

WINTER PARK | MAITLAND | COLLEGE PARK | DOWNTOWN

LIFESTYLE™

CENTRAL FLORIDA'S PREMIER COMMUNITY MAGAZINE

MARCH 2013



**JEWETT
ORTHOPAEDIC
CLINIC**
Helping
Champions
Succeed

**Parenting
the Internet**
Keeping
Your Kids Safe

**Financially
Responsible**
Teaching Little Ones
About Money



**KIDS'
ISSUE**

**Babies, Babies
and More Babies**
See Our Cutest
Baby Contest Winners

LIFELINES

Do-Gooders

Do you belong to a club, organization, or group? Has your organization recently had an event or done something great? We want to brag about our communities in our Local Life section, so send us your good news today.



Moms of Multiples

Do you have twins, triplets or more? We would love to hear what it was like being a mom to multiple babies all at once.



Find out more about local businesses

Browse "Resource Directory" on CentralFloridaLifestyle.com for everything from doctors to restaurants.

Please email us at editor@vspublishing.com. We look forward to hearing from you.

Follow us on Facebook [facebook.com/centralfloralifestyle](https://www.facebook.com/centralfloralifestyle)

Smiling Babies

Our annual Cutest Baby Contest is one of my favorite issues. Not only do I get to enjoy the enormously cute offerings you send in, but also I get to see photo after photo of babies smiling. Although babies don't talk, they sure express themselves pretty well through their smiles. There's the silly smile, the I've-got-my-Binky smile, the "What is Daddy doing" smile and one of my favorites, the mischievous smile.

And every year the same thing happens. I take a look at all these little happy faces and think babies have the right idea: If you just get enough sleep and smile a whole lot – at everyone – life isn't so bad.

In my view, doctors and therapists would be out of business if we just had more chances to enjoy smiling babies. OK, maybe that's an over statement. But really, how unhappy can you be while you're looking at an innocent baby just loving life?

Like many of you, I'm a sucker for a smiling baby. So I knew shooting our winners at Creative World School – Avalon Park (page 22) was going to be a treat indeed.

The best ear-to-ear grinner was our second-place winner Jayla. She had what I call an infectious smile. When she smiled, you could not help but smile back. Even while she walked out of her shot and wanted to explore outdoors, she kept that smile big and bright.

And then there was Alex who was the most serious of the bunch. He just seemed to carry this expression of somberness throughout the shoot. But he did break out a slight smile when Mom and Dad clapped and jumped around behind the photographer.

At only three months old, our winner Cooper did more sleeping than smiling. But



BRIANNA FORSTER PHOTOGRAPHY

The editor holds the Cutest Baby Contest winner Cooper Reinert with Alex Miller (left) and Jayla Robinson (right) at Creative World School – Avalon Park's fun and fanciful Exploratorium.

eventually she did grace us with a sweet little smile in between naps.

It's funny that there's a saying in the entertainment industry: Never work with children or animals. I beg to differ. Working with children, especially smiling babies, is about the best thing on the planet. So if your world has been a little dreary lately, I suggest you find yourself a smiling baby. Start! And if that doesn't work, take another cue from the little ones and take a nap.

Tarre Beach

Tarre Beach
Editor

CONTRIBUTORS SPOTLIGHT



Brianna Forster specializes in custom portrait and lifestyle photography for maternity, newborns, children, seniors, families, and weddings. She loves to use natural light and surroundings. You can reach her at briannaforsterphotography@yahoo.com



Freelance writer **Matt Bendell** has a bachelor of arts degree in communication arts/journalism and has worked in various media, including radio and TV. When he's not writing, he likes to play tennis, golf, travel and spend time with his family. He lives in Lake Nona. To view his latest work, or to contact him, visit www.mattbendell.com.



dollars & sense

Learn tips on how to help your child begin the lifelong journey of saving and being financially responsible.



By Matt Bendell & Tarre Beach

“A penny saved is a penny earned.” We’ve all probably heard that before, whether it be from Benjamin Franklin (via our history textbooks) or from our grandmothers. There really is a lot of truth to that statement. But in this day and age, what real value does a penny have?

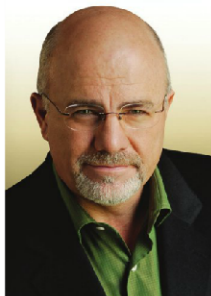
With the scary news of a still-down economy, talk of running off a fiscal cliff, and the unimaginable national debt ceiling, portraying a positive perspective about finances to your kids could be difficult, but it’s not impossible.

Model Good Behavior

Even though the country may not be showing a good example of financial responsibility, you can do your part by modeling good behavior. According to **Mike Bensey of Ameriprise Financial**, working to establish good financial habits in your children comes from how you interact with money. If you are not doing so great yourself, you may want to address that issue so that you can help teach your children a better way to use their resources.

If you are not saving, start. If you are using too much credit, stop. Even small children can learn from how you react to bills, shopping for groceries versus how you shop for non-essentials. Make sure to show children the difference between a need and a want. You need food. You want those snazzy heels.

Well-known financial expert and national radio host **Dave Ramsey** says parents need to keep in mind the fact that their children are watching them, and they’re going to model the examples we set. “The most important thing we, as parents, can do to teach our children is to straighten up ourselves and show them what we are doing, and why we are doing it,” Ramsey says.



Dave Ramsey

“Someone is going to teach your kids about money — good or bad.”

He also says you can never start teaching kids the value of money too early. “Parents need to understand something: someone is going to teach your kids about money — good or bad.” Wouldn’t you rather it be you teaching them something good?

Show and Tell

And if money is just too big a concept for your little ones, use objects they already value and teach them to treat these things with respect and care. You too should be treating your money the same. If you spend it frivolously, you are modeling that for your children. If you are spending too miserly, they will also see that. You may notice them being careless with toys in one instance or not sharing and being selfish in another.

Have your child do small chores, exhibit good behavior in a difficult situation, or participate in school activities to earn money. Have them save some of what they earn, but also allow them to spend some responsibly. A children’s savings account at your local bank is still a great way to teach your children about money. Or if you would rather keep it in a piggy bank, do that and show your child how it continues to grow.

Once they decide how they want to spend and save, ask them to tell you why they chose to spend their money

or save their money the way they did. Then start a discussion about how money is a tool.

Be Responsible

There are a number of ways you can teach your children values that extend beyond just money. For **Heather Palumbo** and **Binyam Worku** of **East Orlando**, they agree that they want to be an example of what it means to be responsible to their children, **Ella** and **Ezra**. Palumbo and Worku do that by recycling, respecting others, and taking care of the things they own.

Palumbo says she wants her kids not to focus on material things, but on helping people. And she’s devised a unique way to try to instill these values in her children. She’s developed a system of giving and receiving to show her children the value of both. And she documents these experiences in a scrapbook she calls a “lifebook” for each child.

For example, on Ella’s first birthday, Palumbo and Worku decided in addition to giving her a few key gifts, they would also give to a nonprofit in Ella’s name. When she turned five, Ella and her family, along with friends, gave to a nonprofit that brings drinking water to villages that do not have enough. Her birthday gift was a well built in Ethiopia. All of these experiences have been put together in Ella’s lifebook to see the value of giving money.

In these ways, Palumbo and her husband help their children understand the usefulness of money and that it is a tool, not an end-all be-all. “Our main goal exactly, is to teach our children values. Values are the focus,” Palumbo says. “This, to us, is the foundation of fiscal responsibility.” ■

For some resources containing tips and advice on teaching your kids about money, go to CentralFloridaLifestyle.com.