



Mutual
INSURANCE BVI



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Mutual Insurance BVI would like to wish a Merry Christmas and a Happy New Year to all its clients who hold the holiday near and dear to their hearts. As you eat, drink, and exchange cultural practices we want you to celebrate with a purpose.

In keeping with the spirit of the season, Mutual Insurance BVI pulled out all stops earlier this month to show appreciation to its customers through the distribution of gift items.

The gifts came in form of Christmas hams, turkeys, and various office supplies.

Company Director and owner, Geon Boreland-Kazembe, said the annual gift giving is the company's way of saying thanks to its clients for their support throughout the year.

"This is something we do every year to show our appreciation. We treat our

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Merry Christmas & a Happy New Year

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clients like family, and as the year comes to a close we want them to feel that family spirit that comes with the Christmas season," said Boreland-Kazembe.

She added that she is looking to build on the already warm relationship with them in the New Year

"I just want to say thanks to all of you for choosing Mutual Insurance and I hope that we can build on our relationships in the New year. For most of us, 2015 was filled with many ups and downs but, through it all, we have persevered by the grace of God."

"We also want to thank those who join us in prayer at our main and branch offices, and as we celebrate this Christmas, let us remember the true meaning of the season."

"Finally, as we look forward to the New Year, let us each commit ourselves to renew our relationship with Christ, knowing that it is only because of his abiding grace why we have come so far. The management and staff wish for you all a merry Christmas and a prosperous 2016. God's richest blessings to you and your families."



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 Colours of Christmas

It is widely known that the celebration of Christmas is associated with the birth of Christ. However, as the celebration evolves over centuries different practices have become intertwined with the celebration.

Some include the singing of Christmas carols, the exchanging of gifts, preparation of special dishes and even the famous story of Santa Claus – the fat, bearded man who dresses in red and white, and climb down chimneys on Christmas Eve to dish out present for kids

It is easy to accept these as just cultural practices without wondering how they started in the first place. For this Yuletide season Mutual Insurance BVI brings you the story about the Colours of Christmas as is told by whychristmas.com.

There are several colors which are traditionally associated with Christmas.

However we will focus on the colours Green, Red, White and Gold.

Green

Evergreen plants, like Holly, Ivy and Mistletoe have been used for thousands of years to decorate and brighten up buildings during the long dark winter. They also reminded people that spring would come and that winter wouldn't last forever!

The Romans would exchange evergreen branches during January as a sign of good luck. The ancient Egyptians used to bring palm branches into their houses during the mid winter festivals.

In many parts of Europe during the middle ages, Paradise plays were performed, often on Christmas Eve. They told Bible stories to people who couldn't read. The 'Paradise Tree' in the garden of eden in the play

was normally a pine tree with red apples tied to it.

Now the most common use of green at Christmas are Christmas Trees.

Red

An early use of red at Christmas were the apples on the paradise tree. They represented the fall of Adam in the plays.

Red is also the color of Holly berries, which is said to represent the blood of Jesus when he died on the cross.

Red is also the color of Bishops robes. These would have been worn by St. Nicholas and then also became Santa's uniform!

Gold

Gold is the color of the Sun and light - both very important in the dark winter. And both red and gold are the colors of fire that you need to keep you warm.

Gold was also one of the presents brought to the

baby Jesus by one of the wise men and traditionally it's the color used to show the star that the wise men followed.

Silver is sometimes used instead of (or with) gold. But gold is a 'warmer' color.

White

White is often associated with purity and peace in western cultures. The snow of winter is also very white!

White paper wafers were also sometimes used to decorate paradise trees. The wafers represented the bread eaten during Christian Communion or Mass, when Christians remember that Jesus died for them.

White is used by most churches as the color of Christmas, when the altar is covered with a white cloth (in the Russian Orthodox Church Gold is used for Christmas).

Stirr it up!



Green Grocers Hotpot

Ingredients

- 8 tbsp olive oil
- 4 onions, sliced
- 1 aubergine, sliced in half lengthways and then into 1cm/in-thick semi-circles
- 1 courgette, sliced into 1cm/?in-thick rounds
- 800g/1lb 12oz tomatoes (on the vine), cut in half
- 1 x 400g tin flageolet beans, drained
- 1 x 400g tin haricot beans, drained
- 50g/1oz butter
- 1 large carrot, cut into ribbons using a vegetable peeler or mandoline
- 2 cooked beetroots, sliced into 1cm/?in-thick rounds
- 6 sprigs fresh thyme
- salt and freshly ground black pepper

Method

1. Preheat the oven to 160C/140 fan/Gas 3.
2. Heat 3 tablespoons of the oil in a medium, shallow, lidded casserole over a medium heat. Add the onions and fry for 4-5 minutes, or until they begin to turn golden-brown.
3. Add 500ml/18fl oz water and bring to the boil, then reduce the heat until the water is simmering and simmer gently for 20 minutes, or until the water has all but evaporated.
4. Heat another 4 tablespoons of the oil in a separate frying pan over a medium heat. Add the aubergine pieces, in batches if necessary, and fry until lightly coloured on both sides - about 5-6 minutes (add more oil to the pan as necessary). Repeat the process with the courgette rounds. Set aside.
5. Add the tomato halves to the stewed onions, then season well with salt and freshly ground black pepper, cover the casserole with the lid and cook for 8-10 minutes, or until cooked through.
6. Add the flageolet and haricot beans to the onions and tomatoes, then stir in the courgettes and aubergines.
7. Melt the butter and the remaining tablespoon of oil in a frying pan over a medium heat. Stir in the carrot ribbons until completely coated in the fat, then arrange them in a tangle on top of the casserole.
8. Add the beetroot slices to the frying pan and cook for 4-5 minutes until softened. Arrange the beetroot slices among the tangled carrots. Sprinkle over the thyme leaves.
9. Bake the hotpot in the oven for 45-60 minutes, or until the vegetables on top have turned crisp and golden-brown and the casserole has thickened. Serve.

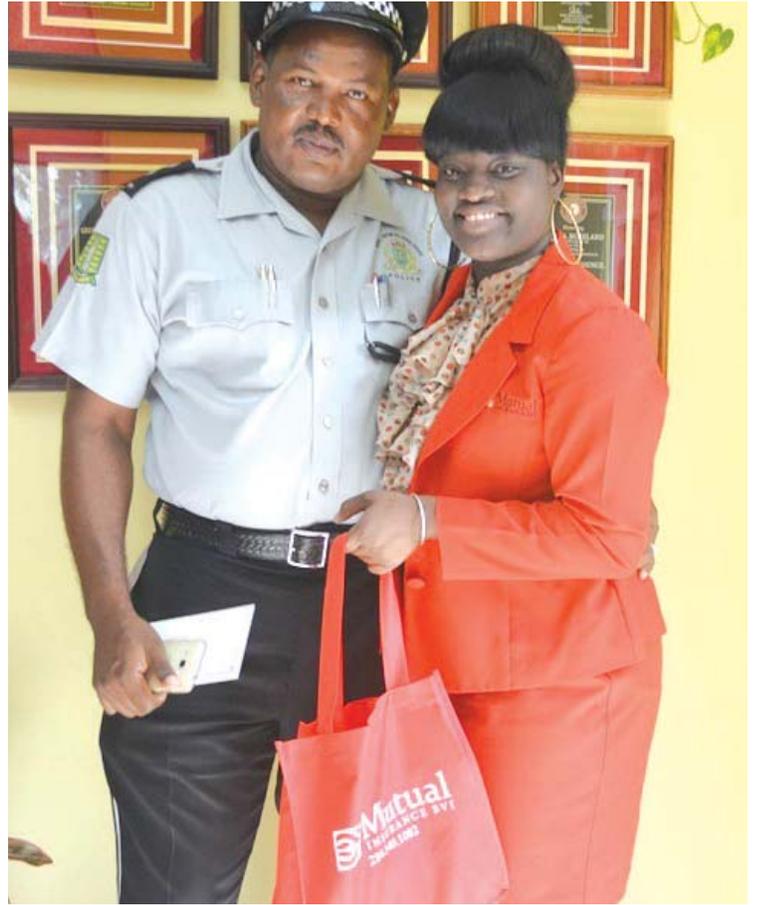
Special Reminders

Any changes to your name, 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.

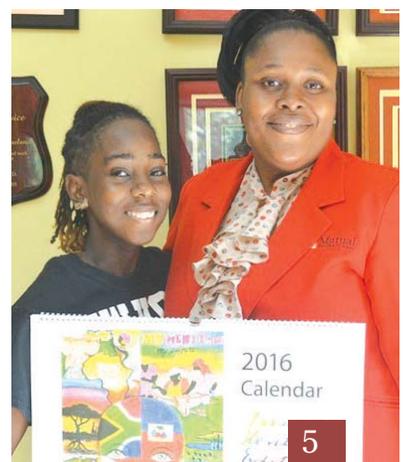
Special Reminders

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



Merry Christmas & a Happy New Year



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 we 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 for the month

ISAIAH 9:6: For a child will be born to us, a son will be given to us; And the government will rest on His shoulders; And His name will be called Wonderful Counselor, Mighty God, Eternal Father, Prince of Peace

Caribbean Trivia



Did you Know...?

- Geologists believe that the Caribbean Islands evolved from an arc of volcanoes that erupted beneath the ocean billions of years ago.
- The Dominican Republic is the most visited Caribbean country, with 4.3 million visitors per year, followed by Puerto Rico at 3.7 million, and Cuba at 2.7 million.
- The name Caribbean comes for the name of the Carib people, indigenous natives of the Americas, whom colonists believe were cannibals. The Europeans referred to them as "cannibalistic Caribs," which reflected the xenophobic attitude towards the original inhabitants of the region.

