



Mutual
INSURANCE BVI



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On Sunday, June 19, families across the world marked the special bond between children and their fathers with the observance of Fathers Day.

Mutual Insurance BVI also took time out to say happy Fathers' Day to all the good fathers out there.

While the day has come and gone, we want to take a look at the history behind Father's Day and how it came to be celebrated.

WHEN IS IT

While the third Sunday of June is the day celebrated in the UK, US and many other countries around the world, it is not the only

day given over to fathers.

In Italy, the Fathers Day is celebrated on March 19. In Ukraine, it's celebrated on the third Sunday of September and in Indonesia, its the twelfth of every November.

WHERE DOES IT COME FROM?

Though it is certainly an American tradition, there are two popular stories which are used to explain the origins of Father's Day.

According to one tale, it first began because of a woman named Grace

Golden Clayton from Fairmount, West Virginia. An orphan herself, she lobbied

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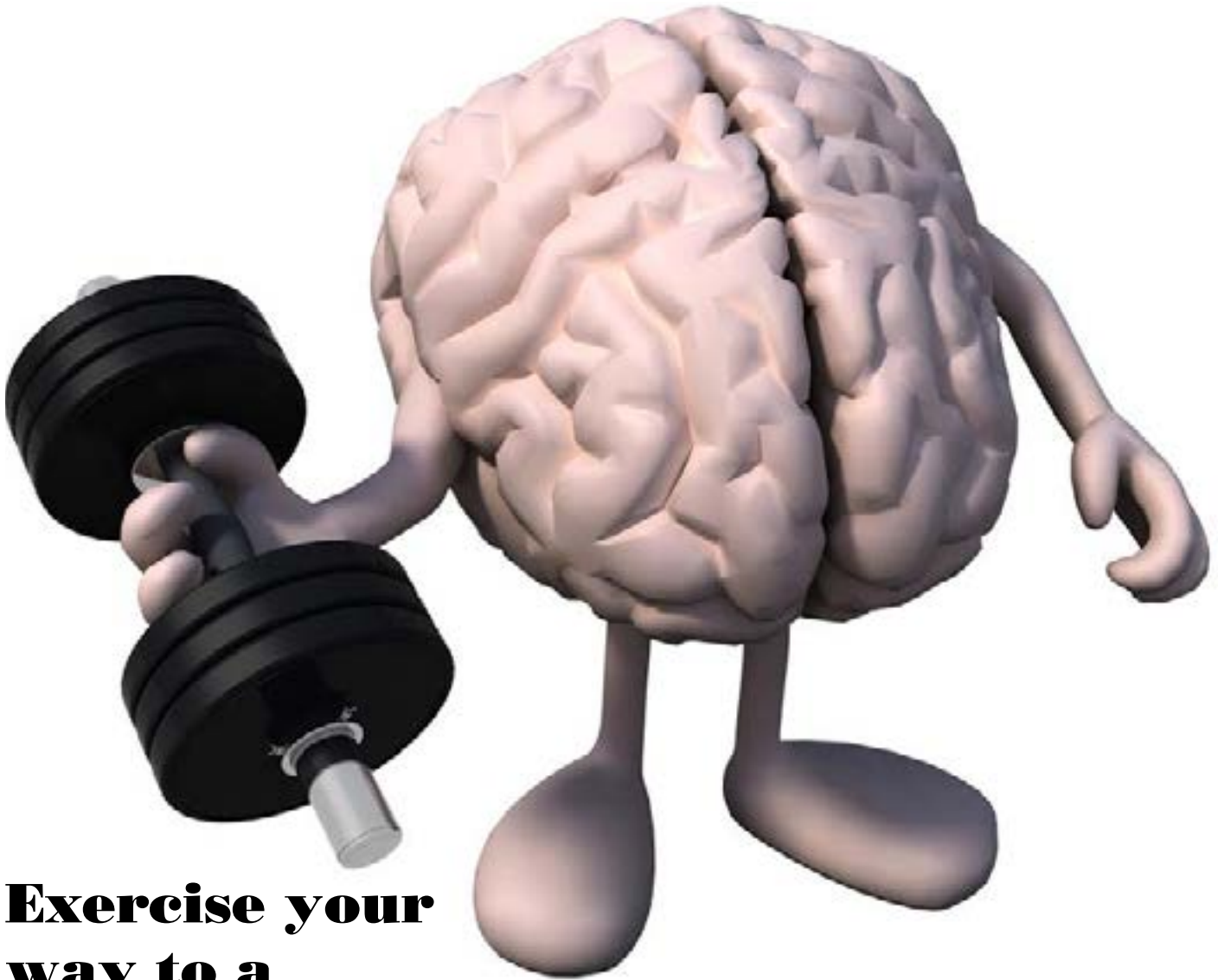
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Policies we offer

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 your way to a

PROMOTION

This marks the second in our series looking at the effects of exercise on our mental health.

If you exercise regularly, you understand there are many more benefits other than just weight loss or staying in shape. Exercise helps improve all aspects of your life, including work productivity.

One way that exercise can help boost productivity at work is through alertness. When you exercise, you are also increasing blood flow to the brain, which can help sharpen your awareness and make you more ready to tackle your next big project.

Exercise can also give you more energy. Having more energy means you will feel more awake at work. Being on top of your

game will assure that you perform your work correctly and to the best of your ability. Exercise helps memory and thinking through both direct and indirect means.

The benefits of exercise come directly from its ability to reduce insulin resistance, reduce inflammation, and stimulate the release of chemicals in the brain that affect the health of brain cells, the growth of new blood vessels in the brain, and even the abundance and survival of new brain cells.

Many studies have suggested that the parts of the brain that control thinking and memory (the prefrontal cortex and medial temporal cortex) have greater volume in people who exercise versus people who don't.

So what should you do? Start exercising! We don't know exactly which exercise is

best. Almost all of the research has looked at walking, including the latest study.

How much exercise is required? Standard recommendations advise half an hour of moderate physical activity most days of the week, or 150 minutes a week. If that seems daunting, start with a few minutes a day, and increase the amount you exercise by five or 10 minutes every week until you reach your goal.

If you don't want to walk, consider other moderate intensity exercises, such as swimming, stair climbing, tennis, squash, or dancing. Don't forget that household activities such as intense floor mopping, raking leaves, or anything that gets your heart pumping so much that you break out in a light sweat, can count as well.

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.

Mushroom Tart recipe

Ingredients

- 1 tsp dried yeast
- 2 tsp slightly warmed nut or other dairy free milk or water.
- 1/2 cup plain flour
- 1/3 cup rye flour
- 3/4 tsp salt
- 1 egg
- 3tbs) olive oil (not extra virgin)
- 1 extra egg, beaten, for the egg wash

Topping

- 1 tbs olive oil
- 1 leek
- 1 fat clove of garlic, finely chopped
- 2/3 cup white wine or vegetable stock
- 1 tbs Mustard
- 250g mixed swiss brown and button mushrooms, chopped
- 1 tbs thyme leaves, picked from the stalk
- salt and pepper, to taste

Method

1. Place the yeast and milk in a small bowl or cup and stir to dissolve yeast. Leave for 5 minutes or until foamy. Add the flour, eggs, yeast mixture and sea salt to the bowl of a stand mixer fitted with a paddle attachment and mix until the dough comes together.

2. Switch the paddle attachment for a dough hook and knead, gradually adding the olive oil, a tsp at a time, allowing the oil to become fully incorporated before adding more. For a little bit it will look like a hot oily mess, but stick with it, the oil will mix into the dough with a little patience. Knead for 10 minutes or until the dough smooth and elastic. Cover dough with a tea towel and leave in a warm place for 1 1/2 to 2 hours or until doubled in size.

3. Knock back the dough and place on a tray covered with baking paper that has been lightly floured. Press down and use your fingers to shape into a rough circle. Lightly brush the top with more oil and cover with a tea towel and leave an hour or until doubled in size. While the dough is rising preheat the oven to 220 celsius (425 Fahrenheit) and cook the toppings.

4. Place a frying pan over a medium low heat. Split the leek in two lengthways and slice roughly 1.5cm (1.2 inch) thick. Add half the olive oil to the pan and gently fry the leeks until soft. Add the garlic, salt and white wine and bring the pan to a simmer before reducing the heat to low. Simmer until almost all of the wine has been absorbed. Remove from the heat and add the Dijon Mustard and stir well to combine.

5. Place another frying pan over a medium high heat. Add the remaining oil and the mushrooms and cook until lightly golden. Season with salt and pepper and add the thyme leaves. Stir well to combine and remove from the heat.

6. Once the toppings have cooled top the tart with the leeks, leaving a border at the edge of the tart. Top the leeks with the mushrooms and brush the edges of the tart with the egg wash. Bake for 15 to 20 minutes until the tart crust is golden and the underside of the tart is cooked.

7. While the tart is baking make the cashew cream drain the cashews and place in a blender along with the water and mustard. Blend until smooth and season to taste.

8. When you are ready to serve drizzle the mustard cream over the tart and serve.

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

Celebrating our Fathers

FATHERS From Page 5

her local Methodist ministers for a church service to honour fathers in 1908. It is thought she was inspired to do so after the Monongah mining disaster, also in West Virginia, in 1907. The calamity, one of the worst in US mining history, killed 362 local men.

Their deaths widowed 250 women and orphaned more than 1,000 children. Mrs Clayton wanted to pay tribute to the dead fathers, as well as her own.

AND THE OTHER STORY?

The daughter of a civil war veteran, Sonora

Smart Dodd, from Arkansas, was inspired to honour her father, who had brought up six children himself after his wife died in childbirth. Ms Dodd was just 16 when he died.

While listening to a sermon for Mother's Day – established in 1905 Ms Dodd became convinced of the need to celebrate the male parent. Like Clayton, she campaigned to her religious leaders for a special service dedicated to fathers.

In 1910, the first Father's Day celebration was held by Ms Dodd in 1910 in a YMCA in Spokane, Washington.

However, it took some time to gain the popularity it currently enjoys as many

people feared it would be used purely as a commercial ploy.

IS IT ENSHRINED IN LAW?

In 1913, US Congress officially designated that the third Sunday in June is Father's Day.

President Calvin Coolidge also recommended that the day be observed nationally, though he did not pass any orders enforcing this. The first presidential order calling for the observation of Father's Day was by President Lyndon Johnson in 1966. But it wasn't until 1972 that it was permanently signed into law by President Richard Nixon.



June 1 marked the start of the 2016 Atlantic Hurricane Season and forecasters have predicted that this season is likely to be much more active than the 2015 season.

According to forecasters, it appears that we will see longer lasting tropical storm activity this year as well as more hurricane activity this season as compared to the last few years.

With that said, we want to urge you all to be careful this hurricane season and do all that is necessary to protect life and property. Also this might just be a good time to start thinking about securing a Home Insurance

Policy from Mutual Insurance.

In the meantime, we want to share a few hurricane safety tips with you.

BEFORE THE STORM

- Be ready to put your plan and preparation into action.
- Pay attention to local weather reports on radio, television, or the internet.
- Have house boarded up, or have storm shutters in place.
- Have plenty of food and water.
- Make sure all your tools, supplies, and

first aid kit available for use.

- Have a secure room available.

DURING THE STORM

- Stay in a secure room
- Stay away from windows.
- Do not use the phone, or candles.
- Monitor Weather and Civil Service Bulletins on either regular or NOAA radio.
- Have supplies on hand.
- Remain indoors when the eye moves over your area because the storm will resume shortly.

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

PSALM 103 VS 13: As a father has compassion on his children, so the LORD has compassion on those who fear him.

Caribbean Trivia

Did you know...?

- Grenada is made up of three main islands: Grenada, Carriacou and Petite Martinique.
- In Grenada, during the six months of the rainy season, the center of the island will receive rainfall almost everyday.
- The most popular breakfast drink in Grenada is cocoa tea and the eating habits of the people include bread, vegetables, rice and fruits.

