



Mutual
INSURANCE BVI



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Mutual Insurance gives more reason to smile with new education plan

THROUGH the offering of its latest insurance product — Heritage International Scholarship Trust Plan — Mutual Insurance BVI is giving its clients one more reason to sleep easy at nights. Geon Boreland Kazembe, Managing Director at Mutual Insurance BVI, said her business recently became a registered agent for Heritage International Scholarship Trust Foundation. Consequently, she was given the go ahead

to sell products on behalf of the Foundation, and also became the Foundation's Agency Director for the BVI market.

ABOUT THE NEW PRODUCT

The Heritage International Scholarship Trust Plan is a cooperative education savings plan established for the purpose of helping

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CONTACT US

R&R MALONE COMPLEX

1-284-340-1045
www.mutualinsurancebvi.com

**Owner/
Managing Director**

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

Manager — Main Office

**Elizabeth Peters
Cell: 1-284-340-8869**

**Main Office:
1-284-340-1053**

Agency Supervisor

**Sherenette Spencer
Cell: 1-284-544-2798**



GOODBYE: The Management and Staff of Mutual Insurance BVI says farewell to Raquel Garcia, the Marketing Executive Caribbean of Morgan White (Navy Blue Top) who recently left the company. We would like to wish her nothing but the best in her future aspirations. May God bless you!



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)



EXERCISE and Mental Health

In last month's issue of our monthly newsletter we wrapped up our series looking at the different disease fighting foods. This month marks the beginning of a new series, which will highlight ways in which you can help to keep your brain healthy. The information provided will be generated from different sources, including medical journals. We hope that you find our articles useful.

WHEN you think about fitness, you probably think about marathons and muscles, but do you ever consider brain fitness? You should! Your brain plays a critical role in every area of your life, from learning, working and playing, to personality, aptitude and memory. While the brain is one of the body's most important organs, it is also one of the most mysterious. There is a lot that science can't yet explain, including why some people can still recall the name of their first grade teacher at age 100, while others develop the early signs of cognitive decline in their 50s.

But emerging research indicates that with a few relatively simple lifestyle choices, you can better maintain your brain health. To kickstart our series we take a look at the effects of exercise on your mental health.

EXERCISE AND DEPRESSION

Studies show that exercise can treat mild to moderate depression as effectively as antidepressant medication — but without the side-effects, of course. In addition to relieving depression symptoms, research also shows that maintaining an exercise schedule can prevent you from relapsing.

Exercise is a powerful depression fighter for several reasons. Most importantly, it promotes all kinds of changes in the brain, including neural growth, reduced inflammation, and new activity patterns that promote feelings of calm and well-being. It also releases endorphins, powerful chemicals in your brain that energize your spirits and make you feel good. Finally, exercise can also serve as a distraction, allowing you to find some quiet

time to break out of the cycle of negative thoughts that feed depression.

HIGHER SELF-ESTEEM.

Regular activity is an investment in your mind, body, and soul. When it becomes a habit, it can foster your sense of self-worth and make you feel strong and powerful. You'll feel better about your appearance and, by meeting even small exercise goals, you'll feel a sense of achievement.

EXERCISE AND ANXIETY

Exercise is a natural and effective anti-anxiety treatment. It relieves tension and stress, boosts physical and mental energy, and enhances well-being through the release of endorphins. Anything that gets you moving can help, but you'll get a bigger benefit if you pay attention instead of zoning out.

Try to notice the sensation of your feet hitting the ground, for example, or the rhythm

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RECIPE CORNER



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.

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.

Coconut and chilli chicken soup

Ingredients

- 400ml can coconut cream
- 1 litre salt-reduced chicken stock
- 1 stalk lemongrass (white part only), quartered lengthways
- 2 green onions, thinly sliced diagonally
- 1 tablespoon fish sauce
- 2 small red chillies, thinly sliced diagonally
- 2 (500g) chicken breast fillets, thinly sliced
- 2 x 55g packets dried rice vermicelli noodles
- 1 green onion, sliced, to serve
- 1/3 cup fresh coriander sprigs, to serve
- 1 lime, cut into wedges, to serve

Method

1. Combine coconut cream and stock in a large saucepan over medium-high heat. Add lemongrass, onion, fish sauce and 1/2 the chilli. Bring to a simmer over medium-high heat. Reduce heat to low. Add chicken. Simmer gently for 5 minutes or until chicken is cooked through. Remove and discard lemongrass.
2. Meanwhile, prepare noodles following packet directions. Drain.
3. Divide noodles among serving bowls. Ladle over soup. Serve with extra sliced green onion, coriander, remaining chilli and lime wedges.

Mutual Insurance gives more reason to smile with new education plan

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parents (or other sponsors) save towards the ever increasing cost of a post-secondary education.

The Heritage Plan is a time-defined, goal directed, disciplined education savings program for parents, grandparents and other sponsors who contribute on behalf of children.

HOW IT WORKS

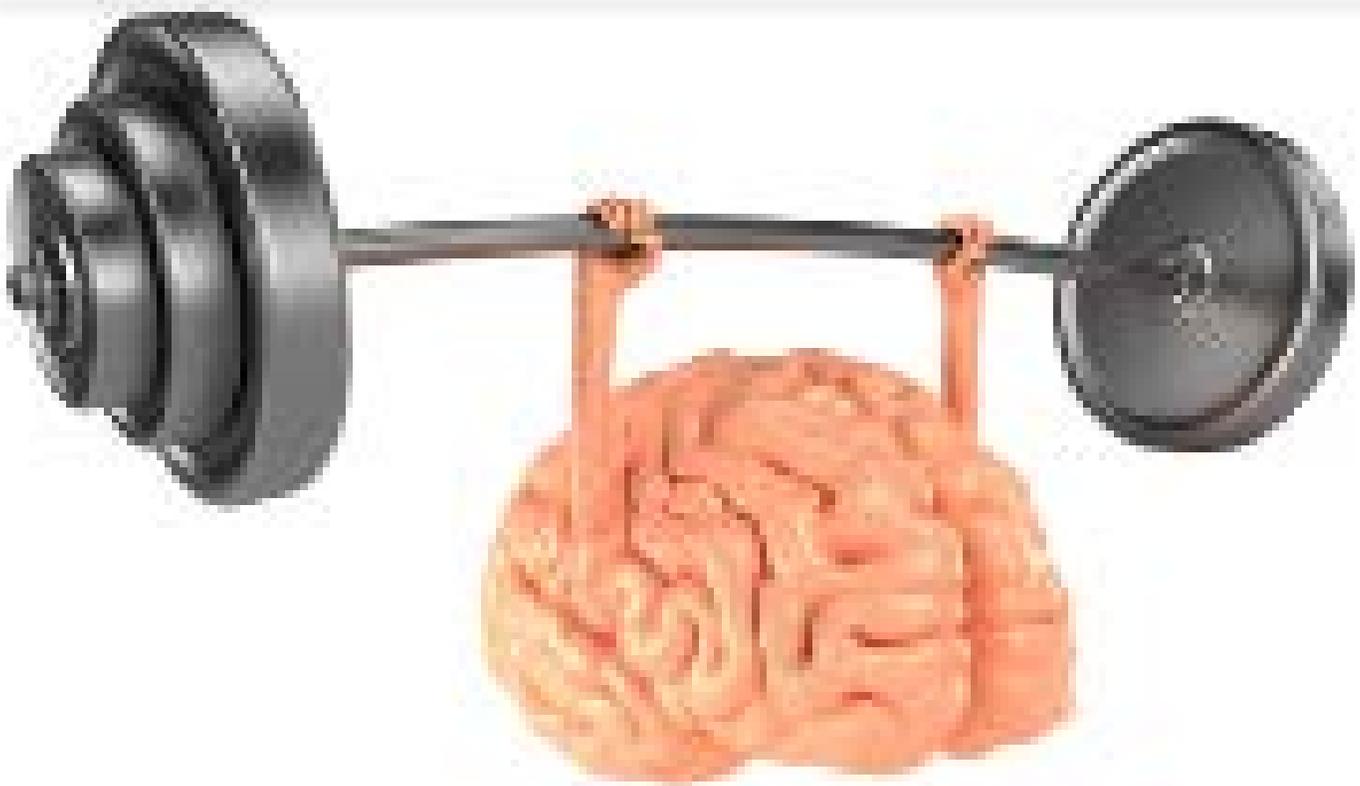
When you think of a Heritage Plan, think

of it as having two distinct periods: the contribution period, when you make your contributions, and the pay-out period, when there is a return of your principal and earnings in the form of Educational Assistance Payments /Scholarships or Self-Determined Payments.

At the time of enrolling in the Plan, you need to decide, based on when you expect the child to begin his/her post-secondary education, how much you wish and can afford to contribute and the length of time over which you would like to make contributions. After these decisions

have been made, you make your first contribution and the contribution period becomes formalised. The pay-out period begins when your Plan reaches maturity. At the maturity date the interest in your Plan will follow one of two different paths selected by you in advance and is best determined by the type of post-secondary program your child plans on pursuing.

For further information on our latest product visit the Road Town or Pockwood Pond offices where one of our agents will be more than happy to walk you through the details.



EXERCISE and Mental Health

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of your breathing, or the feeling of the wind on your skin. By adding this mindful element — really focusing on your body and how it feels as you exercise — you'll not only improve your physical condition faster,

but you may also be able to interrupt the flow of constant worries running through your head.

STRONGER RESILIENCE

When faced with mental or emotional

challenges in life, exercise can help you cope in a healthy way, instead of resorting to alcohol, drugs, or other negative behaviours that ultimately only make you symptoms worse. Regular exercise can also help boost your immune system and reduce the impact of stress.

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

Genesis 21: 1-3 — Now the LORD was gracious to Sarah as he had said, and the LORD did for Sarah what he had promised. Sarah became pregnant and bore a son to Abraham in his old age, at the very time God had promised him. Abraham gave the name Isaac to the son Sarah bore him.

Caribbean Trivia

Did you know...?

- Jamaica was the first country in the Western world to construct a railway, even before the United States. This was only 18 years after Britain.
- Some of the most fertile soil in the world can be found in the Mesopotamia Valley in St Vincent and the Grenadines.
- Cuba's former president Fidel Castro erected a statue of John Lennon from The Beatles in 2000. Castro admired Lennon and believed he was a true music revolutionary.
- The only cars that Cuban citizens can own legally are cars created and bought before 1959. After this year, the Cuban government seized all of the cars, and owns them all to this day. Most of the pre-1959 cars in the country are from the United States.

