



**Mutual**  
INSURANCE BVI



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# Newsletter

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*Mutual Insurance protects brand, cut ties with NAGICO*

**W**E would like to take this time to inform al our valued clients that Mutual Insurance is no longer acting as an agency representative for NAGICO Insurance company.

We want to make it clear that as a client-centered insurance agency, whatever decisions we take are always done in the best interest of our clients, and for the

protection of the Mutual Insurance brand.

To all our clients who might have been affected by this latest move, let me state that you have the power to decide who you want to place business with.

As I stated at the beginning of the year, Mutual Insurance Insurance is expecting great things this year and we want all our clients who

*Turn to BRAND on Page 5*

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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)

*The staff at the Pockwood Road office always stand ready to serve you.*



## Top disease fighting foods part 2 *Cinnamon and Ginger*

**T**his month we continue to our focus on health and specifically healthy foods. Our aim is to help you our clients discover the healing power of foods and how it can aid you in living a more healthy and productive lifestyle.

In our research for this feature series, one thing that became pronounced was that we do not have to look too far to find the foods packed with the nutrients needed to ward of diseases such as cancer and diabetes. Chances are you pass them in the supermarket everyday everyday or even grow them in your vegetable garden.

In this part two series on Top Disease Fighting Foods we turn our focus on Cinnamon and Ginger.

Cinnamon's most notable and studied benefit to the immune system has been its ability to lower blood sugar. A U.S. Department of Agriculture study found that this spice which is especially common around Christmas time could lower blood sugar by 13 to 23 percent.

The author of that study suspected it had to do with cinnamon's antioxidants, which activate insulin receptors in your cells. A German study showed that it could suppress *Escherichia coli* (*E. coli*) bacteria, the cause of most urinary tract infections, and *Candida albicans*, the fungus responsible for vaginal yeast infections.

It is also stated that people have been able to quit smoking by sucking on cinnamon sticks whenever they had the urge to smoke. Add a teaspoon to your morning oatmeal or to a glass of organic apple cider.



### *Ginger*

Ginger has been used for centuries to reduce inflammation and treat inflammatory conditions.

A study published in *Cancer Prevention Research* journal found that a ginger root supplement administered to volunteer participants reduced inflammation markers in the colon within a month.

Researchers on the study explained that by decreasing inflammation, the risk of colon cancer is also likely to decrease. Ginger has also shown promise in clinical trials for treating inflammation associated with osteoarthritis.

Another study involving 74 volunteers carried out at the University of Georgia

found that daily ginger supplementation reduced exercise-induced muscle pain by 25%.

Ginger has also been found to reduce the symptoms of dysmenorrhea (severe pain during a menstrual cycle). In one study, 83% of women taking ginger capsules reported improvements in pain symptoms compared to 47% of those on placebo.

Using it in stir-fry dishes or meat marinades will give you enough to help. You can also grate ginger root and steep it in hot boiling water to make an herbal tea.

**(Information from [medicalnewstoday.com](http://medicalnewstoday.com) and [abnews.com](http://abnews.com) were used in writing of this article)**

# 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.

## Sausage-stuffed Onions

### *Ingredients*

4 medium red onions (about 225g each), peeled, stem-ends trimmed, root-ends trimmed but intact  
3 tbsp extra virgin olive oil  
Flaky sea salt  
300ml water  
1 head garlic, outer layers removed to expose the cloves  
A small handful of thyme sprigs, plus 1 tsp leaves  
125g sausage meat  
225ml double cream

### *Method*

1. Preheat the oven to 200C/400F/gas mark 6. Rub the onions with a little olive oil (about 2 tbsp), then sprinkle with salt. Put the onions in a medium casserole or other ovenproof pot with a lid. Place the garlic head in the middle of the onions and drizzle with oil. Scatter the thyme sprigs over the onions, then add 75ml of the water to the pot. Cover and roast in the oven for 50-60 minutes, until the onions are lightly browned and soft enough so a knife slips easily into their centres. Set aside until cool enough to handle.
2. Carefully lift the onions on to a cutting board, leaving the liquid in the pot. Scoop out a few layers from inside each onion and stuff them with 2 tbsp of sausage meat. Add the scooped-out onion to the casserole. (When you add the cream and water in the next step, the liquid should come a little less than halfway up the sides of the stuffed onions.)
3. Squeeze the soft flesh of the garlic cloves into the casserole, and add the thyme leaves, cream, the remaining 225ml water and 1 tsp salt. Bring the mixture to a full boil, add the stuffed onions, sausage-side up, and baste them with the liquid for a minute or so.
4. Return the casserole to the oven for about 40 minutes, uncovered until the sauce is thick, but not gloopy. Baste the onions every 10 minutes or so, until cooked. Taste the sauce and add a little more salt, if you'd like. Bring the pan to the table, spoon a little of the sauce over the top of each onion, and dig in.

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

(recipe courtesy of [www.theguardian.com](http://www.theguardian.com))

# Interesting facts about *Valentines Day*



**E**ACH year on February 14th, many people exchange cards, candy, gifts or flowers with their special valentine. For this season of love we have decided to share some interesting facts about Valentines Day and the affairs of the heart.

## *1. The Phrase "Wearing Your Heart On Your Sleeve Came From A Real Event"*

The saying "wearing your heart on your sleeve" is a common expression used to indicate the feeling of love. We've heard this so many times before but do you know its origins?

There was a Roman festival held annually in honor of Juno, the queen of Roman gods and goddesses. Men would draw names to determine who would be their potential sweetheart. These men would then wear the name on his sleeve for the remainder of the festival. This

makes it quite similar to being a lady's champion during a jousting match.

## *2. Chocolates Is Synonymous With Valentine's Day Gifts Because Of Cadbury*

Chocolate and Valentine's Day go together like Peanut Butter and Jelly. It's an image that many of us are used to seeing but just where did this tradition come from? Richard Cadbury from the Cadbury chocolates family is responsible for the earliest box of Valentine's Day chocolates. In 1868, he gave chocolates to his beloved in a heart-shaped box. He apparently also made the boxes more unique by using his own paintings to decorate the box lid.

## *3. The Longest Marriage on Record Spans 8.5 Decades*

If you have come across more breakups and divorces than everlasting love and successful marriages, this might cheer you

up. The official world record for the longest marriage for a living couple belongs to Herbert and Zelmyra Fisher, who were married for a total of 86 years and 290 days, before Mr. Fisher passed away. However, there is a couple in the UK who have been married for 88 years, it's just that the marriage between the 108-year-old and his 101-year-old wife wasn't officially noted.

## *4. There Is Such A Thing As A Record-Breaking Kissing Event.*

Here's a little interesting fact: kissing increases a person's pulse to at least 110 beats per minute. Well, people in the Philippines came together to get their hearts pumping by locking lips at a particular event called Lovapalooza. More than 5300 couples came together in a mass kissing record attempt back in 2004. This was to beat the previous Guinness World Record of 4445 couples held

by Chile. Unfortunately, this record was beaten by a similar attempt in Hungary where 5,875 couples kissed at the Elisabeth Bridge in Budapest in 2005. Not to be outdone, 6124 couples locked lips in Pasay to reclaim the record back for the Phillipines in 2007.

## *5. Singles Get Their Own Day In China*

If you didn't know, Valentine's day is also Singles Awareness Day. But we're going to talk about China's single's day instead. Celebrated on Nov 11, Singles Day (aka Bachelors Day) is more famously known for online shopping, than it is for moping around because you don't have a partner to buy you roses.

Nope, rather than wallow in self-pity, singles (and even those who are part of a duo) sit behind a computer and shop til they drop with China's version of "Black Friday" sales.

## **Mutual Insurance protects brand, cut ties with NAGICO**

### *BRAND from Page 1*

have withstood the test of times with us to be part of this exciting journey into the future.

I implore you all to stick with the Mutual

Insurance family. Let us maintain the family bond that we have forged over the years as we strive to accomplish our goals together.

Should you have any questions, please do not hesitate to call us as we always stand ready to address your concerns.

In the meantime, these are the companies that Mutual insurance is now representing: Colonial BVI, ICWI, MASA, Atlantic Southern, Mutual of OMAHA, Lloyds (Morgan White International).

# 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**

**1 John 4:7-8: Dear friends, let us love one another, for love comes from God. Everyone who loves has been born of God and knows God. Whoever does not love does not know God, because God is love.**

## Caribbean Trivia

### *Did you know...?*

- More ships cruise the Caribbean islands than any other region in the world.
- St Lucia is where you'll find the world's only "drive through volcano!"
- Jamaica is the largest English-speaking island in the Caribbean and it has 120 rivers.

*St Lucia's drive through volcano*

