

# D/B/A: Inspiring young minds

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give my students because if they wonder then they will always look for answers," said Kelly.

In 2006, Kelly, with the help of her husband Geoff, designed and built a barn-styled schoolhouse at 484 Temple Street for her "academic-based" preschool. The school, named after Duxbury's historic Blue Fish River, is nestled on an acre and half of fields and

woodlands that includes seven trails. It's an ideal spot

for Kelly to ignite the minds of her pupils with nature walks and science experiments. "We don't have a playground purposely; we want them to explore the natural environment," said Kelly. "The students have never asked 'where's the playground?'" she added, "and the parents often enjoy taking their children through the trails after classes."

Kelly's impressive educational background includes a Masters in Education from Loyola College in Maryland and an Association Montessori Internationale degree from Washington Montessori Institute. AMI is a rigorous program—with 8 to 10 hours of daily study—that is founded on the pre-World War II teachings of Italian physician and educator Maria Montessori who emphasized the child's ability to self-direct their own learning with the teacher as guide. Kelly, however, is quick to note that her program incorporates the Reggio Emilia Approach. This educational philosophy, developed by Loris Malaguzzi in Italy after World War II, emphasizes "collaboration with peers." Learning is done through exploration that is mostly based on the interests of the children. "I mix the two educational philosophies in my preschool curriculum," said Kelly who is currently attending graduate studies at Leslie University on the Reggio method.

"I find that my students want to be imaginative, they want to explore and be free thinkers. By including Reggio Emilia, I am incorporating the best of both philosophies—keeping it Montessori but also bringing in materials that are more open-ended and allow the kids to explore," she said. Kelly's previous work experience also includes 10 years of teaching preschoolers through grade three in the public school systems of Maryland and Virginia. She was first attracted to teaching young children because the brain is still developing until the age of six. "That is what Maria Montessori refers to as 'the absorbent

mind,' soaking up anything and everything that comes its way," she said.

Although teaching has always been Kelly's passion, she felt a burning desire to become a business owner. "I love the math behind it," she said. She maintains the best of both worlds by operating the school and teaching along side her two teachers. Both staff members hold bachelor's degrees, and one has her master's in teaching like Kelly. "People assume that all preschool teachers have degrees, but not all do," she said. A part-time Spanish teacher also comes in every Wednesday for those students who opt-in to the foreign language program.

The staff's teaching qualifications, coupled with a class size of about 10 students, is what Kelly believes attracts parents to the school. "I've intentionally stayed small, and while it may not be the most profitable means to run my business, it allows me to be both lead teacher and business owner, she said."

Now starting its fifth year, Blue River Montessori is enjoying its "third generation" of siblings from the same families, said Kelly, who has developed a "close knit bond" with many of them. "In fact, some of my closest friends in Duxbury started as parents of kids in my school," she said.

Whether she is teaching her preschoolers about how the skull is a fixed joint in the

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human body or discussing the life cycle of a bug from her meadow, Kelly says she is always focused on making the educational experience fun. Ask her what she loves most about operating the school and she will tell you: "the bond I form with the kids and the parents, and seeing in both of their eyes when they are wowed by something." For the students, this excitement may come from the results of a science experiment. For the parents, it might be seeing their child discuss a fun fact they learned, which becomes part of the family's conversation around the dinner table. Inspiring minds and never knowing where her influence will end is how this teacher and business owner spends her days. As Kelly says, "I just want to make something within them spark."

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But what would happen if you — the primary income producer or even as half of a dual-income partnership — suddenly died? Besides the emotional trauma, a surviving spouse may experience a significant decrease in household income that could lead to foreclosure. That's why many banks and mortgage companies encourage homeowners to purchase mortgage life insurance.

### Life Insurance from a Lender vs. an Insurance Company

Basically, you purchase mortgage life insurance so that in the event of an untimely death, funds are available to meet any outstanding mortgage balance. But the type of insurance you purchase can greatly affect your surviving family members' options.

When you purchase insurance from a bank or mortgage company, you generally lose all ownership control. In many cases, you pay the premiums, the lender receives the proceeds at the insured's death, and your family receives the deed to the house. While this may seem like an equitable solution, the spouse may not want to remain in the home due to several factors:

- The daily memories may be too difficult to handle.
- The expenses may be too large to maintain.
- Your spouse needs to live closer to friends and family.
- Your spouse needs to relocate for a better job or school area.

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Whether you decide to purchase mortgage life insurance through a bank or personally owned life insurance, the key is to be prepared. There is a real chance that someday one person will be solely responsible for your family's finances. Taking the necessary steps today can ensure your family's financial future tomorrow.

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