



**Mutual**  
INSURANCE BVI



**TWICE BAKED BROCOLLI-&-KALE STUFFED POTATOES**

— Page 4

# Newsletter

## What's Inside

### Back-to-School Message

— Page 2

### School Safety 101

— Page 3

### Caribbean Recipe

— Page 4

### Celebrating Life Insurance Month

— Page 5

### Caribbean Trivia

— Page 6



## & Your Insurance Needs

**I**t's back-to-school time, and while you are probably thinking more about homework than home insurance, the new school year is a great time to review your insurance needs.

A child's new grade level, driver's license, or move to a college dorm could mean new insurance needs for your family. Keep your children safe in the new school year by reviewing your health and car insurance coverage, and make the necessary changes.

### Health Insurance

As children head back into classrooms, so will germs. Colds, flu, ear infections—kids catch all sorts of things once the school year starts.

The best thing for parents to do is keep their kids as healthy as possible, and

make sure they are covered with a good health insurance policy. Health insurance can be affordable for you and your kids.

You could raise your deductible to save on monthly premiums, or consider adding your children to your employer-sponsored health care. Comparing multiple health insurance quotes is another way to save money.

There is also the option of college health insurance, for parents with children heading off to college.

### Car Insurance

Will your teen be getting her driver's license this year? Teen drivers can be costly to insure, but there are ways you can save on teen car insurance. Remember that the safer the vehicle, the lower your insurance premiums will be.

**Turn to INSURANCE on Page 5**

CONTACT US:

R&R MALONE COMPLEX

1-284 340-1045  
[www.mutualinsurancebvi.com](http://www.mutualinsurancebvi.com)



Owner/Managing Director

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

Manager — Main Office/ Branch

Elizabeth Peters  
Cell: 1-284 340-8869  
Main Office: 1-284 340-1053

Agency Supervisor

Sherenette Spencer  
Cell: 1-284 544-2798



# Back-to-School Message

**M**UTUAL Insurance BVI would like to say congratulations to all our clients who will be sending off their children to school for the first time.

We understand that this journey into parenthood brings with it a range of new challenges and mixed emotions.

For both parents and children, it can

be a very exciting, and at the same time, daunting period in their lives.

However, with Mutual Insurance BVI you are not alone.

We will continue to pray for you and your young ones as they embark on their educational journey.

On behalf of the entire Mutual Insurance BVI family, have a successful school year.

## 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)

# SCHOOL SAFETY 101



## Back-to-School Safety Tips

It's hard to fathom that it's time for school once again. Many school-age children soon will begin and end their days with a trip to and from school by bus, walking or biking.

To help ensure their safe departure and arrival, we've provided some safety tips courtesy of 21st Century Insurance to go over with your children as they get ready for their first day of school:

### **Traveling by bus?**

- Make sure your kids get to the bus stop at least five minutes before the bus is scheduled to arrive.
- When the bus approaches,

stand away from the curb, and line up away from the street.

- Wait until the bus stops, the door opens and the driver says it's okay before stepping onto the bus.
- If you have to cross the street in front of the bus, walk on the sidewalk or along the side of the road to a point at least 10 feet ahead of the bus before you cross.
- Be sure the bus driver can see you, and you can see the bus driver.
- Use the handrails to avoid falls.
- When exiting the bus, be careful that clothing with drawstrings and book bags

with straps don't get caught in the handrails or doors.

- Never walk behind the bus.
- Check to see that no other traffic is coming before crossing.
- Check to see that no other traffic is coming before crossing.

### **Riding a bike?**

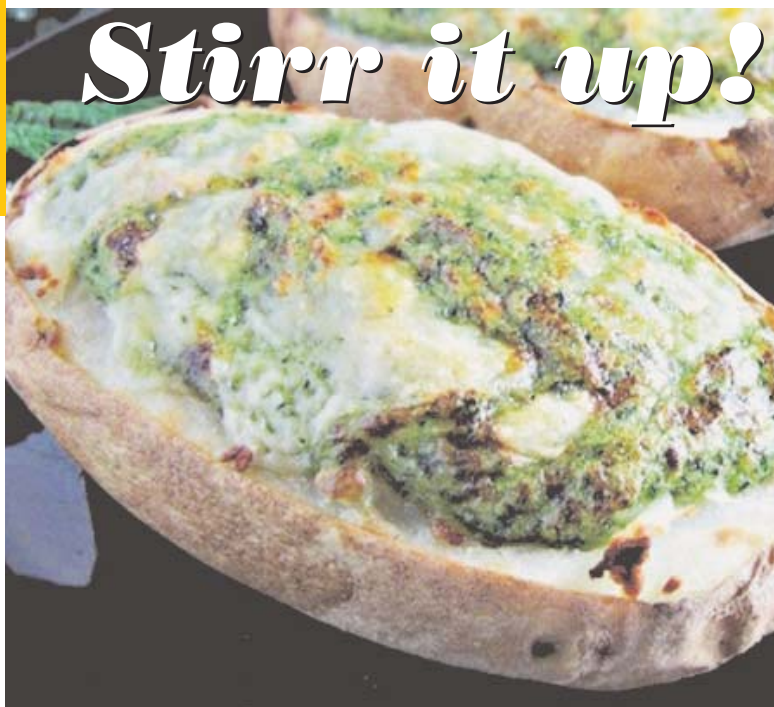
- Always wear a bicycle helmet, no matter how short or long the ride.
- Ride on the right, in the same direction as auto traffic.
- Use appropriate hand signals.
- Respect traffic lights and stop signs.
- Wear bright colored

clothing to increase visibility.

### **Walking to school?**

- Make sure your child's walk to school is a safe route with well-trained adult crossing guards at every intersection.
- Be realistic about your child's pedestrian skills. Because small children are impulsive and less cautious around traffic, carefully consider whether or not your child is ready to walk to school without adult supervision. Bright colored clothing will make your child more visible to drivers.

# Stirr it up!



## Special Reminders

Any changes to your name, 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.

### Special Reminders

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

## Twice-Baked Broccoli-and-Kale-Stuffed Potatoes

### Ingredients

- 2 russet potatoes
- 1 cup cooked broccoli (roasted or steamed is fine)
- 6 large tuscan kale leaves
- 1/2 cup milk
- 2–3 tablespoons cheddar cheese, grated
- Salt and pepper, to taste

### Method

1. Preheat oven to 425 degrees F.
2. Scrub potatoes, then poke each several times with a fork
3. Place the potatoes on a baking tray, and bake for 50–60 minutes, until tender.
4. While the potatoes are cooking, prep the kale leaves: Wash and dry, remove and discard the thick inner stems, and roughly chop the leaves.
5. Cook in a pot of rapidly boiling water for 2 minutes, then drain and run under cold water to stop cooking process. Set cooked kale aside.
6. Slice potatoes lengthwise, and scoop the insides out into a blender, leaving a good 1/4 inch of potato flesh still attached to the potato skin (otherwise, your potato might fall apart).
7. Add the broccoli, kale, and milk to the blender and blend until smooth. Season to taste with salt and pepper.
8. Scoop the pureed broccoli-kale-potato mixture back into the potato skins. Sprinkle with the grated cheddar cheese, return to the baking sheet, and bake for another 10 minutes.
9. Change the oven setting to broil, and continue cooking on high for 3 minutes to brown the cheese. Remove from the oven and serve!

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



# Celebrating Life Insurance Month

**T**HIS year marks the 12th anniversary of Life Insurance Awareness Month (LIAM), an effort to raise awareness among consumers and producers about the need for life insurance.

Reports suggest that by and large a number of families aren't saving much money and many households are still mired in debt. Many see value in life insurance, but less than half have individual life insurance policies.

## **Who needs it**

Many people mistakenly believe that they don't need to think about life insurance until they have children. Not true. What if one of you died tomorrow? Even with your surviving spouse's income, would that be enough to pay off debts like credit card balances

and car loans, let alone cover the monthly rent and utility bills?

## **You are Married with Kids**

Most families depend on two incomes to make ends meet. If you died suddenly, could your family continue to meet all their financial obligations—from paying rent or the mortgage to daily living expenses? Could your family continue their standard of living on your spouse's income alone? Would their plans for the future—like college stay intact? Life insurance makes sure that your plans for the future don't die when you do.

## **You're a Single Parent**

As a single parent, you're the caregiver, breadwinner, cook, chauffeur

and so much more. Yet nearly four in 10 single parents have no life insurance, and many with coverage say they need more than they have. With so much responsibility resting on your shoulders, you need to make doubly sure that you have enough life insurance to safeguard your children's financial future.

## **You're a Small-Business Owner**

Besides taking care of your family, life insurance can also protect your business. What would happen to your business if you, one of your fellow owners or a key employee died tomorrow? Life insurance makes sure that your dependents will have the financial backing necessary to help keep the business afloat.

**Mutual Insurance BVI invites you to celebrate Life Insurance Awareness month this year by choosing an insurance policy that's right for you. Walk into any of our offices and find out what we have to offer.**



## **INSURANCE on Page 1 Transporting school children**

If you are transporting your neighbour's school children to or from school for example, and you are involved in an accident, your fault or not, without insurance coverage you could be seriously exposed financially.

It is critical that parents who plan to drive school children ask their insurers about coverage.

**Note: If you are looking for an education policy that best fit your needs, visit any of the Mutual Insurance BVI offices.**

# 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 for the month**

1 PETER 2:9 — But you are a chosen race, a royal priesthood, a holy nation, a people for his own possession, that you may proclaim the excellencies of him who called you out of darkness into his marvelous light.

# Caribbean Trivia

## **Did you Know...?**

- The Caribbean islands are also known as the 'West Indies'. When Columbus set out to reach Asia (the Indies) by sailing west, he thought that he'd found the East Indies when he stumbled upon some islands. These islands were called the 'Indies' and Columbus called their inhabitants 'Indians'. When his mistake was discovered, the Indies were renamed the West Indies to differentiate them from the real East Indies.
- Jamaica was the scene of the very first James Bond film, Dr. No.
- The shortest runway on earth, not more than 1,300 feet long, can be found at the Caribbean island of Saba.

