



**Mutual**  
INSURANCE BVI



**DID YOU KNOW?**

— Page 6



**ENGLISH MUFFIN EGG PIZZA**

— Page 4

# Newsletter

## What's Inside

Policies we offer/  
Pictorial — Page 2

Back-to-School Tips for  
Parents — Page 3

Caribbean recipes  
— Page 4

Keeping Our Children  
Safe at School cont'd  
— Page 5

Caribbean trivia  
— Page 6



## Keeping Our Children **SAFE** at School

**U**NDoubtedly, children spend more time at school than anywhere, except for home that is. Because of this parents can spend a whole deal of their time while at work or home worrying about their children safety outside the sanctity of the home. Schools generally are one of the safest places children can be. However, some

schools have problems, such as bullying and theft, which make them less secure. These problems make students and educators feel less safe, and it makes it harder for students to learn and for teachers to do their jobs. But there are specific ways that parents can make going to school a safer and more valuable

**Turn to SAFETY on Page 5**

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Mutual Insurance BVI, Executive Director, Geon Boreland-Kazembe was recently visited by members of the ICWI group, Heather Lanigan, General Manger; Samantha Samuda, Vice President for Marketing, Distribution & Human Resource Department; and Janice Mckoy, Branch Supervisor.



Mutual Insurance BVI, Executive Director, Geon Boreland-Kazembe was surprised by General Sales Manager, Titius Ogbonna Ekeoma from the Mutual of Omaha's Neil Chonofsky Division Office of New York recently. He was also accompanied by his family and Alphonso Warner.



## 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)



# Back-to-School tips for Parents

**W**E are still fresh into the new school year and for most parents and children the anxiety that comes with back-to-school still lingers. To help you ease your fears and assist your children to make the most out of the school year, we at Mutual Insurance BVI Agency, have pulled together some useful tips generated from pbsparents. We hope you find the tips useful.

## 1. MEET THE NEW TEACHER.

For kids, one of the biggest back-to-school fears is “Will I like my new teacher?” Breaking the ice early on is one of the best ways to calm everyone’s fears. Take advantage of your school’s open house or back-to-school night. Some teachers welcome phone calls or e-mails — another great opportunity to get to know each other before the year begins.

## 2. TOUR THE SCHOOL

If your school hosts an open house, be sure to go. Familiarizing your child with her environment will help her avoid a nervous stomach while at school.

Together you can meet her teacher, find her desk, or explore the playground.

With an older child, you might ask him to give you a tour of the school. This will help refresh his memory and yours.

## 3. CONNECT WITH FRIENDS

A familiar friend can make all the difference when heading back to school.

You might try calling parents from last year’s class and finding out which children are in your child’s class this year. Refresh these relationships in the first few weeks of school or before school starts by scheduling a play date or a school carpool.

## 4 TOOL UP

Obtain the class supply list and take a special shopping trip with your child.

Having the right tools will help him feel prepared. While keeping basic needs in mind, allow for a couple of splurges like a cool notebook or a favourite-colored pen. These simple pleasures make going back to school a lot more fun.

School supply lists also provide great insight into the schoolwork ahead. Get your child excited about upcoming projects by explaining how new supplies might be used. Let him practice using supplies that he’s not used before — such as colored pencils or a protractor — so he will be comfortable using them in class.

## 5 EASE INTO THE ROUTINE

Switching from a summer to a school schedule can be stressful

to everyone in the household. Avoid first weeks of school mayhem by practicing your routine a few days in advance. Set the alarm clock, go through your morning rituals, and get in the car or to the bus stop on time. Routines help children feel comfortable, and establishing a solid school routine will make the first day of school go much smoother.

## 6 PRIORITIZE

Helping kids to prioritize their activities each week - which includes sports, homework and family time by connecting them to goals.

## 7. A HEALTHY BREAKFAST

A healthy breakfast provides a solid foundation for the day, so be sure your children have plenty of time to eat in the morning so they don’t resort to grabbing a Pop-Tart on the way out the door.

## RECIPE CORNER

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

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



*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.*

## *Children's Recipe* English Muffin Egg Pizza

### **Ingredients**

- English muffins
- Olive oil
- Tomato slices
- Hardcooked eggs, sliced
- Grated mozzarella
- Oregano
- Salt

### **Method**

1. Hard boiled eggs.
2. Toast 8 englishmuffin halves and place on a cookie sheet.
3. Drizzle each with olive oil, then layer on tomato slices, hardcooked egg slices (1/2 an egg each), and a little grated mozzarella. Sprinkle with oregano and kosher salt.
4. Broil 5 minutes or until the cheese melts.

*recipe courtesy of realsimple.com*



# Keeping Our Children Safe at School

learning experience for their children.

By doing the following, parents and other adults can help make sure children have a positive school experience.

## INSIDE THE CLASSROOM

- Talk to your children about their day. Sometimes children won't tell you right away if they are having problems at school. Ask your children if they see anyone bullied, if they are bullied, or if anything else makes them feel uncomfortable. Look for warning signs, such as a sudden drop in grades, loss of friends, or torn clothing.
- Teach children to resolve problems without fighting. Explain that fighting could lead to them getting hurt, hurting someone else, or earning a reputation as a bully. Talk to them about other ways they can work out a problem, such as talking it out, walking away, sticking with friends, or telling a trusted adult.
- Keep an eye on your children's Internet use. Many elementary schools have computers with Internet access. Ask your children's school if students are monitored when they use the Internet or if there is a blocking device installed to prevent children from finding explicit websites. Talk to your children about what they do online – what sites they visit, who they email, and

who they chat with. Let them know they can talk to you if anything they see online makes them uncomfortable, whether it's an explicit website or a classmate bullying them or someone else through email, chat, or websites.

- Ask about the safety and emergency plans for your children's school. How are local police involved? How are students and parents involved? What emergencies have been considered and planned for?

## TRAVELLING TO AND FROM SCHOOL

- Map out with your children a safe way for them to walk to school or to the bus stop. Avoid busy roads and intersections. Do a trial run with them to point out places they should avoid along the way, such as vacant lots, construction areas, and parks where there aren't many people.
- Teach children to follow traffic signals and rules when walking or biking. Stress that they should cross the street at crosswalks or intersections with crossing guards when they can.
- Encourage children to walk to school or the bus stop with a sibling or friend, and to wait at bus stops with other children.
- Teach children not to talk to strangers, go

anywhere with them, or accept gifts from them without your permission. Tell them that if they see a suspicious stranger hanging around or in their school they should tell an adult.

- Help children memorize their phone number and full address, including area code and zip code. Write down other important phone numbers such as your work and cell phone on a card for your children to carry with them.

## ON THE BUS

- Make sure children know to stand on the sidewalk or on the grass while waiting for the bus.
- Teach children to make sure they can see the bus driver and the bus driver can see them before crossing in front of the bus. Tell them to never walk behind the bus.
- Be aware that often bullying takes place on the school bus. Ask children about their bus – who they sit with, who they talk to, and what the other kids do. Let them know that if they see someone being bullied, or are bullied themselves, they can talk to you, the bus driver, or another trusted adult.

Some information sourced from  
[www.ncpc.org](http://www.ncpc.org)

# 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 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

**2 TIMOTHY 3:16** — All scripture [is] given by inspiration of God, and [is] profitable for doctrine, for reproof, for correction, for instruction in righteousness.

# Caribbean Trivia

## Did you know...?

- Montserrat has an approximate population of 5,879.
- Montserrat is the only country other than Ireland to recognise Saint Patrick's Day as a public holiday.
- In the Dominican Republic members of the armed forces and the national police are not allowed to vote.
- In 1977, the Miss Universe pageant was hosted in Dominican Republic capital, Santo Domingo, to promote tourism to the island. For the first time, a Miss Dominican Republic (Blanca Aurora Sardiñas) qualified for the semifinals.



Map of Montserrat

