



Mutual
INSURANCE BVI



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Be a Smart Parent!

THE task of parenting comes with many challenges and commitment to fulfilling a laundry list of responsibilities.

Nurturing your child to become a productive member of society is not that easy as it requires a lot of time and effort. Proper financial planning is also key to helping your child to live out his full potential.

For instance, all parents should come up with a plan for their child's college and university education even before the birth of

their child.

You can plan for your child's future with the Heritage International Scholarship Trust Plan from Mutual Insurance BVI.

Here is why you may want to secure this education plan early:

- Since the cost of education may rise in the future it is important to secure a financial plan that guarantees enough funds to cater for your child's education needs.

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CONTACT US

R&R MALONE COMPLEX

1-284-340-1045
www.mutualinsurancebvi.com

**Owner/
Managing Director**

Geon Boreland-Kazembe
LUTCF
Cell: 1-284-340-0728
Main Office:
1-284-495-2464

Manager — Main Office

Elizabeth Peters
Cell: 1-284-340-8869

Main Office:
1-284-340-1053

Agency Supervisor

Sherenette Spencer
Cell: 1-284-340-1024



Five Mutual Insurance BVI clients were beaming with smile recently after walking away with their first first maturity checks from the Heritage International Scholarship Trust Plan.



Policies we offer

1. Educational Plans to cover the cost for educating your child, children (college funds)
2. Life Insurance with benefits while alive for young and old
3. Auto Insurance
4. Home Owners Insurance
5. Marine Insurance
6. Builders Risk
7. Health Insurance
8. Disability Risk
9. Retirement Plan
10. Liabilities
11. Air Evacuation (MASA)

GET PACKING



Choosing the right foods for back-to-school

The long and lazy days of summer are over and it's almost time for back-to-school. While there are many challenges that come with the back-to-school rush, one of the main ones for most parents is finding that balance between nutritious and healthy when packing snacks/lunches for children to take to school.

No worries! Mutual Insurance BVI has come across a few ideas that will help you to pack like a 'pro'.

When packing snacks or lunches always remember to:

Keep food choices varied, fresh and tasty, high in protein, vegetables, fruit and fibre, but low in fat, salt and sugar.

Lunch is an important point in the school day and should provide at least a third of your child's daily requirements – without it youngsters struggle to concentrate in the afternoon. Pack plenty of sustaining, nutritious options to make the school day a productive one. Also:

- Involve your child in planning and preparing their lunchbox – kids are more likely to try foods

that they've been involved in selecting and making.

- Children are happier choosing from a small range of foods. If your child seems to pick just one or two favoured things every day, this is not unusual – gradually introduce more options but be prepared to be patient.
- If they refuse wholegrains, like wholemeal bread, don't worry – some small children find fibrous foods too filling and they may even upset their small stomachs. Instead, supply fibre by opting for beans and pulses puréed into

a creamy dip or add to salads or sandwich fillings. Introduce brown versions of rice, pasta and bread when your child is a little older.

- Talk with other parents and use their child's healthy appetite as an example for yours to follow.
- Don't use food as a reward – this reinforces the idea that sugary, fatty foods are better options than healthy whole fruit or dairy products.

www.bbcgoodfood.com contributed to this article.

Be A Smart Parent

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Although you may want your child to pursue professional discipline such as law, medicine, engineering, you may find that fees and other expenses required to pursue these courses are increasing by the day. Because of this, you may find yourself having financial

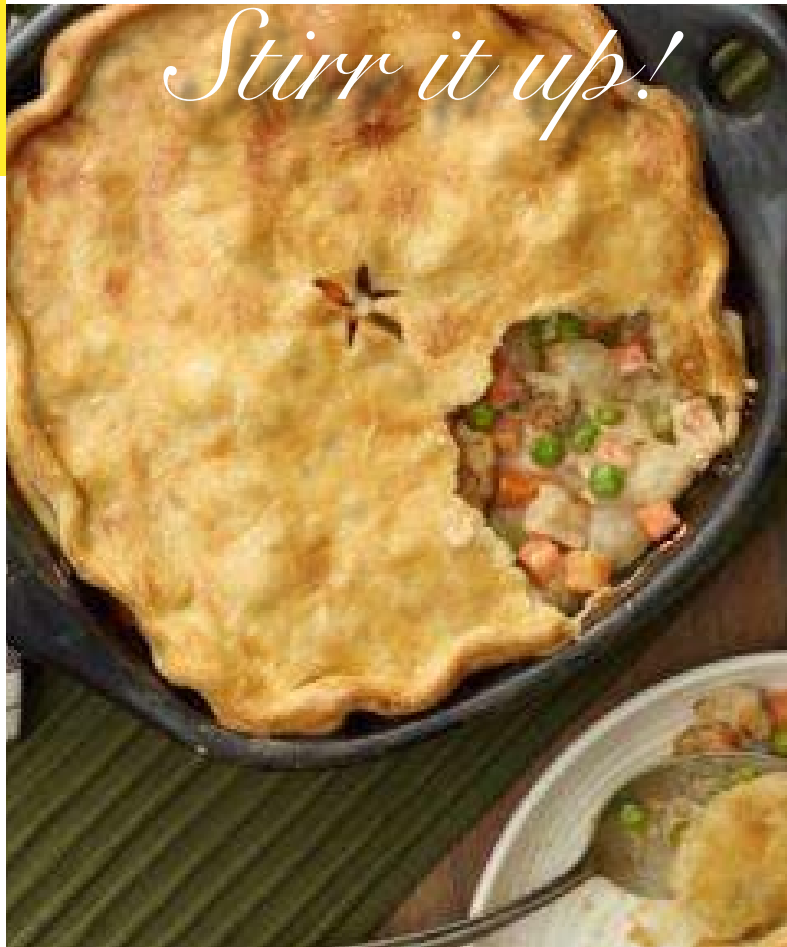
constraints while trying to pay for your child's education. You can avoid all of this by going for an education plan that will finance your child's rising college fees in the future.

- Your child's education is guaranteed in your absence

While most people hate to think about

death, and even plan for it one can't deny the fact that it is inevitable. The good thing about having a sound education plan for your child is that even in your absence you will be able to finance his education. As a result your child will get to realize his dreams and expectations you once cherished.

RECIPE CORNER



If you are in need of a referral, do not hesitate to call us.

Any changes to your names, address, phone numbers, or email address? Please call one of our contact numbers or visit your representative or just walk in. We will be happy to make the necessary changes.

If you need to set up an appointment just call or walk in. Our efficient staff will be here to serve you.

Chicken Pot Pie

Ingredients

- 1 1/2 pounds chicken tenders (about 10 tenders)
- 1/2 teaspoon sweet paprika
- 1/2 teaspoon dried sage
- 1/4 teaspoon dried oregano
- Salt and freshly ground black pepper
- 3 tablespoons extra-virgin olive oil
- 1 cup frozen pearl onions
- 1 cup frozen peas and diced carrots
- 2 cloves garlic, minced
- 2 tablespoons all-purpose flour
- 2 cups low-sodium chicken stock
- 1 cup heavy cream
- 1 store bought pie crust, unbaked and thawed if frozen
- 1 egg, lightly beaten

Method

Special equipment: 10-inch cast-iron pan
Preheat the oven to 400 degrees F.

1. Sprinkle the chicken tenders with paprika, sage, oregano, salt and pepper. Heat a 10-inch cast-iron pan over medium-high heat and add the olive oil. When the oil begins to swirl, add the seasoned chicken and saute until cooked through, about 4 minutes on the first side and 3 minutes on the

second side.

2. Remove the chicken to a plate with tongs, leaving the oil in the pan. Rest the chicken for a few minutes, and then chop into 1/2-inch cubes.
3. To the same pan, add the onions and peas and carrots and sprinkle with salt and pepper. Stir and cook until the onions become tender, 3 to 5 minutes.
4. Add the garlic and cook until fragrant, about 1 minute longer. Sprinkle in the flour and stir until the flour dissolves into the vegetables and juices. Add the chicken stock and raise to a simmer, stirring until thickened. Once the liquid has thickened, stir in the heavy cream. Season with salt, if needed.
5. Return the chicken to the pan. Unfold the pie crust and place over the top of the filling, tucking the excess edges inside the pan. Brush the crust evenly with the egg wash.
6. Using a knife, gently cut 3 vents in the top of the crust. Place in the oven and bake until the crust is golden brown, about 20 minutes.

recipe courtesy of foodnetwork.com



Revealing the Heritage International Scholarship Trust Plan

The Heritage International Scholarship Trust Plan is a cooperative education savings plan established for the purpose of helping parents (or other sponsors) save towards the ever-increasing cost of a post-secondary education.

Since its inception in 1983, the Foundation has paid out over \$US 138.4 million in savings and Educational Assistance Payments (Scholarships) as at December 31, 2015.

The Heritage Plan is a time-defined, goal directed, disciplined education savings program for parents, grandparents and other sponsors who contribute on behalf of children.

When you think of a Heritage Plan,

think of it as having two distinct periods: the contribution period, when you make your contributions, and the pay-out period, when there is a return of your Principal and earnings in the form of Educational Assistance Payments / Scholarships or Self-Determined Payments.

At the time of enrolling in your Plan, you need to decide, based on when you expect the child to begin his/her post secondary education, how much you wish and can afford to contribute and the length of time over which you would like to make contributions. After these decisions have been made, you make your first contribution and the contribution period becomes formalized.

The pay-out period begins when your Plan reaches maturity; typically when the named child turns 18 years-old, and is ready to begin post-secondary studies. At maturity, your Plan will follow one of two different paths selected by you in advance and is best determined by the type of Post-Secondary Program your child plans on pursuing.

For further information on our latest product visit our Road Town, or Pockwood Pond offices where any of our agents will be more than happy to walk you through the details.

You may also visit HeritageESP.com for additional information.

Our promise to you

Leadership

Mutual insurance BVI operates under a leader whose goal is to design the best path for your financial future. Your goals become our goals and we strive to accomplish this together. Our financial advisor assist you in setting, monitoring, and meeting your objectives through a spectrum of financial services including long term, asset accumulation, preservation, and distribution.

Our commitment

We are committed to our local residents and business community who rely on us to help secure their financial futures, however, our commitment doesn't end

there. We believe in building long-lasting relationships with our clients. We also serve the local communities in which clients and non-clients live and work. Here is how we are making a difference in our communities.

To the community

Our involvement in the communities cut through charitable organizations, funding to students and church events. We are deeply involved in the everyday lives of people in general, because they are important to us.

To our clients

Our working environment is characterized by teamwork, trust and

cooperation. We work together to serve you. We honour our commitments and hold ourselves and each other accountable. We support the best in each other and know we can be the best financial advisor. We are determined to succeed for your benefit.

Our process

Finding the right solution for your personal or business needs requires us to pay special attention to the circumstances of your unique situation. This is why we our financial advisor takes a needs based approach to our insurance sales strategy. Our four-step process of analyzing, recommending, implementing, and reviewing your strategy will help ensure that you get on course to achieving your goals, and remain on course as life unfolds.

Scripture of the Month

PROVERBS 3: 9& 10 — Honor the Lord from your wealth and from the first of all your produce; So your barns will be filled with plenty and your vats will overflow with new wine.

Caribbean Trivia

Did you know...?

- Fried Jack Fish and roasted Breadfruit is the national dish of St Vincent and the Grenadines.
- The pink sand of Pink Sands Beach, on Harbour Island the Bahamas, comes from Foraminifera, a microscopic marine animal with a bright pink or red shell.
- Cuba has a 99.8% literacy rate, which is one of the highest in the world.
- The name "Bahamas" comes from the Spanish words "baja mar", meaning shallow water or sea.



Pink Sands Beach,
Bahamas

