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| C:\Users\Kathlene\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.IE5\FZP4FEGM\Mutual-INS-logo_1.BMP | MUTUAL INSURANCE (BVI) AGENCY  NEWSLETTER  SERVING WITH A DIFFERENCE!! |
| **30th December, 2014** | Volume 1, Number 1 |
| In This Issue   * Welcome Letter * Meet Our Staff * Policies We Offer * Thought For the Day * Health Nugget * On Site Location   MAIN OFFICE:  WARD'S BUILDING, ROAD TOWN  BRANCH OFFICE:  R & R MALONE COMPLEX,  POCKWOOD POND.  **Contact Information**  OWNER/MANANGING DIRECTOR:  GEON BORELAND-KAZEMBE LUTCF  Tel # Cell : 1-284-340-0728  Main Office # 1-284-495-2464  Agency Supervisor: Elizabeth Peters  Tel # Cell:1-284 340-8869  Main Office:1-284-340-1053  Marketing Manager: Sherenette Spencer  Tel # Cell : 1-284-544-2798  R & R Malone Complex: 1-284 340-1045  Web: [www.mutualinsurancebvi.com](http://www.mutualinsurancebvi.com)  Face book. twitter  **Special Reminders** | From the Desk of the Owner and Managing DirectorC:\Users\Kathlene\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.IE5\FZP4FEGM\mutual_bvi-26.jpg To All Our Valued Custumers and Friends,  I would like to take this opportunity to wish everyone a peaceful, prosperous and a Happy New Year – A Year filled with endless possibilities; also it is my pleasure to welcome you to our first volume of our Agency Newsletter (M.I.A. Serving with a Difference!). In the words of the Psalmist David from Proverbs 16:3, I would like to encourage everyone, “Commit thy works unto the Lord, and thy thoughts shall be established.” As I look back on 2014, it was filled with wonderful times as well as challenging times. However, life is not without its challenges, it is how we face them that makes all the difference. At Mutual Insurance we are here to make that difference!  **SERVICE WITH EXCELLENCE IS OUR GOAL**  What is your dream? At Mutual Insurance Agency (BVI) Ltd. we can help you fulfill it. I started Mutual Insurance Agency (BVI) Ltd operation here in the BVI in 2009 with one staff member; your humble servant. Today is it with great pride that my Agency has the privilege to serve you with a committed, competent and friendly staff of six professional workers.  The primary goal of my Agency is to serve your needs. We listen and offer lifelong solutions and resources to protect your investments and your loved ones. We recommend a variety of policies and financial products which will help with the fulfilment of your personal dreams as well as that of your family.  We have served all of our customers over the years with dignity and satisfaction whether it is short term or long term. Our work has spoken for us. As a result, why not allow Mutual Insurance Agency (BVI) Agency Ltd help to build a protection plan for you and your family? We are affordable and resourceful. Our resolutions are based on your needs.  We always look out for the many ways to make our clients and friends feel appreciated and loved so, to those of you who are born on the month of January, I want to wish you many happy returns. Why not step into one of our branches for a special giveaway gift to all you wonderful birthday people.  Again, to everyone in this beautiful Virgin Islands I will leave you with this thought by an American poet and educator Henry Wadsworth Longfellow, “The heights of great men reached and kept were not attained by sudden flight, but they while their companions slept, were toiling upwards in the night.” My Staff and I will be honoured to continue to give you quality service. To all of our customers with whom we do business, thank you.  Geon Boreland-Kazembe LUTCF  **SERVICE WITH EXCELLENCE IS OUR GOAL**  **MEET OUR STAFF**  C:\Users\Kathlene\Downloads\IMG_8201.JPG  A friendly, dedicated and committed Staff awaits you.  We Cater For Everyone! We Care! We Protect! We Give! We Share! We Love!   * Our Customers come first; * We are here to meet all your expectations; and * As a licensed Agency we pledge to serve you with distinction   **POLICIES WE OFFER**  **We offer:**   * **4. Educational Plans to cover the cost for educating your children (College Funds)** * **1.Life Insurance with benefits while alive for young and old** * **6.Auto Insurance** * **7. Home Owners Insurance** * **9. Marine Insurance** * **8. Builders Risk** * **2. Health Insurance** * **3. Disability Risk** * **5. Retirement Plan** * **10 Liabilities** * **11. Air Evacautation ( MASA)**   **SERVICE WITH EXCELLENCE IS OUR GOAL**  To learn more about our many policies, visit us at your nearest branch or kindly give us a call, or visit us on the web, or just pick up one of our monthly newsletter; Which is going to be part of our service for the YEAR 2015. Do not get left behind!!  **THOUGHTS FOR THE MONTH**   * “Commit thy works unto the Lord, and thy thoughts shall be established. Proverbs 16:3. NIV * “The heights of great men reached and kept were not attained by sudden flight, but they while their companions slept, were toiling upwards in the night.”   Henry Wadsworth Longfellow.  **HEALTH NUGGET FOR THE MONTH OF JANUARY**  Our customers and everyone else’s health is important to us; so here’s to a nutritious and healthy drink  [https://encrypted-tbn3.gstatic.com/images?q=tbn:ANd9GcTONjvVB4BlchnGeV7yn6SSekp30rC-eeHcZqXFj5RQXgPp8PpMVEzixv2_](https://www.google.vg/search?biw=1366&bih=620&tbm=isch&q=yellow+mango&revid=1492127793&sa=X&ei=bv6iVPWKFIWlyQSrxIKoAw&ved=0CCQQ1QIoAg)[https://encrypted-tbn3.gstatic.com/images?q=tbn:ANd9GcR5X4YIlcUOtyoHDO3R3eGB4-LWlCiC3GG0kPh7Z-ptT18oDtxZ](http://www.google.vg/imgres?imgurl=http://media1.onsugar.com/files/2014/05/16/873/n/1922729/3b179740c4fcba96_aloe-vera-juice.xxxlarge.jpg&imgrefurl=http://www.popsugar.com/fitness/Health-Benefits-Drinking-Aloe-Vera-Juice-14835896&h=1024&w=842&tbnid=pVrPicDFiOMj9M:&zoom=1&docid=b1LZENCOXlk5lM&ei=JPuiVIHfA46PyASK1oLABw&tbm=isch&ved=0CF4QMyg1MDU&iact=rc&uact=3&dur=925&page=3&start=48&ndsp=27)[http://kaisepictures.com/Page%20KP%20Collection/cool_news/Bananas/banana%20image1.jpg](http://www.google.vg/url?sa=i&rct=j&q=&esrc=s&frm=1&source=images&cd=&cad=rja&uact=8&ved=0CAcQjRw&url=http://kaisepictures.com/Page%20KP%20Collection/cool_news/Bananas/banana_effects_on_the_brain.html&ei=x_yiVMSrBc-tyAT804GgAw&bvm=bv.82001339,d.aWw&psig=AFQjCNEy_TNL4zz-F_AuZz0Xrrq74MZFIw&ust=1420054053670675)[http://upload.wikimedia.org/wikipedia/commons/c/cb/Pineapple_and_cross_section.jpg](http://www.google.vg/url?sa=i&source=images&cd=&cad=rja&uact=8&ved=0CAgQjRw&url=http://en.wikipedia.org/wiki/Pineapple&ei=dP2iVNHpAoO4yQSfr4GoAw&psig=AFQjCNGlJAhYw9BfozOIJklOedCvYI3Xeg&ust=1420054260254228)[http://janeshealthykitchen.com/wp-content/uploads/2012/08/shredded-coconut.jpg](http://www.google.vg/url?sa=i&rct=j&q=&esrc=s&frm=1&source=images&cd=&cad=rja&uact=8&ved=0CAcQjRw&url=http://janeshealthykitchen.com/shredded-unsweetened-coconut-flakes/&ei=9_6iVMmjOoSVyASphYCgAw&bvm=bv.82001339,d.aWw&psig=AFQjCNHeFcrAYvFUriHO9QU47-DlCgIrSA&ust=1420054616535018)  [https://encrypted-tbn1.gstatic.com/images?q=tbn:ANd9GcTTwbkLGiJwp3zlJIsgeH_pa-lLSb-EMk4voeUVCESJ0MFcxl4o5yt9cw](https://www.google.vg/imgres?imgurl=http://thumbs.dreamstime.com/z/orange-juice-half-over-white-background-34899061.jpg&imgrefurl=http://www.dreamstime.com/stock-image-orange-juice-half-over-white-background-image34899061&docid=wZoceHfj5SdOJM&tbnid=vdAXRSzBKISv0M&w=1300&h=1200&ei=gv-iVLe7McqcygStoIGoAw&ved=0CAQQxiAwAg&iact=c)[http://www.medicalnewstoday.com/images/articles/263/263405/flaxseed.jpg](http://www.google.vg/url?sa=i&rct=j&q=&esrc=s&frm=1&source=images&cd=&cad=rja&uact=8&ved=0CAcQjRw&url=http://www.medicalnewstoday.com/articles/263405.php&ei=7P-iVNKMLoWPyASNo4GgAw&psig=AFQjCNEnFfpNSdI0dgM-oGUO5Hv37SKFpQ&ust=1420054860446348)[http://toptropicals.com/pics/garden/04/5000/4791.jpg](http://toptropicals.com/cgi-bin/garden_catalog/cat.cgi?uid=Eugenia_floribunda)[https://encrypted-tbn2.gstatic.com/images?q=tbn:ANd9GcSFCc0TldT3oC83avGIdqHE1w-r0EVp-_cw63vixfBoyUYzsw6JAJVp3w](https://www.google.vg/imgres?imgurl=http://dep.com.vn/Uploaded/thuyth/2013_03_24/lemon-juice-face-mask.jpg&imgrefurl=http://shopngoctien.com/?frame%3Dnews_detail%26id%3D204&docid=P1TNBQ7fEsXvSM&tbnid=wub4vABXXMxnwM&w=1024&h=1024&ei=NAGjVI3sB4OQyQTZt4HQAQ&ved=0CAgQxiAwBg&iact=c)[http://t1.gstatic.com/images?q=tbn:ANd9GcSPTECb__eqgy4Lsm2GkB4l72cefLU2Bdb_f73AEDkED715FN8G](http://www.google.vg/url?sa=i&source=images&cd=&cad=rja&uact=8&ved=0CAgQjRw4ZA&url=http://www.thecambodiaherald.com/health/benefits-of-coconut-water-190&ei=vwGjVNX5G4u4yQTSkoGwCA&psig=AFQjCNFGsBhPB24Rgja2_udsHQhJ11QfUw&ust=1420055359543441)  **From my Kitchen to Yours**  **SERVICE WITH EXCELLENCE IS OUR GOAL**  1 ripe banana  1 cup of fresh or frozen pineapple  1/4 cup of chopped or shredded coconut  2 glasses of coconut water  1 scoop of garden aloes  ½ cup of freshly squeezed orange juice  1 cup of fresh chopped or frozen mangoes  2 drops of lemon juice  1 tbs. spoonful of flaxseed  1 cup of either raspberry, or blueberry or guava berry  Method  Pour coconut water in blender with two or three cubes of ice. Then chop fruits in any order, after add fruits to blender. Blend fruits and water until it reaches to a smooth consistency.  Pour into a glass and have several healthy, refreshing and relaxing drinks.  We would like to get your comments.  Special Reminders   * If you need a referral for anything do not hesitate to call us. * Any changes to your name, address, phone numbers, or email address please call one of our contact numbers or visit our representatives or just walk in. We will be happy to make the necessary changes. * If you want to set up an appointment, just call or walk in; our efficient staff will be there to serve you.   **SERVICE WITH EXCELLENCE IS OUR GOAL** |

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