS, AND NOT EMPHASIZE ON THE MEMORIZATION OF WORDS, ALPHABETS AND NUMBERS.

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1 x Pocket Spray (50ml)

\$138

BioCair Supreme Pack

1 x BC 65 Ultimate 4.5 litre humidifier
2 x Air Purifying Solutions (1 litre)
1 x Pocket Spray (50ml)

\$208

3 Pocket Spray (50ml)

\$38

4 Air Purifying Solution (1L each), to be used with humidifier in 1:1 dilution

Email: sales@biocair.com.sg

Website: www.biocair.com.sg



HEALTHCARE & WELLNESS



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Promotions



HyGenie @ \$50.00
(Usual RRP \$58)

Includes free delivery within Singapore only.

To place order, send request via email or sms with the offer code and state quantity.

Email: info@spa-treasures.com

Telephone: 8700 2148

Offer Period:

Current till 31 December 2015



Atocare @ \$350.00
(Usual RRP \$388)

Includes free delivery within Singapore only.

Website: www.atocaresingapore.com

To place order, send request via email or sms with the offer code and state quantity.

Email Address: info@spa-treasures.com

Telephone: 8700 2148



Aroma Sense (Vitamin C) Shower Head: AS701 @ \$128 (Usual RRP \$148)

AS9000 @ \$108
(Usual RRP \$128)

To place order, send request via email or sms with the offer code and state quantity.

Email Address: info@spa-treasures.com

Telephone: 8700 2148

Website:

www.aromasensesingapore.com



BATHTIME BABY BUNDLE GIVEAWAY

Free Organic Bathtime Baby Bathing Gel and Baby Butter Bundle Pack [Retailing @ S\$27.60] for every purchase above S\$100!

ORGANIC STORY ECOFLORAL WET WIPES GIVEAWAY

Free a Refill Pack of Organic Story EcoFloral Premium Baby Wet Wipes [Retailing @ S\$8.00], 100 Sheets for every purchase above \$75!

ORGANIC STORY ECOFOREST WET WIPES GIVEAWAY

Free a Handy Pack of Organic Story EcoForest 33 Premium Baby Wet Wipes [Retailing @ S\$2.99], 15 Sheets for every purchase above \$30!

Apply this coupon CLCOLLY upon check out to receive this free gift.

Free Local Delivery to home/ office for purchase of above S\$75.00.

Ready Stock. Delivery shall be within 5 working days



5% off for online purchase on Pre and Post Natal Products (Services are not included)

Address: 190 Woodlands Industrial Park E5, Woodlands Bizhub #04-11 Singapore 757516
Telephone: 6659 4104



Receive a **free GAIA Baby Starter Kit** (U.P. \$31) for every purchase above \$120!

Also inclusive of complimentary courier delivery to home/ office.

Telephone: 9765 5840



Usual \$399 CLC Special \$369*, PLUS receive a complimentary GAIA \$50 e-voucher (no minimum purchase required)

Inclusive of free local delivery to home/office.

Ready stocks. Delivery shall be within 3 working days.

To order, visit <http://www.gaia.com.sg/hanil> and enter promo code "CLC-HANIL" upon checkout.



8% discount off all regular-priced items.

Website: www.mdddiaperbags.com



10% Off total bill of any/ combined packages listed on <http://fireflyphotography.sg/promotion-packages/>

Professional Photo Shoot as low as \$88!

10% Off total bill of any/ combined print packages, all sizes of canvas prints or any customized printing such as 4R/5R and above printing with frame 16 X 24inch Canvas as low as \$108!

Offer Code: CLC-FF-01

Offer Period: Current till 31 December 2015



20% discount for all Moo Moo Kow products (discount code: CL202014)

Website: www.moomookow.com



Take \$10 off with every \$200+ spend

Offer Code: CORDLIFE10

T&C: Excludes spending on diapers & milk

Website: www.agapebabies.com



Essian Baby Tot Seat Made in Korea

(Usual: S\$79.90. For Cordlife Customers only: **S\$69.90**)

AirCell Baby Knee Protectors Made in Korea

(Usual: S\$22.00. For Cordlife Customers only: **S\$19.00**)

Telephone: 9632 978



20% off all full priced items online

Telephone: 6650 5886

Enquiry: enquiry@lifecasting.com.sg

Terms and conditions

1. Offer not valid in conjunction with other promotions, privilege cards, discounts and/or vouchers.
2. Cordlife shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of any gift/offer.
3. Cordlife and the participating merchant reserve the right to vary/amend the privileges or Terms and conditions without prior notice.



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Save early to secure your child's education



There is nothing more rewarding than parenthood. Watching your little bundle of joy grow is one of the most fulfilling achievements in life.

But parenthood can get stressful, with its many diaper changes and late night feedings. To add to that, necessities and education expenses are costly.

In fact, education is the second most inflated category among all goods and services in Singapore.* That is why it is important to start saving for your child's future as early as possible.

Plan carefully and you can ensure that you are able to help your child become all he or she can be.



Three steps to planning your child's future:

- 1 Estimate**
Apart from tuition fees, take into account other expenses like living allowances and the cost of study materials. Remember to factor in inflation as well.
- 2 Calculate**
Determine the value of your savings, life insurance policies and other investments by the time your child turns 18 or 21. Work out the shortfall, if any, between the estimated cost of your child's education and how much you expect to save.
- 3 Choose**
Decide on your goals, the amount you are prepared to set aside, the required rate of return and the amount of risk you are prepared to take. Finally, pick a financial product that best meets your needs.

Education costs now and in the future

Country	Cost of Education (current)*	Cost of Education (in 10 years)	Cost of Education (in 15 years)
Singapore	S\$87,000	S\$122,000	S\$144,000
Australia	S\$262,000	S\$413,000	S\$523,000
US	S\$217,000	S\$303,000	S\$359,000
UK	S\$141,000	S\$249,000	S\$341,000

*Source: The Sunday Times, 19 May 2013

The effect of inflation is very real. You might find yourself unprepared for such a huge increase in education costs by the time your child is ready for university.

Most parents save up by setting aside a sum of money in a bank account. But is that really enough?

Give your child the gift of education by preparing for your child's future. **POSB MyEduPlan** is a life insurance endowment plan that encourages you to start saving early for your child's education. Enjoy a fixed return of up to 1.41%** per annum and cash benefits designed to support education costs.

You can start preparing for your child's dreams from as low as S\$229.95*** every month. For more details, please visit www.posb.com.sg/education-cordlife to set up an appointment or call 6878 7933.

FREE
limited edition POSB
Lunch Box or Doodle Bag!
Simply flash this coupon to redeem.
Limited to the first 200 customers. Valid from
1 April - 31 May 2015. Terms and conditions apply.

Underwritten by:



References:

- * The cost of education is based on the percentage increase between 1996 to 2011 derived from the Goods and Services Inflation Calculator. <https://secure.mas.gov.sg/calculator/goodsandservices.aspx>
- ** This is published for illustration purposes. Based on MyEduPlan for child aged 1 ANB, Payout Age 21 ANB, Sum Assured of S\$250,000. Female payor, aged 35 ANB, non smoker, paying annual premium, with EasyPayer Premium Waiver Rider (Compulsory). Fixed returns of up to 1.41% per annum is only upon policy maturity. The fixed returns vary depending on the age, sum insured, policy term and premium payment frequency. Please refer to Product Summary and Benefit Illustration for details.
- *** This is published for illustration purposes. Based on MyEduPlan for child aged 1 ANB, Payout Age 21 ANB, Sum Assured of S\$30,000. Female payor, aged 35 ANB, non smoker, paying monthly premium, with EasyPayer Premium Waiver Rider (Compulsory).

Co., Reg. No. 196900499K

Important Notes: MyEduPlan is underwritten by Aviva Ltd, and distributed by DBS Bank Ltd ('DBS'). It is not an obligation of, deposit in or guaranteed by DBS. You will find the precise terms, conditions and exclusions of this plan in the policy contract. What you read here is for general information only and is not a contract of insurance and has not been tailored to your specific investment objectives, financial information and particular needs. Also, do speak to a financial adviser and obtain the product summary to read before deciding whether the product suits you. A product summary may be obtained from Aviva Ltd, or any DBS / POSB branches. In the event that you choose not to seek advice from a financial adviser, you should consider whether the product in question is suitable for you. Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender values payable may be less than the total premiums paid. You may write to Aviva Ltd to cancel the policy within 14 days of receiving the policy document and obtain a full refund of premium paid after deducting any expenses included in issuing the policy. If the policy is sent by post, it shall be deemed to be delivered within 7 days after posting. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposits Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Aviva Ltd or visit the Life Insurance Association or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

8:18 am
A new life is born.

8:23 am
A future is protected.

It only takes 5 minutes to collect your baby's cord blood, but it is a lifetime of protection for her.

Nothing is more important than to keep your children safe throughout their lifetime. You can do so by preserving the lifesaving stem cells from your newborn's precious cord blood at birth. With **1 in 3 people**¹ estimated to benefit from regenerative medicine therapy which includes cerebral palsy & autism using these blood stem cells, help your child secure more medical treatment options today.

Your baby's cord blood is very precious and has lifesaving benefits, choose a partner whom you can trust to safeguard it.

At **cordlife**, we pledge our commitments to our clients, and we pride ourselves to have:

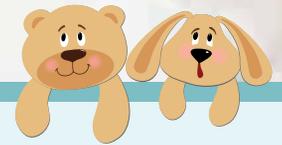
- ✓ A fully-owned facility
- ✓ Wealth of experience in cord blood banking
- ✓ Financial stability (SGX listed)
- ✓ International accreditation (American Association of Blood Banks)
- ✓ Quality and safety assurance
- ✓ Proven storage method
- ✓ Industry and technology expertise
- ✓ Proven transplant track records

Keep her safe, save her cord blood, save her life.
Make the right decision today, store your baby's cord blood with **cordlife**.

Contact Cordlife at  **6238 0808** or visit  **www.cordlife.com/sg** today.

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Reference 1: Harris DT. Cord blood stem cells: a review of potential neurological applications. Stem Cell Rev. 2008; 4:269-274. Epub August 5, 2008.



Enquire about our cord blood banking packages today!

Upfront Initial Payment From

\$684.80* ONLY!

Payable by **Baby Bonus!**

Package Price Includes:

- Cord Blood Banking Service
- Cordlife Care360° Programme
- CordBlood Network
- Cordlife Circle Membership

Price quoted is inclusive of GST.
*Terms and conditions apply.

