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NEWS

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2022 CPEA PRACTICE TEST



NAME: _____

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**GARFIN
NOTICE
INSIDE**

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GETTING READY FOR AN EXAM



When you review immediately, you'll have time to clarify information with others

Review with a group
This will enable you to cover important material that you may overlook on your own

Conduct a major review early enough
to allow for a visit to the teacher during their school hours if necessary

Break up the study tasks into manageable chunks, especially during major reviews prior to exams.

Studying three hours in the morning and three in the evening will be more effective than studying at a six hour stretch. Studying while you are mentally fatigued is usually a waste of time

Study the most difficult material when you are alert

Begin reviewing early
This will give your brain time to get comfortable with the information

Conduct short daily review sessions
You can ease into a more intense review session prior to major exams

Read text assignments before class

This will help you identify concepts that the Teacher considers important and that are already somewhat familiar

Review notes immediately after class
This will help you identify information that you do not understand while the lesson is still fresh in your memory and other students' memories as well.



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“Education is the most powerful weapon which you can use to change the world” - Nelson Mandela

TIPS FOR BETTER TEST TAKING



- If you find yourself anxious, take several slow, deep breaths to relax
- Don't talk about the test to other students just before entering the room: their anxiety can be contagious

Test Taking:

* Read the directions carefully

- This may be obvious, but it will help you avoid careless errors

* If there is time, quickly look through the test for an overview

- Note key terms, jot down brief notes
- If you can, mark the test or answer sheet with comments that come to mind.
- Ask if that is permitted!

* Answer questions in a strategic order:

1. Answer easy questions first to build confidence, score points, and mentally orient yourself to vocabulary, concepts, and your studies. It may also help you make associations with more difficult questions.

2. Then difficult questions or those with the most point value

- With objective tests, first eliminate those answers you know to be wrong, or are likely to be wrong, don't seem to fit, or where two options are so similar as to be both incorrect.
- With essay questions, broadly outline your answer and sequence the order of your points.

Prepare:

* Analyse how you did on a similar test in the past

- Review your previous tests, and sample tests, especially when studying for the final exam.
- Each test prepares you for the next: the more tests you take, the better you will develop your test taking strategies.

* Arrive early for tests

- Before a test, list everything you will need for it that is allowed. (pencils/pens, calculator, dictionary, watch, etc.)
- Good preparation helps you focus on the task at hand

* Be comfortable but alert

- Choose a good spot in the room and make sure you have enough space to work, maintain comfortable posture in your seat, but don't "slouch"

* Stay relaxed and confident

- Keep a good attitude.
- Remind yourself that you are well-prepared and are going to do well.

Review:

Resist the urge to leave as soon as you have completed all the items

Review your test to make sure that you

- have answered all questions
 - did not mis-mark answers
 - did not make simple mistakes
- Proofread spelling, grammar, punctuation, decimal points, etc.

Change answers to questions if you made a mistake, or misread the question or if you find information elsewhere in the test that indicates that your first choice is incorrect

Decide on and adopt study strategies that work best for you

- Review your test preparation and identify those habits that worked well and replace those that don't!

It's Exams time again!

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Satisfying All Your Office Needs

JOB AND WHAT THEY ARE LIKE

Accountants and auditors keep track of a company's money. They do accounting, auditing, tax, and consulting work. Some have their own businesses.

Lawyers give people and companies advice and tell them what they can and can't do under the law. They are hired by them to take their side in court against other people or companies, or against the government. They spend a lot of time doing research. To be a good lawyer, a person must be good at finding facts in books, on computers, and

in other places. Lawyers also interview people to get information. After doing research, lawyers make arguments to show that the people they work for should win in court. Some lawyers speak in court, but many lawyers don't. Some who don't, write legal documents like contracts and wills. They need to be very specific and well-written. Lawyers do most of their work in offices, law libraries, and courtrooms. Some lawyers meet clients in hospitals or prisons. Lawyers often work long hours, especially during a trial in court.



independence of being their own boss.

Carpenters build many things like buildings and furniture from wood and other materials. They construct, erect, install, and repair structures and other fixtures. To do this, they cut, fit, and join the various materials together. Carpenters who work for a special construction contractor do only one or two things, like forming molds for concrete or building a frame. A carpenter may also work for a general building contractor. This carpenter performs many tasks, including putting in doors and windows, hanging kitchen cabinets, and installing ceilings.

Webmasters work with computers and make web sites. They turn words and art into Internet sites that people can use. They give computers instructions about how words and art should look on the computer screen. They also update web sites by adding new features to the site. They fix mistakes, like links that don't work and pictures that don't show up on the screen.

Police officers enforce laws. They catch criminals. They collect evidence. They sometimes testify in court. Some patrol and give out traffic tickets. Some direct traffic. Most police officers wear uniforms.

Reporters gather information and write news stories. These stories appear in newspapers and magazines. Some reporters appear on television and radio. To get information, reporters look at documents. They also observe the scene and interview people. They write about events. These include things such as an accident, government corruption and other important events in the country.

Teachers teach children to read, write, do math, and much more. They use lectures, charts, games and other tools to teach children different subjects. Teachers plan their lessons before they teach which can take a lot of time. They also explain information.

Farmers grow crops and raise animals. Many farmers like their jobs. They like working outdoors and making a living off the land. Also, most farmers work for themselves and like the

Most primary school teachers teach several subjects to one class. Most secondary school teachers focus on one subject such as English, Science, or History, for example.

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Good Luck!

To All Children Doing Their Caribbean Primary Exit Assessment.

READY? SET... START!

- **Say Your Prayers.**
- **Get A Good Night's Rest.**
- **Have A Good Nutricious Breakfast.**
- **Double Check That You Have Your Pencils, Sharpener And Eraser Handy.**
- **Be Confident.**



THINGS YOU SHOULD KNOW TO KEEP BEING SAFE



1. Your full name, address and phone number.
2. Where to find emergency phone numbers.
3. How to answer the phone properly.
4. Directions to home from various locations within your neighborhood.
5. Your parents' full names, places of employment and contact numbers.
6. Full names of close relatives and how to contact them.
7. You should know that there are touches that feel good and comfortable, such as hugs and kisses from your parents and guardians; but there are touches that feel uncomfortable or bad.

There are parts of your body that are private (vagina, penis, breasts and buttocks) and no one has the right to touch you there. You have the right to say "no" to any person who wants to touch you in those areas inappropriately.

8. You should tell your parents or guardians about any attempts by adults or teenagers to touch you in a private way.

But if parents or guardians are the offenders, tell a trusted teacher or pastor instead, or even report the matter to the police.

WATER CONSERVATION TIPS

- Ensure that daddy turns off the water while he brushes his teeth or shave and save up to ten (10) gallons a day. Hey friends let's encourage him.
- When having a bath, turn down the hot. If you want the hot water to become cooler, try turning the hot water down instead of turning the cold water up.
- Let's designate one glass for drinking our water every day. This will cut down the number of times you wash at the sink.
- Encourage mommy to wash only full loads of laundry. Most washers use between 30 and 45 gallons per load. That's a lot of water for three tee-shirts.
- Hey Sister, save the water from boiling spaghetti noodles or potatoes. When cool, let's use it to water the plants.
- Fill your glass half way when you get a drink of water. That way you won't throw away water you don't drink.
- Hand wash stuffed animals. Take them in the bathtub with you when you take a bath.
- Encourage your friends and neighbours to be part of a water conscious community.
- Stop using the toilet as a waste basket. Every time you flush a spider, facial tissue or some small bit of trash down the toilet, you waste 3 - 7 gallons of water.
- Keep a bottle of drinking water in the refrigerator. This ends the wasteful practise of running tap water to cool it off for drinking.
- Don't run the hose while helping mommy wash her brand new car. Soap down the car with a pail of soapy water. Then use the hose to rinse it off.
- Hey friends let's turn the faucets off tightly every time we use it.
- Encourage mommy to soak the pots and pans instead of letting the water run while she scrape them clean.
- Help daddy look for that leaking faucet and ensure that he fixes it
- Collect rainwater in a bucket. You can use the water to play with instead of getting water from the hose.
- Water conservation comes naturally when everyone in the family is aware of its importance, and parents take the time to teach children some of the simple water saving methods around the home which can make a big difference.
- Remember; let us try to do one thing each day to conserve water. Don't worry if the savings is minimal. Every drop counts and every person can make a difference.

Good luck to all students
in your exams!



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CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

LANGUAGE ARTS

Spelling

Choose the correct spelling of the word to fill each blank space. Blacken its letter on your answer sheet.

1. The nutmeg industry was ----- affected by the hurricane.
(a) Sevely
(b) Severly
(c) Severely
2. The _____ started between the two boys over a marble.
(a) Argumant
(b) Arguement
(c) Argument
3. The _____ in the supermarket need repair.
(a) Trollies
(b) Trolleys
(c) Trolleyies
4. The _____ of the school addressed the students every Monday.
(a) Principal
(b) Principle
(c) Prencipal
5. We were asked to _____ the boys from the girls.
(a) Separate
(b) Seperate
(c) Saperate

Vocabulary

Choose the word/phrase that is closest in meaning to the underlined word.

6. The room looked very snug and comfortable.
(a) Clean
(b) Ideal
(c) Cosy
7. The door is invisible from such a long distance away.
(a) Open
(b) Cannot be seen
(c) Distinct

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

8. The monkey imitated the actions of his owner and won the heart of the audience.
- (a) Copied
 - (b) Acted
 - (c) Pretended

Choose the word opposite in meaning to the underlined word.

9. The teacher was eligible for the job and was highly praised.
- (a) Suitable
 - (b) Unqualified
 - (c) Readable

Choose one word for the underlined phrase given.

10. All of a sudden, he appeared from nowhere and kicked the ball into the goal.
- (a) Gradually
 - (b) Suddenly
 - (c) Immediately

Capitalization and Punctuation

Choose the correctly punctuated sentence.

11. (a) You should visit the following islands on your tour of the Caribbean: Saint Lucia, Dominica, Grenada and Barbados.
(b) You should visit the following islands on your tour of the caribbean: Saint Lucia, Dominica, Grenada and Barbados.
(c) You should visit the following islands on your tour of the Caribbean. Saint Lucia, Dominica, Grenada and Barbados.
12. (a) "I would be absent tomorrow, said Martha."
(b) "I would be absent tomorrow," said Martha.
(c) I would be absent tomorrow, said Martha.
13. (a) The athletes uniforms are very untidy.
(b) The athlete's' uniforms are very untidy.
(c) The athletes' uniforms are very untidy.
14. (a) Jason bought sweets, plums, mangoes and apples for the party.
(b) Jason bought sweets plums, mangoes and apples for the party.
(c) Jason bought sweets plums, mangoes, and apples for the party.

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

15. (a) Yours faithfully,
Tom
- (b) Yours faithfully,
Tom.
- (c) Yours Faithfully,
Tom.

Grammar

Select the most appropriate word or words to complete EACH of the following sentences.

16. The hotdog and pastries were shared _____ the four friends.
- (a) Between
(b) Among
(c) With
17. Everyone _____ to show working for the Mathematics before it can be corrected.
- (a) Has
(b) Have
(c) Are
18. John, along with his cousins, _____ to skate on the court during the weekend.
- (a) Like
(b) Likes
(c) Want
19. Today's weather was _____ than yesterday's.
- (a) Good
(b) Better
(c) Best
20. The children _____ when the huge tree fell.
- (a) Played
(b) Was playing
(c) Were playing

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

Reading

Read the following poem carefully and answer the questions that follow.

The Owl and the Pussy-Cat

BY EDWARD LEAR

I

The Owl and the Pussy-cat went to sea
In a beautiful pea-green boat,
They took some honey, and plenty of money,
Wrapped up in a five-pound note.
The Owl looked up to the stars above,
And sang to a small guitar,
“O lovely Pussy! O Pussy, my love,
What a beautiful Pussy you are,
You are, you are!
What a beautiful Pussy you are!”

II

Pussy said to the Owl, “You elegant fowl!
How charmingly sweet you sing!
O let us be married! too long we have tarried:
But what shall we do for a ring?”
They sailed away, for a year and a day,
To the land where the Bong-Tree grows
And there in a wood a Piggy-wig stood
With a ring at the end of his nose,
His nose, His nose,
With a ring at the end of his nose.

III

“Dear Pig, are you willing to sell for one shilling
Your ring?” Said the Piggy, “I will.”
So they took it away, and were married next day
By the Turkey who lives on the hill.
They dined on mince, and slices of quince,
Which they ate with a runcible spoon;
And hand in hand, on the edge of the sand,
They danced by the light of the moon,
The moon, the moon,
They danced by the light of the moon.

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

Answer these questions.

21. What words are best used to describe the owl and the Pussy – cat?
 - (a) Tame animals
 - (b) Happy Wanderers
 - (c) Wild animals

22. What type of poem is the one above?
 - (a) Nonsense poem
 - (b) Acrostic poem
 - (c) Cinquain

23. What is the poem about?
 - (a) Hate and greed
 - (b) Work and toil
 - (c) Love and affection

24. What does the word 'elegant' in stanza two mean?
 - (a) Ugly
 - (b) Graceful
 - (c) Messy

25. Which line of the poem shows that the couple was celebrating after the marriage?
 - (a) They sailed away for a year and a day.
 - (b) They danced by the light of the moon
 - (c) The Owl sang to a small guitar

26. What do you think the word '**runcible spoon**' means in the passage?
 - (a) A spoon
 - (b) A combination of a fork and a spoon
 - (c) A fork

MATHEMATICS

Work out each problem before choosing an answer.

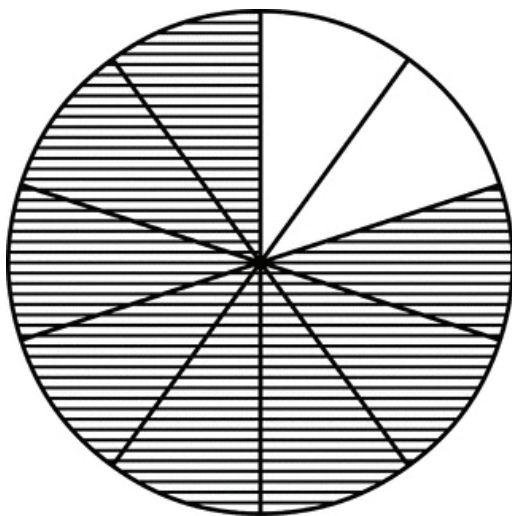
1. Which of the following numbers is a factor of 36?
 - (a) 6
 - (b) 7
 - (c) 13

2. Express 90 as a product of its prime factors.
 - (a) 30×3
 - (b) $2 \times 3 \times 3 \times 5$
 - (c) $15 \times 3 \times 2$

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

3. The Highest Common Factor (HCF) of 6, 9, 12 is
- (a) 2
 - (b) 3
 - (c) 6
4. Write a number for 9 tens + 8 thousands + 6 ones + 3 thousandths + 2 hundredths
- (a) 8096.23
 - (b) 80.9623
 - (c) 809.623
5. The sum of $\frac{1}{4}$ and $\frac{2}{3}$ is
- (a) $\frac{5}{12}$
 - (b) $\frac{3}{7}$
 - (c) $\frac{11}{12}$

Question 6 refers to the following diagram which shows a circle that is divided into 10 equal parts.

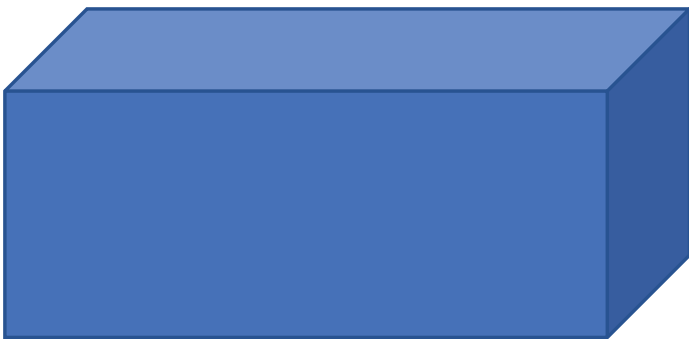


6. What percent of the fraction is shaded?
- (a) 20%
 - (b) 80%
 - (c) 78%
7. Richard was asked to find the sum of $\frac{1}{2}$ and $\frac{1}{4}$. Instead he found the difference between $\frac{1}{2}$ and $\frac{1}{4}$. What is the PRODUCT of Richard's answer and what he was asked to find?
- (a) $\frac{13}{16}$
 - (b) $\frac{3}{16}$
 - (c) $\frac{8}{16}$
8. In which of the following are the numbers arrange in ascending order?
- (a) 6.01, 0.61, 0.601
 - (b) 0.061, 0.601, 0.61
 - (c) 0.061, 0.61, 0.601

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

9. A shirt was bought for \$47 and sold for \$80. What is the profit %?
- (a) 36
(b) 25
(c) 75
10. When \$84 is shared in the ratio 5:7, the larger share is
- (a) \$35
(b) \$49
(c) \$60

Question 11 - 12 are based on the diagram below.



11. What is the name of this 3-D shape?
- (a) Cuboid
(b) Cube
(c) Cylinder
12. How many vertices, faces and edges does this shape have?
- (a) 8, 6, 6
(b) 8, 7, 6
(c) 8, 6, 12

Question 13 is based on the diagram below.

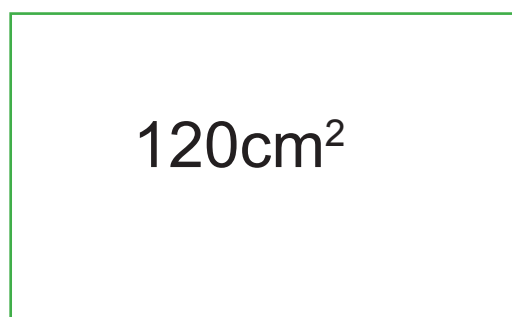


13. A package of sugar has a mass of 1Kg. What is its mass?
- (a) 1g
(b) 100g
(c) 1000g

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

14. The cost of 6 apples is \$7.50. What is the cost of 10 similar apples?
- (a) \$12.50
 - (b) \$11.20
 - (c) \$34.00
15. An angle which measures more than 1800 , but less than 3600 , is known as
- (a) Straight
 - (b) Reflex
 - (c) Obtuse

Answer questions 16 and 17 using the diagrams.



16. What is the length of the rectangle if the width is 10cm?
- (a) 10cm
 - (b) 12 cm
 - (c) 22cm
17. What is the perimeter of the shape?
- (a) 48 cm
 - (b) 120cm
 - (c) 30cm

Questions 18 and 19 are based on the diagram of the clock below.

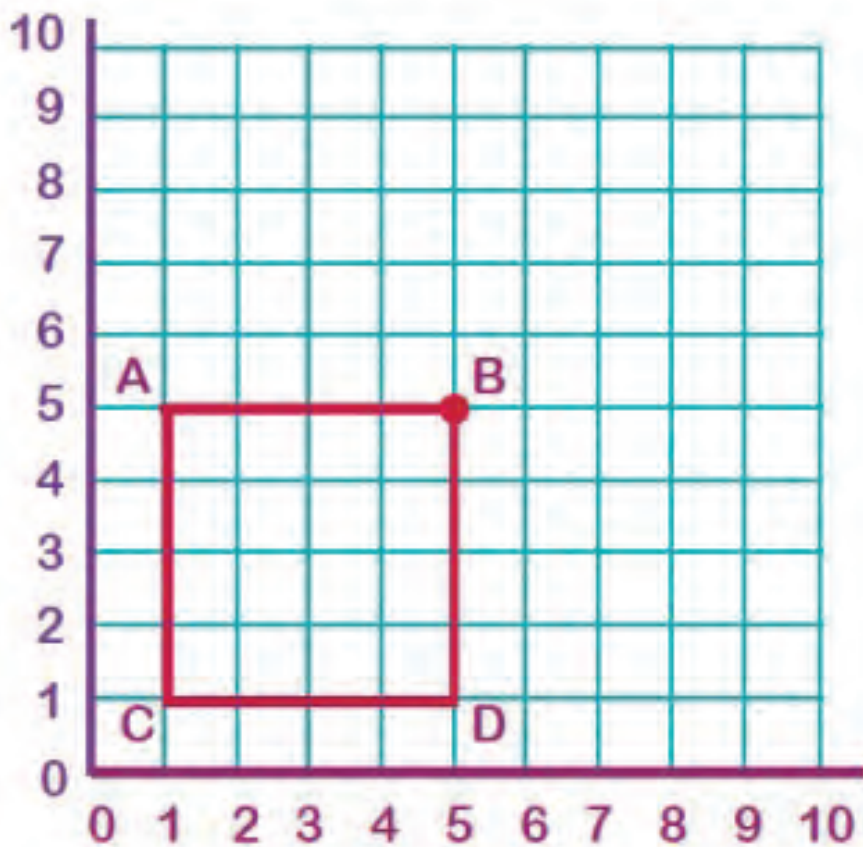


18. James left home at the time shown on the clock above. If he took 55 minutes to reach his destination, at what time did he reach?
- (a) 10: 55
 - (b) 11: 05
 - (c) 11:15

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

19. Write the time in 24- hour notation.
- (a) 23: 05 hours
 - (b) 23: 15 hours
 - (c) 24: 55 hours
20. What type of angle is formed on the clock face?
- (a) Acute
 - (b) Complete
 - (c) Obtuse

Question 20 and 21 is based on the Coordinates grid below.



21. The coordinates at B are
- (a) 5, 1
 - (b) 5, 5
 - (c) 4, 5
22. Which letter on the square is showing the coordinates 1, 5?
- (a) C
 - (b) A
 - (c) B

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NOTICE FROM THE GRENADA AUTHORITY FOR THE REGULATION OF FINANCIAL INSTITUTIONS (GARFIN)

In accordance with Section 213 of the Insurance Act, Cap 150 of the 2010 Continuous Revised Edition of the Laws of Grenada, the public is hereby informed that as of March 31, 2022, the undermentioned Insurance Companies, Association of Underwriters, and Insurance Intermediaries (Adjusters, Agents, Brokers, and Sales Representatives) have been registered to operate in Grenada for the calendar year 2022.

The public is advised that Certificates of Registration are issued to all companies and intermediaries authorised to conduct business under the Insurance Act. Sections 15 (2) and 91 (3) of the Insurance Act require all insurance companies and

insurance intermediaries to “**prominently display its certificate of registration at its principal place of business in Grenada, in a place to which the public has access, and a copy of that certificate shall be similarly displayed at each of its branches in Grenada**”. In addition, section 92 states that an insurance intermediary shall produce his/her Certificate of Registration when requested to do so by any person during business.

The assistance of the public is solicited in bringing to the attention of GARFIN any person or institution conducting insurance business in Grenada without a valid insurance licence.

INSURANCE COMPANIES

	Name of Insurance Company	Class of Business
1.	Antillean General Insurance Company Limited	General
2.	Antillean Life Insurance Company Limited	Long-Term
3.	Caribbean Alliance Insurance Company Limited	General
4.	CGI Consumers Guarantee Insurance Company (<i>formerly Sun General Insurance Inc</i>)	General
5.	CORP-EFF Insurance Company Limited	Long-Term
6.	CUNA Caribbean Insurance OECS Limited	Long-Term
7.	Demerara Mutual Life Assurance Society Limited	Long-Term
8.	Eastern Caribbean Insurance Limited	General
9.	GK Life Insurance Eastern Caribbean Limited (<i>formerly Scotia Insurance Eastern Caribbean Ltd</i>)	Long-Term
10.	Grenadian General Insurance Company Limited	General
11.	Guardian General Insurance (OECS) Limited	General
12.	Guardian Life of the Caribbean Limited	Long-Term
13.	Gulf Insurance Limited	General
14.	Island Heritage Insurance Company Limited	General
15.	Massy United Insurance Limited	General
16.	NAGICO Insurance (Grenada) Limited	General
17.	Netherlands Insurance Company (WI) Limited	General
18.	Pan-American Life Insurance Company of the Eastern Caribbean Limited	Long-Term
19.	Sagicor Life (Eastern Caribbean) Inc	Long-Term
20.	The Beacon Insurance Company Limited	General
21.	The Beacon Insurance Company Limited	Long-Term
22.	The Guyana & Trinidad Mutual Fire Insurance Company Limited	General
23.	The Guyana & Trinidad Mutual Life Insurance Company Limited	Long-Term

Note the following: -

- CLICO International Life Insurance Ltd and British American Insurance Company Ltd are both under Judicial Management and are not authorised to write new insurance business in Grenada. In addition, registration has been cancelled for American Home Assurance Company Ltd and Sagicor Life Inc.



NOTICE FROM THE GRENADA AUTHORITY FOR THE REGULATION OF FINANCIAL INSTITUTIONS (GARFIN)

ASSOCIATION OF UNDERWRITER

- Lloyd's Underwriters - writes general insurance business.

INSURANCE ADJUSTER

- Global Consultants

INSURANCE AGENTS

	Name of Agent	Company Representing
1.	Benedict Braveboy	Eastern Caribbean Insurance Ltd
2.	Bryden & Minors Ltd	Guardian General Insurance (OECS) Ltd
3.	Chester John Agencies	Antillean Life Insurance Company Ltd
4.	Chester John Agencies	Antillean General Insurance Company Ltd
5.	Demerara Mutual Life Assurance Society Ltd	Guardian General Insurance (OECS) Ltd
6.	FirstCaribbean International Bank	Massy United Insurance Co Ltd
7.	Grenada Cooperative League Ltd	CORP-EFF Insurance Co Ltd
8.	Grenada Cooperative League Ltd	CUNA Caribbean Insurance OECS Ltd
9.	Grensire Fire & General Insurance Agents Ltd	Lloyd's Underwriters
10.	Grensire Fire & General Insurance Agents Ltd	NAGICO Insurance (Grenada) Ltd
11.	M & N Insurance Agency	The Beacon Insurance Co Ltd
12.	Republic Bank (Grenada) Ltd	Island Heritage Insurance Co Ltd
13.	Republic Bank (Grenada) Ltd	GK Life Insurance Eastern Caribbean Limited (formerly Scotia Insurance Eastern Caribbean Ltd)
14.	Richard Mc Intyre (Insurance Agents) Ltd	Caribbean Alliance Insurance Co Ltd
15.	United Insurance (Grenada Agents) Ltd	Massy United Insurance Co Ltd

INSURANCE BROKERS

1	A & A Viechweg Insurance Brokerage	11	Insurance Consultants of Grenada Ltd
2	Aban's Insurance Brokerage Service	12	Insurance House ABC
3	Agostini Insurance Broker (Grenada) Limited	13	Kathray Incorporated
4	Anthony N Slinger	14	Merva M L Parris Dick
5	Benjamin's Insurance Brokerage	15	Options Express Insurance Brokers Inc
6	CGM Gallagher Insurance Brokerage	16	Otway's Insurance Brokerage
7	Deborah Roberts-Salfarlie	17	Reliable Insurance Brokerage Services
8	Derick Steele	18	Unison M St Paul
9	Easy Brokerage Services	19	Zepherine Grant
10	Grenada Insurance Brokerage		



NOTICE FROM THE GRENADA AUTHORITY FOR THE REGULATION OF FINANCIAL INSTITUTIONS (GARFIN)

SALES REPRESENTATIVES

ANTILLEAN LIFE INSURANCE COMPANY LTD

- | | |
|-------------------|-------------------|
| 1. Burke Braveboy | 2. Gregory DaBreo |
|-------------------|-------------------|

ANTILLEAN GENERAL INSURANCE COMPANY LTD

- | | |
|-----------------|--------------------|
| 1. Sprinzen Cox | 2. Earl Stanislaus |
|-----------------|--------------------|

CGI CONSUMERS' GUARANTEE INSURANCE CO LTD

- | | |
|--------------------|----------------------|
| 1. Anthony Parke | 6. Maurice V Du Bois |
| 2. Clement Charles | 7. Paul Jeremiah |
| 3. Coilard John | 8. WTC Marketing |
| 4. Denise Perrotte | 9. Yvette Cenac |
| 5. Lydia Griffith | |

DEMERARA MUTUAL LIFE ASSURANCE SOCIETY LTD

- | | |
|-------------------------|--------------------------|
| 1. Gordon Humphrey | 8. Peter Mason |
| 2. Jan Edwards | 9. Preston Andrew |
| 3. Nicole Kenarie Bruno | 10. Rennisha Callica |
| 4. Leslie-Anne Byer | 11. Ricky Phillip |
| 5. Louis Williams | 12. Shorna James St John |
| 6. Lydia Bubb-Frame | 13. Vernica Pierre |
| 7. Nathalie Gibbs | 14. Wilcox Roberts |

MASSY UNITED INSURANCE COMPANY LTD

- | | |
|-----------------------|-------------------------|
| 1. Cosmo A St Bernard | 3. Shadel Nyack-Compton |
| 2. Fred L Belfon | |

NETHERLANDS INSURANCE (COMPANY LTD)

- | |
|----------------------|
| 1. Carolyn Alexander |
|----------------------|

PAN-AMERICAN LIFE INSURANCE COMPANY OF THE EASTERN CARIBBEAN LTD

- | | |
|--------------------|--------------------------------|
| 1. Caren Bishop | 8. Lorna Renwick-Henry |
| 2. Carine Emmanuel | 9. Paul R A Jeremiah |
| 3. Delma Calliste | 10. Ryan Creedland |
| 4. Godwil Peters | 11. Sandra Baptiste |
| 5. Janet Lambert | 12. Sherlock Edwards |
| 6. Jason Thomas | 13. Susan Hagley-Stewart |
| 7. Lorina Andrews | 14. Yolande Danielle Sylvester |

SAGICOR LIFE INC

- | | |
|---------------------------|---------------------------------|
| 1. Andres Simon | 9. Markise Joseph |
| 2. Berry James | 10. Robert Whyte |
| 3. Dawn Peters | 11. Romania Bruce |
| 4. Dorret Alexander | 12. Sandra Cadore-Connaught |
| 5. Joel Greenidge | 13. Shaneal Gibbs |
| 6. Kishon Thomas | 14. Sonika McKie |
| 7. Lauriston Simon Joseph | 15. Thieria Livingston |
| 8. Lisa Grappy-James | 16. Tricia Mc Gillivary-Charles |

THE BEACON INSURANCE COMPANY LTD

- | |
|-----------------|
| 1. Robert Whyte |
|-----------------|

THE GUYANA & TRINIDAD MUTUAL FIRE INSURANCE COMPANY LTD

- | | |
|----------------------|----------------------|
| 1. Alan Alexis | 5. Jevon Andrews |
| 2. Ann Maria Edwards | 6. June Lyons |
| 3. Cyril Phillip | 7. Timothy Redhead |
| 4. Delon Felix | 10. Valentine Pascal |

THE GUYANA & TRINIDAD MUTUAL LIFE INSURANCE COMPANY LTD

- | | |
|----------------------|----------------------|
| 1. Alan Alexis | 5. Jevon Andrews |
| 2. Ann Maria Edwards | 6. June Lyons |
| 3. Cyril Phillip | 7. Timothy Redhead |
| 4. Delon Felix | 10. Valentine Pascal |

PENSION FUND PLANS

The public is further advised that in accordance with Section 185 (2) of the Insurance Act, ".....a person shall not operate a pension fund plan in Grenada, unless the plan is registered under this Part". As of March 31, 2022, the following pension fund plans were registered with GARFIN: -

- | |
|--|
| 1. ACB Grenada Bank Pension Fund Plan |
| 2. Andall & Associates Inc Defined Contribution Pension Plan |
| 3. Ariza Credit Union Limited Employee Pension Plan |
| 4. Aviation Services of Grenada Limited Pension Scheme |
| 5. Bryden & Minors Limited & Associated Companies Pension Fund Plan |
| 6. Caribbean Agro Industries Limited Pension Fund Plan |
| 7. CasePak Company (Grenada) Staff Limited Pension Plan |
| 8. CLICO International Life Insurance Ltd Pension Fund Plan (Agents) |



NOTICE FROM THE GRENADA AUTHORITY FOR THE REGULATION OF FINANCIAL INSTITUTIONS (GARFIN)

9. CLICO International Life Insurance Ltd Pension Fund Plan (Staff)
10. Columbus Communications (Grenada) Limited Pension Fund Plan
11. Communal Cooperative Credit Union Pension Fund Plan
12. Country Cold Store Limited Pension Fund Plan
13. Courts Grenada Limited Pension Fund Plan
14. Cromwell Scott & Company Limited Pension Fund Plan
15. Demerara Mutual Life Assurance Society Limited Grenada Sales Representatives Pension Plan
16. Demerara Mutual Life Assurance Society Limited Office Staff Pension Plan
17. Digicel Grenada Limited Pension Fund Plan
18. Duty Free Caribbean (Grenada) Defined Contribution Pension Plan
19. FirstCaribbean International Bank Limited Retirement Plan
20. Grenada Airports Authority Employees' Pension Fund
21. Grenada Bottling Company Limited Pension Fund Plan
22. Grenada Bureau of Standards Pension Plan
23. Grenada Cooperative Bank Limited Defined Contribution Pension Plan
24. Grenada Development Bank's Pension Plan
25. Grenada Electricity Services Limited Non-Management Staff Retirement Plan
26. Grenada Electricity Services Limited, Managerial, Professional, Supervisory and Administrative (MaPSA) Staff Retirement Plan
27. Grenada Investment Development Corporation Pension Fund Plan
28. Grenada Ports Authority Termination Benefit Plan
29. Grenada Seamen & Waterfront Workers Union Retirement Benefit Plan.
30. Grenville Co operative Credit Union Limited Staff Pension Plan
31. GTM Group of Insurance Companies (G'da) Pension Scheme for Sales Representatives
32. GTM Group of Insurance Companies Pension Scheme for Administrative Staff
33. Guardian General Insurance (OECS) Limited Pension Fund Plan
34. GUT Co-operative Credit Union Ltd Group Annuity Plan
35. Housing Authority of Grenada Pension Fund Plan
36. Huggins Pension & Trust Fund Pension Fund Plan
37. IAM Jet Centre Grenada Limited Employee Pension Plan
38. Independence Agencies Limited Pension Fund Plan
39. Jonas Browne & Hubbard (G'da) Limited & Associated Company's Pension Plan
40. L L Ramdhanny & Company Limited Pension Scheme
41. Marketing & National Importing Board Pension Fund Plan
42. National Insurance Board Employees' Pension Plan
43. National Insurance Scheme Pension Plan
44. Netherlands Insurance Co (WI) Limited Pension Fund Plan
45. New Life Organisation (NEWLO) Pension Fund Plan
46. Republic Bank (Grenada) Limited Pension Fund Plan
47. St George's University Limited Pension Fund Plan
48. United Insurance (Grenada) Limited Pension Fund Plan

Denis Felix (Mr)
Executive Director (Ag)
Grenada Authority for the Regulations
of Financial Institutions (GARFIN)
Supervisor of Insurance

March 31, 2022

By supporting the NLA you are contributing to **Sports, Culture** and **Nation-Building** everyday, as you play.



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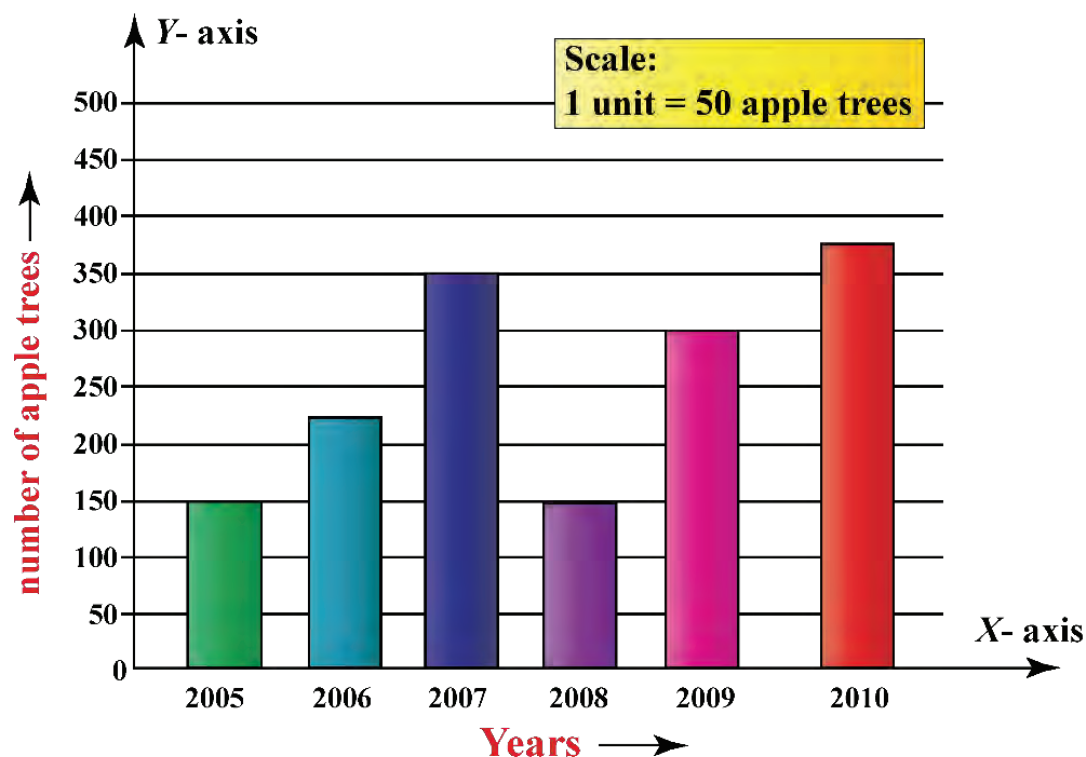


National Lotteries Authority (NLA)
Carenage, St. George's, Grenada, W.I.
Tel: 440-7050 / 2196 Fax: 440-7505
Web: www.nla.gd

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

Study the graph below and answer questions 23 – 25.

The following graph shows the number of apple trees grown in a six-year period.



23. How many apples trees were grown in 2007?
- (a) 350
(b) 17,500
(c) 500
24. Find the MEAN of the apple trees for the following years – 2005, 2007, 2008 and 2009.
- (a) 47,500
(b) 950
(c) 11,875
25. In which year were greatest number of apple trees planted?
- (a) 2007
(b) 2009
(c) 2010

SCIENCE AND TECHNOLOGY

Read each question and choose the correct answer.

1. Irreversible change includes all of the following except:
- (a) Burning
(b) freezing
(c) Rotting

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

2. How is a volcanic eruption beneficial to a community?
 - (a) Lives are lost
 - (b) The ash and Sulphur give the soil nutrients
 - (c) The lava makes another island
3. Which of the body systems is responsible for getting rid of metabolic waste from the body?
 - (a) Excretory
 - (b) Reproductive
 - (c) Nervous
4. Which simple machine is this scissors an example of?

Scissors



- (a) Wheel and Axle
 - (b) Pulley
 - (c) Lever
5. To which of the following system does the kidney and skin belong?
 - (a) Circulatory
 - (b) Respiratory
 - (c) Excretory
6. An instrument which is used for magnifying very small objects is known as a
 - (a) Microscope
 - (b) Telescope
 - (c) Stethoscope
7. The sun and all its planets is called the
 - (a) Planets
 - (b) The Milky Way
 - (c) The Solar System

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

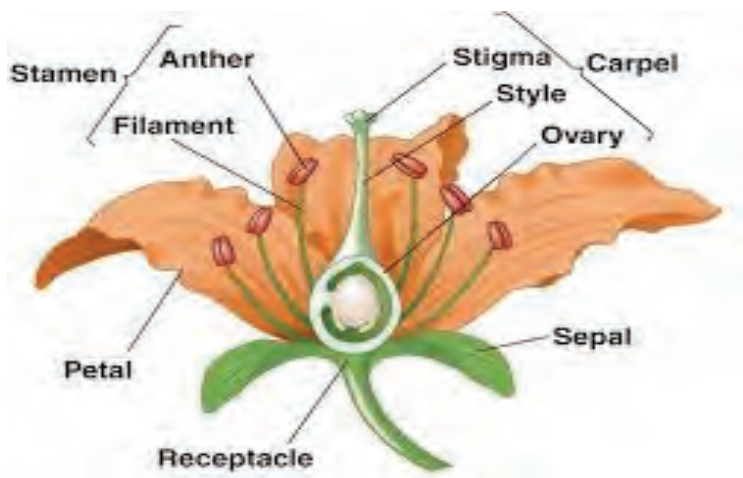
Questions 8, 9 and 10 are based on the instrument below.



8. Identify this instrument.
 - (a) An Anemometer
 - (b) A thermometer
 - (c) A hygrometer

9. How is the liquid found in the instrument above called?
 - (a) Lava
 - (b) Water
 - (c) Mercury

10. What does this instrument measure?
 - (a) Humidity
 - (b) Wind direction
 - (c) temperature



Questions 11, 12 and 13 are based on the picture above.

11. The Carpel is also known as the
 - (a) Inflorescence
 - (b) Pistil
 - (c) Corolla

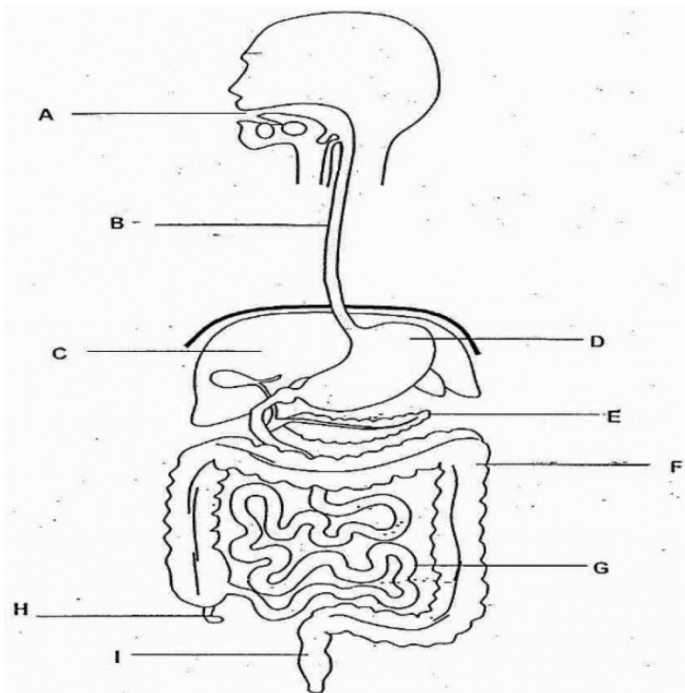
12. Which part of the flower contains the pollen grains?
 - (a) Ovary
 - (b) Filament
 - (c) Anther

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

13. The flower is called a ----- flower.
- (a) Complete
 - (b) Bisexual
 - (c) Incomplete
14. Brisk walking, dancing, hiking and jogging are everyday activities which fall under which exercise?
- (a) Anaerobic
 - (b) Aerobic
 - (c) High intensity
15. Planting trees, making drains and using gabion baskets are all activities geared to do which of the following?
- (a) Land degradation
 - (b) Land erosion
 - (c) Land conservation
16. Which of the following circuits is best suited for house wiring?
- (a) Parallel
 - (b) Series
 - (c) Broken
17. One way in which germs and diseases can be controlled is by
- (a) Washing hands regularly
 - (b) Eating meals on time
 - (c) Eating protein foods
18. Diseases spread through contact is called
- (a) Non-Communicable
 - (b) Contagious
 - (c) Non- Infectious
19. The Covid -19 transmissions can be controlled through all of these except:
- (a) Wearing of masks
 - (b) Social distancing
 - (c) Hand- washing under 10 seconds

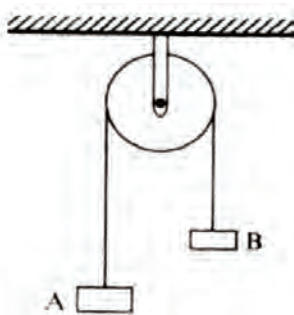
CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

Questions 20 -21 is based on the diagram below.



20. The Organ labelled 'C' is showing the
- Stomach
 - Liver
 - Gall bladder
21. The Appendix is labelled
- I
 - H
 - E

Questions 22 and 23 are based on the diagram below.



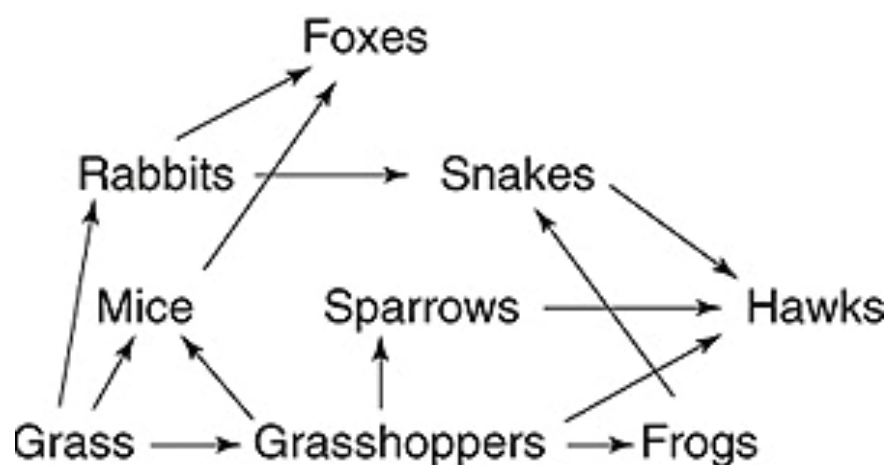
22. The above diagram is called a/an
- Inclined plane
 - Pulley
 - Lever
23. The part labelled B is called the
- Effort
 - load
 - Fulcrum

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

24. An example of an Arachnid is

- (a) A butterfly
- (b) A mollusc
- (c) A spider

Question 25 is based on the diagram below



25. One food chain found within the food web is

- (a) Grass Grasshoppers Frogs
- (b) Grass Rabbits Snakes
- (c) Hawks snakes Foxes

CIVICS

Read each question carefully and choose the correct answer.

1. Which is an acceptable way of forming a Democratic Government?

- (a) Demonstration
- (b) Nomination
- (c) Election

2. W H O is an abbreviation for

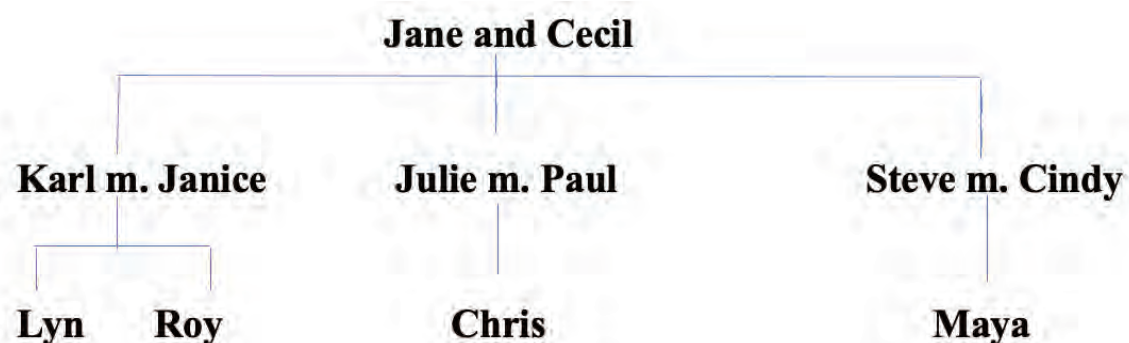
- (a) Workers Health and Occupation
- (b) World Health Organization
- (c) World Health Occupation

3. A person who continues to drink alcohol is likely to

- (a) Have a change in behaviour
- (b) Get good grades in school
- (c) Keep a healthy body and mind

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

Study the family tree which shows the members of Pierre family who live together in the same home and answer questions 4 to 6



4. What is Cecil to Maya?
 - (a) Granddaughter
 - (b) Grandfather
 - (c) Father

5. Karl is Chris'
 - (a) Nephew
 - (b) Brother
 - (c) Uncle

6. What type of family is the Pierre's family?
 - (a) Nuclear
 - (b) Extended
 - (c) Blended

7. June decided to join Rainbows at her school. What type of group is the Rainbows?
 - (a) Formal group
 - (b) Special group
 - (c) Social group

8. Empathy and Tolerance are life skills which encourage all of the following except:
 - (a) Co-operation
 - (b) Conflict
 - (c) A peaceful atmosphere

9. Christianity was contributed by one of the following groups:
 - (a) Europeans
 - (b) Africans
 - (c) Asians

10. Preparations for a hurricane in the Caribbean entails one of the following:
 - (a) Buying of new clothes
 - (b) Storing of water and canned foods
 - (c) Travelling to visit friends

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

11. All of the following are part of our culture except:
- (a) Traditional wear
 - (b) Big drum music and dance
 - (c) Our rivers and vegetation
12. Co-operation is important in families, since it does the following:
- (a) Build family values and moral
 - (b) Create strong family finances
 - (c) Helps with conflict
13. Which of the following was not a trading station in the Great Triangular Route?
- (a) Africa
 - (b) China
 - (c) West Indies
14. Being a good listener and sharing how you feel about a situation means that you are displaying:
- (a) Assertiveness
 - (b) Empathy
 - (c) Co-operation
15. The Muslim's Bible is called the
- (a) The Holy Bible
 - (b) The Quran
 - (c) The Gita



16. This Building is associated with which religion?
- (a) Islam
 - (b) Hinduism
 - (c) Buddhism
17. All, are World's Famous tennis players except:
- (a) Roger Federer
 - (b) Rafael Nadal
 - (c) Dwayne Bravo

CARIBBEAN PRIMARY EXIT ASSESSMENT PRACTICE TEST

18. Advantage, Love, Serve, are terms used in which Sport?
- (a) Cricket
 - (b) Golf
 - (c) Tennis
19. A doctor visited our school to talk about ways one can stay healthy, which of the following topics is he most likely not talk about?
- (a) Careers
 - (b) Drug Abuse and use
 - (c) Food and Exercise
20. The total way of life of a people is called
- (a) Worship
 - (b) Culture
 - (c) Traditions
21. Which of the following is a traditional item used by many households in the Caribbean?
- (a) Washing machine
 - (b) A drum pan oven
 - (c) An electric iron
22. Grenada's Government is formed through which of the following processes?
- (a) Election
 - (b) Nomination
 - (c) Demonstration
23. In determining the time of a clock in various countries of the world, which of the following is most important?
- (a) Parallels of latitude
 - (b) Seasons of the year
 - (c) Meridians of longitude
24. John decides to leave his country and move to the Caribbean to work and leave for a few years. This movement from his country is called
- (a) Emigration
 - (b) Immigration
 - (c) Importation
25. Which of the following is the main benefit of Tourism to Caribbean countries?
- (a) Increase in Foreign Exchange
 - (b) Increase of solid waste
 - (c) Increase in employment

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- Valid picture ID of parent/guardian
- Start with a minimum \$10.00
- Monthly deposit \$5.00
- Age 0-18 years
- Receive interest of 5%
- A maximum of 3 (three) withdrawals per year

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PREPARE YOUR CHILD FOR A BRIGHTER TOMORROW.



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- Valid picture ID of parent/guardian
- Start with a minimum \$25.00
- Monthly deposit \$25.00
- Age 0-18 years
- Receive interest of 5%
- A maximum of 3 (three) withdrawals per year



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ROAD SAFETY TIPS FOR KIDS

- **Look Left and Right** - the golden rule when crossing the street is to look both ways before crossing. Secondly insist that the children are accompanied by an adult and are holding their hands while crossing.

- **Don't Run** - while on the road the children must be aware of their surrounding, and being calm and composed. It is important to make sure they are not running around.

- **Sidewalks** - make sure the child is walking on designated pedestrian path. Walking on the road can be hazardous, and increases the risk of an accident.

- **Zebra Crossing** - another important rule is to cross the roads at a zebra crossing when the traffic lights indicate green for pedestrians. In case there are no traffic lights, make sure you look both sides before crossing the road.

- **Traffic Lights** - Explain you child the basic rule of red, yellow, and green. Red means stop, green means go, and yellow means stop and look before you go.

- **Exit on the Non-Traffic Side** - When getting off a car or a bus, make sure you get off on the non-traffic side of the road. Opening the door towards moving traffic side of the road increases the risk of accidents and can be harmful for both your child as well as incoming traffic.

- **Seatbelts** - Wear a seat belt at all times while in the car. Even if your child is sitting in the back seat, a seatbelt is very crucial for his/her safety.

- **Be Cautions** - tell children to be more aware of their surrounding when walking on the road, and not wear earphones that can block out the surrounding sounds.

These small precautions can help ensure the safety of your child, and make him/her a better citizen of our country.

Did you know?

(i) The Grenada Ports Authority was formally established in 1981;

(ii) The Grenada Ports Authority has responsibility for all Ports in the Tri-island State of Grenada, Carriacou and Petite Martinique;

(iii) The Port of St. George includes the entire coast line area from Grand Mal to Point Saline; and is the entry point for more than 90% of all goods imported into Grenada;

(iv) The Port of St. George is the only Port in Grenada, Carriacou and Petite Martinique equipped to handle containerized cargo

(v) The Grenada Ports Authority is mainly responsible for handling all goods coming into and; leaving Grenada via marine transportation;

(vi) The Port of St. George facilitates the operations of other separate and distinct entities such as:

a. Customs & Excise Division ↔ is mainly responsible for collecting revenue from duties on cargo.

b. Grenada Bureau of Standards ↔ ensures imported goods meet basis standards.

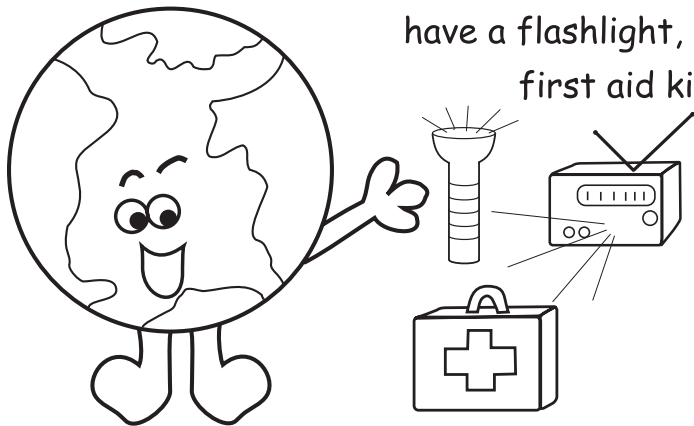


Grenada Ports Authority

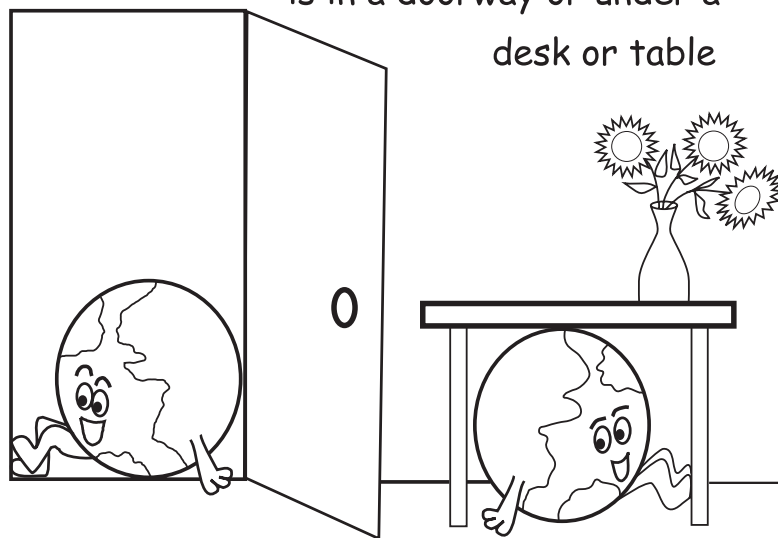
The Pier, St. George's, Grenada
Tel: 473-440-7678 Fax: 473-440-3418
Email: grenport@spiceisle.com
Web: www.grenadaports.com

EARTHQUAKES

Ernie earthquake says: be prepared!
have a flashlight, radio and
first aid kit handy!

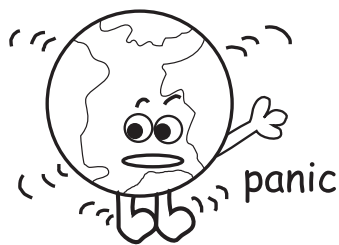


Safest place during an earthquake
is in a doorway or under a
desk or table

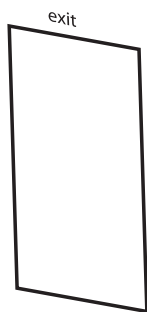


DURING EARTHQUAKES

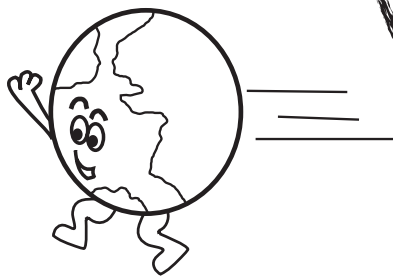
dont...



panic

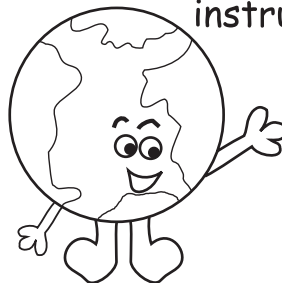


run
outdoors

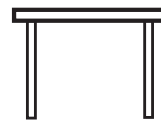
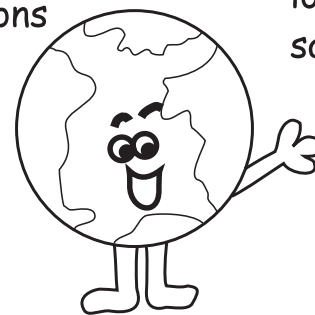


do...

stay cool
and calm
listen to
instructions

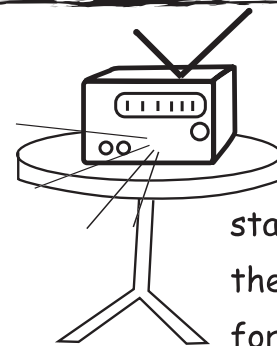


if indoors-
stay there...
look for a
safe place



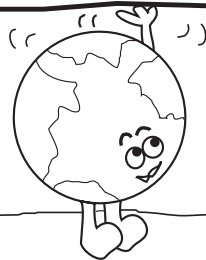
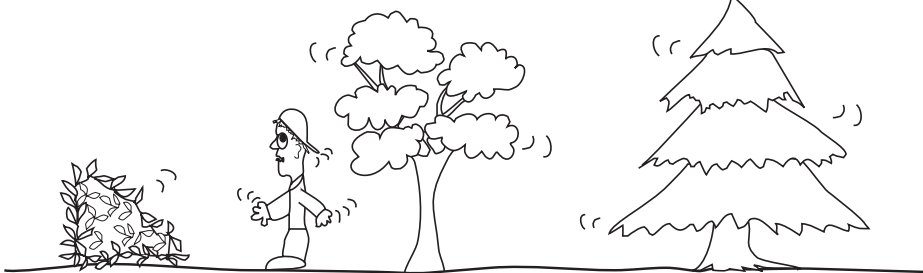
AFTER AN EARTHQUAKE HITS...

- 1) check for fire and fire hazards
- 2) do not touch downed power lines
- 3) clean up spilled medicines and other could-be harmful materials

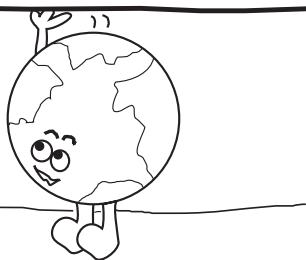


stay tuned to
the radio
for news

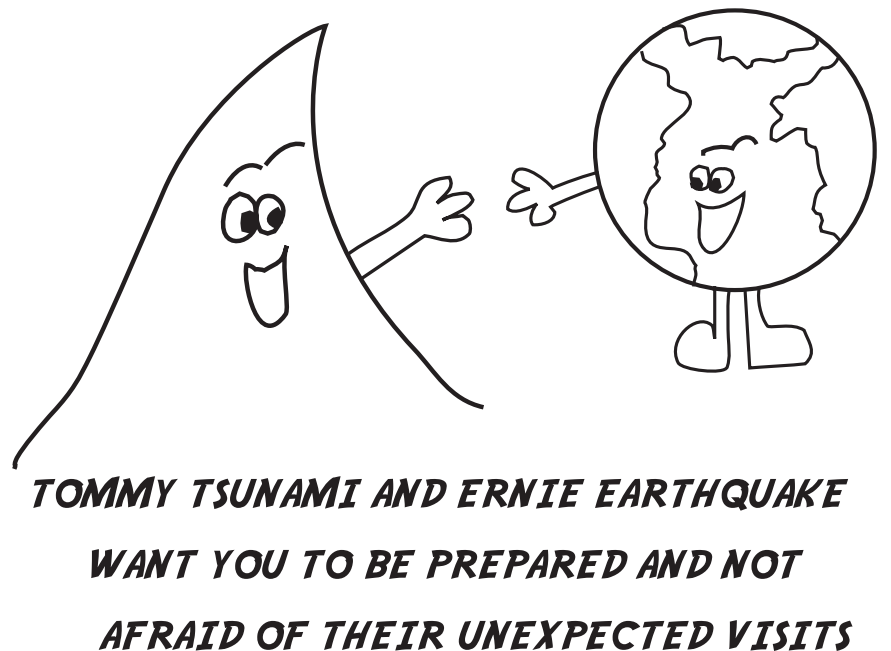
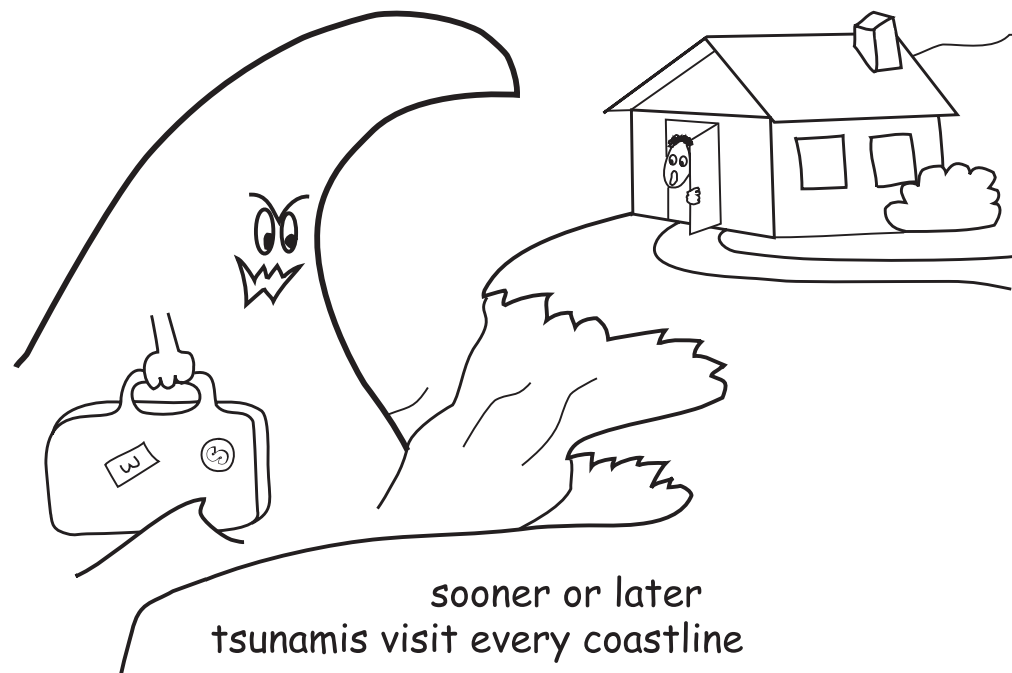
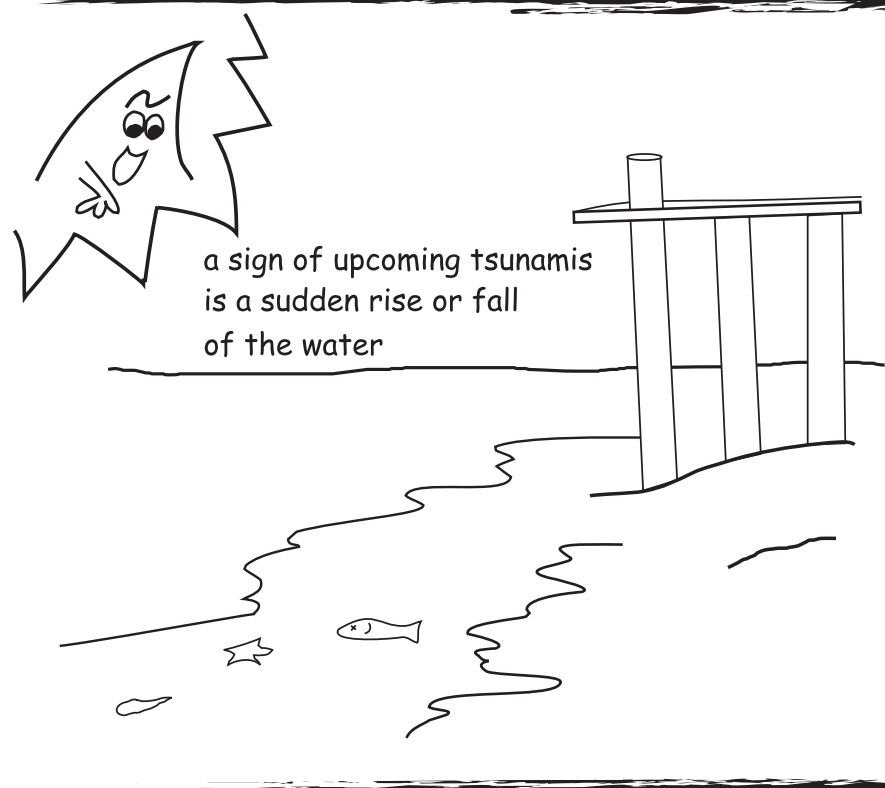
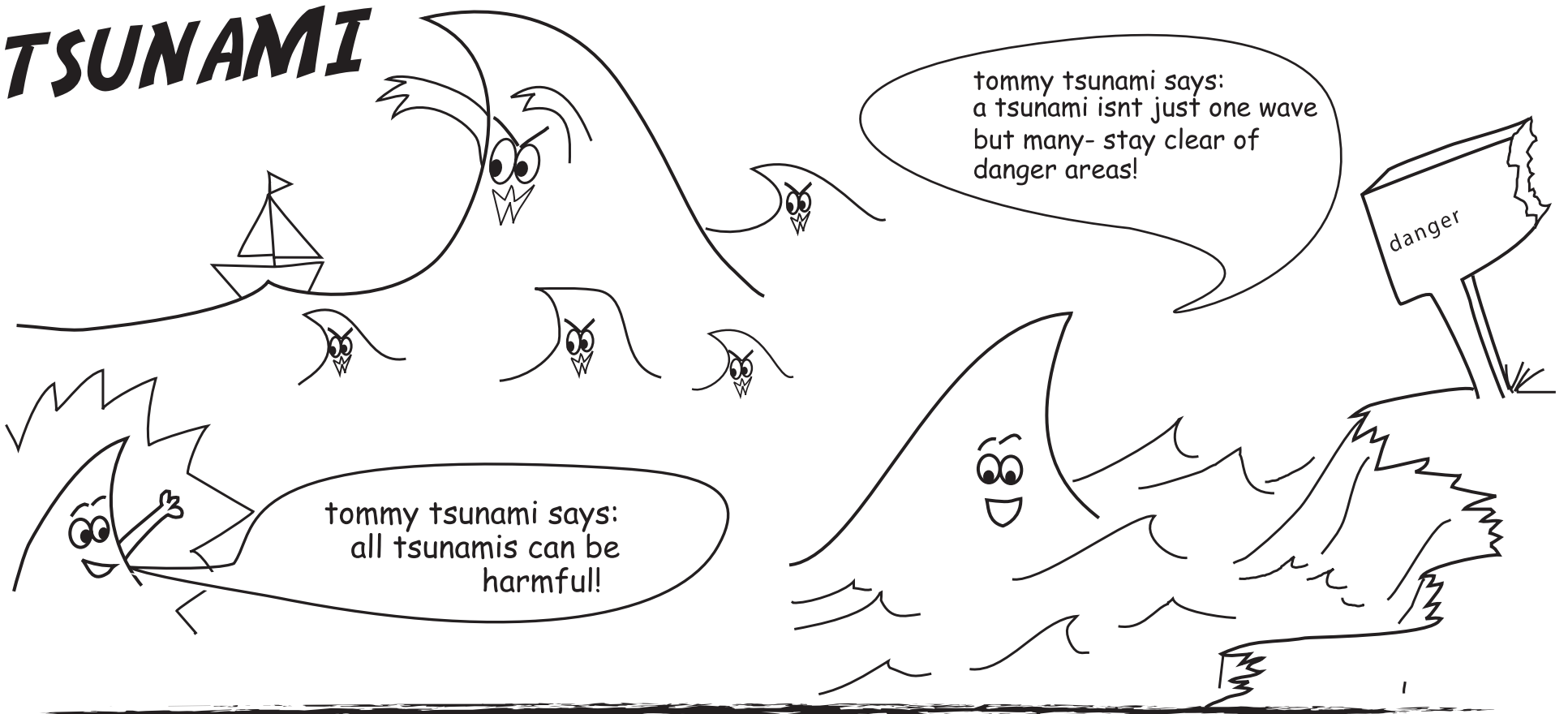
be on the look-out!
once an earthquake arrives,
large waves, known as tsunamis
could be on the way.



be prepared
for
after-shocks!



TSUNAMI





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Grenville	442 7224
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St. David	444 6224
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General Hospital	440 2051
Princess Alice Hospital	442 7251
Princess Royal	443 7400
Animal Rescue	440 4874

Ambulance

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