



Mutual
INSURANCE BVI



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Mutual Insurance is First Heritage Trust's 'Cash is Still King' Winner

MUTUAL Insurance BVI recently became the first winner of the First Heritage International Scholarship Foundation's "cash is still king" promotion.

The agency won a cash prize of \$500 for having sold over 40 units of Heritage International Scholarship Trust Plan.

The Heritage International Scholarship Trust Plan is a cooperative education savings plan established for the purpose of helping parents (or other sponsors) save towards

the ever-increasing cost of a post-secondary education.

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

Meanwhile, speaking about the win, Mutual Insurance BVI boss, Geon Boreland-Kazembe, said it was all because of the hard

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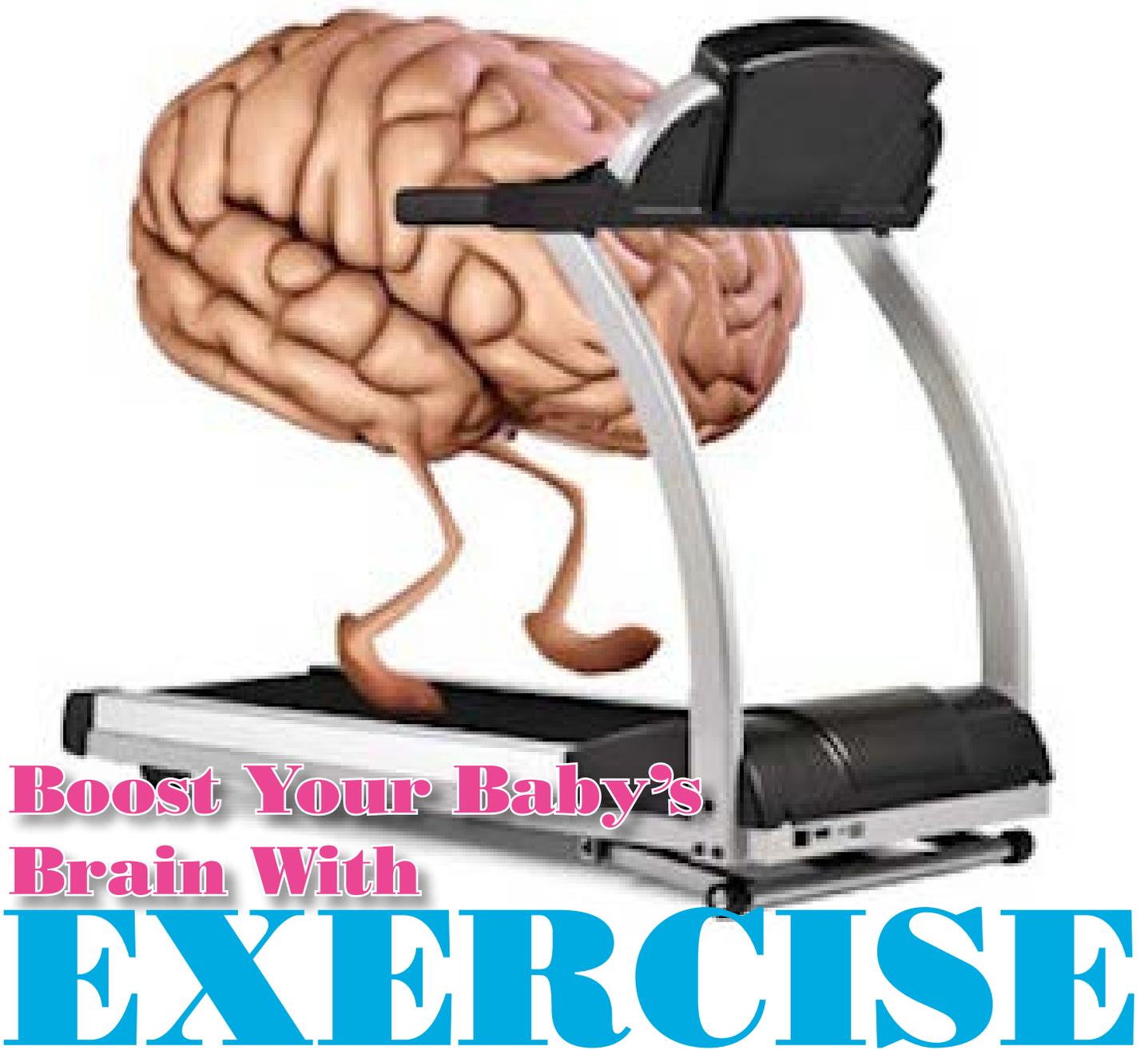
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Mrs. Geon Boreland-Kazembe (right) wishing Marley Sebastien (entre) and D'Anna Blyden (left) Happy Birthday on behalf of Management and staff of Mutual Insurance (BVI) Agency.

- ## 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)



Boost Your Baby's Brain With EXERCISE

This marks the final in our series looking at the effects of exercise on mental health. As we bring the series to a close we have decided to focus specifically on the effects of exercise on the fetus of expectant mothers.

Moderate exercise during pregnancy may boost your baby's brain development, according to a research done in 2013 by the University of Montreal.

The study involving 18 expectant mothers and their babies found that at the end of a 10 day exercise period the brain of the unborn child showed an increase level of maturity.

During the study the researchers

randomly assigned 10 pregnant women to an exercise group and eight to an inactive group at the start of their second trimester.

The active group was told to engage in at least 20 minutes of cardiovascular exercise three times a week at a moderate intensity - meaning it should lead to at least a slight shortness of breath.

On average, the workout group clocked 117 minutes of exercise a week; the sedentary group 12 minutes weekly. Using an EEG, which records the brain's electrical activity, the researchers measured the newborns' brain activity while sleeping when 8 to 12 days old.

They focused on the ability of the brain to recognize a new sound. This reflects brain maturity, according to the University

of Montreal study..

The babies whose mothers exercised showed a slight advantage, the investigators found. The brain is more efficient; it can recognize the sound with less effort, the researcher explained.

The differences may translate to a language advantage later in life, the researcher further speculated .

The study further stated that It's possible exercise speeds up a process known as synaptic pruning, whereby extra nerve cells and connections are eliminated, helping brain development.

Next month we begin a new series on education insurance.

RECIPE CORNER

Stir it up!



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 an appointment just call or walk in. Our efficient staff will be here to serve you.

Ingredients

Roasted Cauliflower

- 1 head cauliflower, cut into bite-sized florets
- 2 tbsp melted coconut oil or olive oil
- ¼ tsp cayenne pepper
- Sea salt

Curried coconut quinoa with greens

- 2 tsp melted coconut oil or olive oil
- 1 medium yellow onion, chopped
- 1 tsp ground ginger
- 1 tsp ground turmeric
- ½ tsp curry powder of choice (optional)
- ½ tsp ground cardamom
- 1 can (14 ounces) light coconut milk
- ½ cup water
- 1 cup quinoa, rinsed well in a fine mesh colander
- ½ cup raisins
- 1 tsp sea salt
- 1 tbsp apple cider vinegar
- 4 cups baby arugula or chopped chard, spinach, maybe even kale*
- Optional garnishes: 2 green onions, chopped, and a sprinkle of red pepper flakes

Method

1. Roast the cauliflower: Preheat oven to 425 degrees Fahrenheit. Toss the

cauliflower florets with coconut oil, cayenne pepper and a light sprinkle of sea salt. Roast for 25 to 30 minutes on the middle rack, turning halfway, until the cauliflower is tender and golden on the edges.

2. Cook the quinoa: In a large pot with a lid, warm the coconut oil over medium heat. Add the onion and cook until it is turning translucent, stirring often, about 5 minutes. Add the ginger, turmeric, curry powder and cardamom and stir until fragrant, about 30 seconds. Pour in the coconut milk, water, rinsed quinoa and raisins. Bring the mixture to a boil, then cover and reduce heat to a simmer. Cook for 15 minutes, then remove the pot from heat and let it rest for 5 minutes.
3. Fluff the quinoa with a fork. Stir in the salt, vinegar and greens (if you intend to eat this dish as leftovers, I recommend storing leafy greens separate from the quinoa, as the greens don't reheat well). Divide the quinoa into bowls and top with roasted cauliflower. Garnish with green onions and red pepper flakes if you'd like.

Recipe by cookieandkate.com

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PROMOTION from Page 1

work of her professional team.

"The staff here is known for providing quality customer service, and with this we have earned the trust and respect of the community. Therefore, when we reached out to the community and told them about this new product we were offering they knew it was something that was in their best interest and so they quickly bought into it."

HERITAGE PLAN EXPLAINED

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 your 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 formalized.

The pay-out period begins when your Plan reaches maturity. At the maturity date your 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 our into our Road Town, or Pockwood Pond offices where any of our agents will be more than happy to walk you through the details.



Safety tips for BOAT OWNERS during the Summer

The summer is in full swing, and with it comes the thirst to explore the crystal blue waters of the British Virgin Islands and its many islands. If you are a boat owner, no matter how many trips you have under your belt, it is best to freshen up on boat safety before each voyage.

With a little help from travelers.com Mutual Insurance has prepared a few tips to share with our readers who will be making the most of the summer this year with many sea adventures.

BEFORE SETTING OUT ON YOUR BOAT

- Ensure that your boat is operating

properly before heading out onto the water. Follow this pre-departure checklist to help you avoid any potential problems.

- Check fuel levels and add as necessary.
- Check your engine. For in-board engines, open the hatch to look for fuel or fluid (oil, coolant, etc.) leakage or excess water in the bilge, or the lowest section inside of a boat. For outboard engines, check the fuel system for leaks or heavy gas odor. Excessive fuel vapors from either engine type can be a sign of a serious problem.
- Ensure all lights are functioning and in place.

- Check for any electrical issues such as loose, disconnected or corroded conductors.
- Test radio/communications devices.
- Run blowers to evacuate fumes and vapors from the bilge prior to starting your engine.
- Attach your boat and vehicle keys to a floating bobber.
- Check the local weather, sea reports and boating forecasts. As the operator of the boat, you have a responsibility to pay attention to the weather and should not head out if adverse conditions are expected.
- Have an emergency/evacuation plan in place, and go over it

with your passengers.

- Review the vessel's controls, location of personal flotation devices and location of fire extinguishers with your passengers.

STAYING SAFE ON THE WATER

Having a good time while out on the water includes getting everyone back to shore safely. Whether you are navigating or just along for the ride, everyone plays a critical role in boating safety. Be sure you and your passengers practice these safe boating behaviors on every outing:

- Do not exceed the number of passengers safely allowed on your vessel.
- Make sure all passengers remain in their proper, seated positions on the boat while it is in motion.
- Shut off the engine while passengers are loading and unloading for recreational activities such as snorkeling and swimming.
- Monitor gauges at the helm (voltage, temperature, fuel) to help promote safe operation and identify any issues as soon as possible.
- Be aware of your surroundings, like water conditions and other vessels, to help you react to any potential dangers in a timely manner.
- The primary and backup operator (if you have one) should abstain from consuming any alcoholic beverages prior to or during the outing.

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

EPHESIANS 4:32: "And be kind to one another, tenderhearted, forgiving one another, even as God in Christ forgave you."

Caribbean Trivia

Did you know...?

- Haiti is the third largest country in the Caribbean, after number one Cuba and number two the Dominican Republic.
- Haiti is the most mountainous nation in the Caribbean. The mountain peaks reach over 8,000 feet.
- Tourism is one of the largest industries in Haiti, with nearly a million visitors arriving by cruise ship. Most cruisers call at Labadee, a private resort leased to Royal Caribbean International until 2050.
- During radical ex-priest Jean-Bertrand Aristide's second term as president, the government established Voodoo as a state religion along with Catholicism.

