



Mutual
INSURANCE BVI



DID YOU
KNOW?

— Page 6



— Page 4

Newsletter

What's Inside

Policies we offer/
Pictorial — Page 2

Top Diseases That Kill
Men — Page 3

Caribbean recipes
— Page 4

Checklist for a Healthy
Lifestyle
— Page 5

Caribbean trivia
— Page 6



Mutual Insurance BVI boss Geon Boreland-Kazembe recently walked away with another prestigious award for top insurance agent. The award came from insurance giant Morgan White (Lloyds), during a special ceremony held in San Francisco to honour distinguished agents within the industry.

Men's Health Under the Microscope

THE month of November is commonly referred to as 'Movember' in medical circles. Movember is an annual campaign that runs throughout the month. Held by The Movember Foundation — the leading global organization dedicated to supporting men's health - the campaign challenges men to grow moustaches to generate conversation and raise funds for men's health issues including prostate cancer, testicular cancer, mental health, and other common diseases.

The goal of Movember is to change the face of men's health. Many of the common diseases that

men often suffer from are preventable. However, the only way we can prevent ourselves from developing disease and living a long, healthy life is by knowing the facts and knowing how to protect ourselves.

In this issue of our newsletter we'll share with you some of the common lifestyle diseases affecting men as part of our efforts to encourage our male clients to live a healthier lifestyle by eating healthy and visiting their doctors regularly.

Also, you may want to bear in mind that getting a health Insurance coverage is one sure way of reducing the strain on your life savings in case of critical illness.

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**

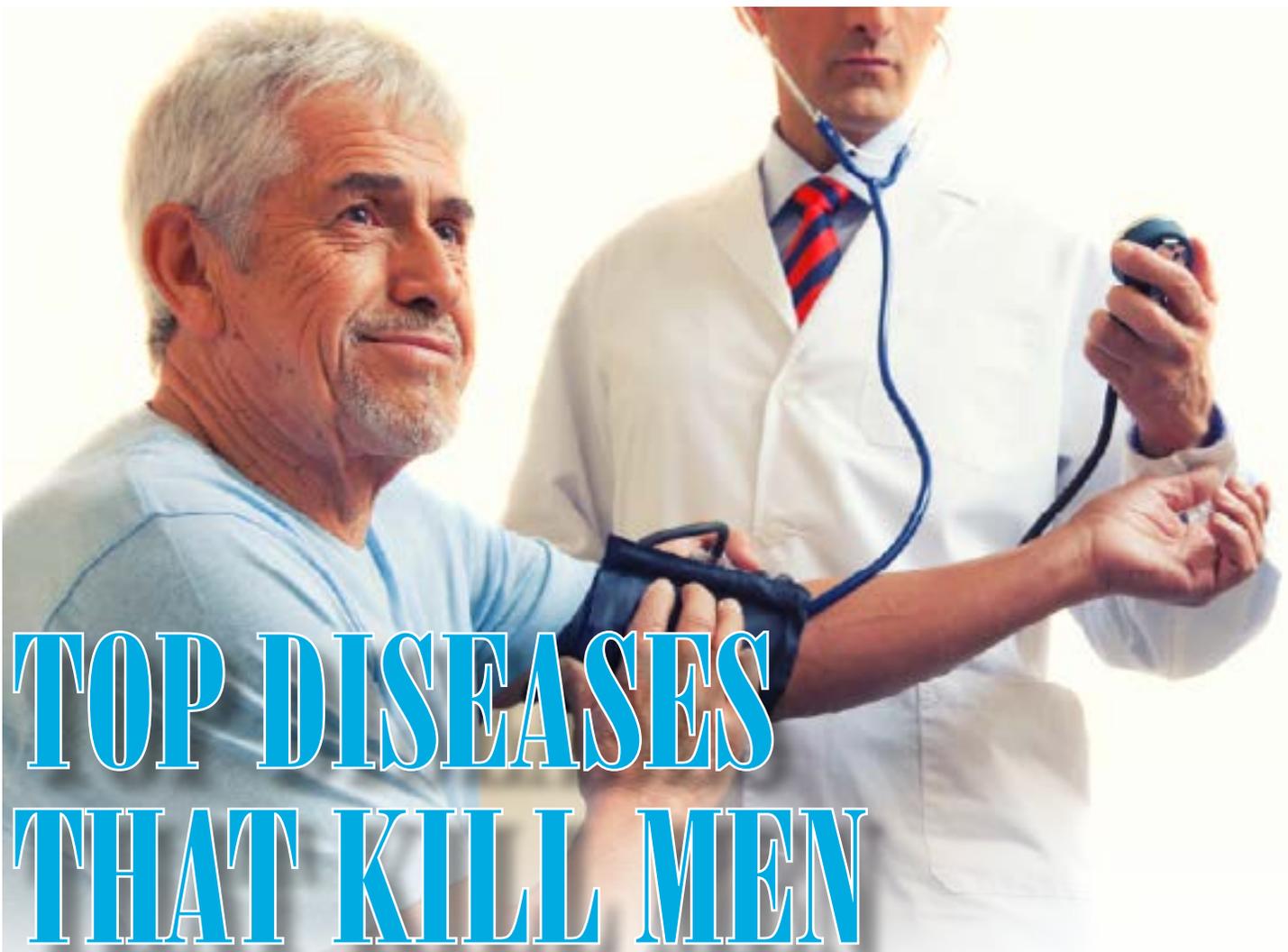
Agency Supervisor

Sherenette Spencer
Cell: 1-284-544-2798



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)



TOP DISEASES THAT KILL MEN

Most of the common diseases that affect men are potentially preventable, but one needs to know their enemy. Interestingly, the presence of some diseases increases the likelihood that another will occur. Heart disease, stroke, peripheral vascular disease, and dementia all share the same risk factors: smoking, high blood pressure, high cholesterol, family history.

HEART DISEASE

Heart disease is the number one killer of men in the United States.

The heart is like any other muscle, requiring blood to supply oxygen and nutrients for it to function. The heart's needs are provided by the coronary arteries, which begin at the base of the aorta and spread across the surface of the heart, branch-

ing out to all areas of the heart muscle.

LUNG CANCER

Lung cancer is the number one killer among cancers in men, and most are preventable. Smoking causes 90% of all lung cancers. Experts say it is harder to stop smoking than it is to stop many other addictions; nicotine in tobacco is a very addictive drug. Tobacco in its various forms including smokeless or chewing tobacco is related to a variety of other cancers including cancer of the mouth, throat and larynx.

DIABETES

The pancreas makes insulin to help cells use glucose for energy. Diabetes describes the situation where insulin function in the body is abnormal. Poorly con-

trolled diabetes increases blood sugar levels in the bloodstream and in the long-term, affects the small blood vessels in the body, which can lead to multi-organ failure. Poorly controlled diabetes can cause vascular disease leading to heart attacks, strokes, limb amputations, kidney failure, blindness, and nerve damage (diabetic neuropathy). Diabetes prevention and control include eating a well balanced diet, maintaining a healthy weight, and routinely exercising, and keeping active.

PNEUMONIA

Bacterial pneumonia is ranked with influenza as one of the major causes of death in men by many researchers. Fortunately, a pneumococcal vaccine has proven effective in preventing one of the most common bacterial causes of

pneumonia, *Streptococcus pneumoniae*.

It is important to follow public health recommendations for routine immunizations to reduce the risk of contracting the flu, and its complications such as pneumonia.

SUICIDE

Thoughts of self harm are not normal. They should not be ignored by a man, family, or friends, and should be considered an emergency situation. Depression can become overwhelming and potentially life-threatening. Men with depression may be able to function reasonably well on a day to day basis and may be reluctant to seek help. It may take a crisis situation to finally get a man to agree to get medical, psychological, and counseling assistance.

RECIPE CORNER



If you are in need of a referral, do not hesitate to call us.

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.

Tortilla de Godzilla

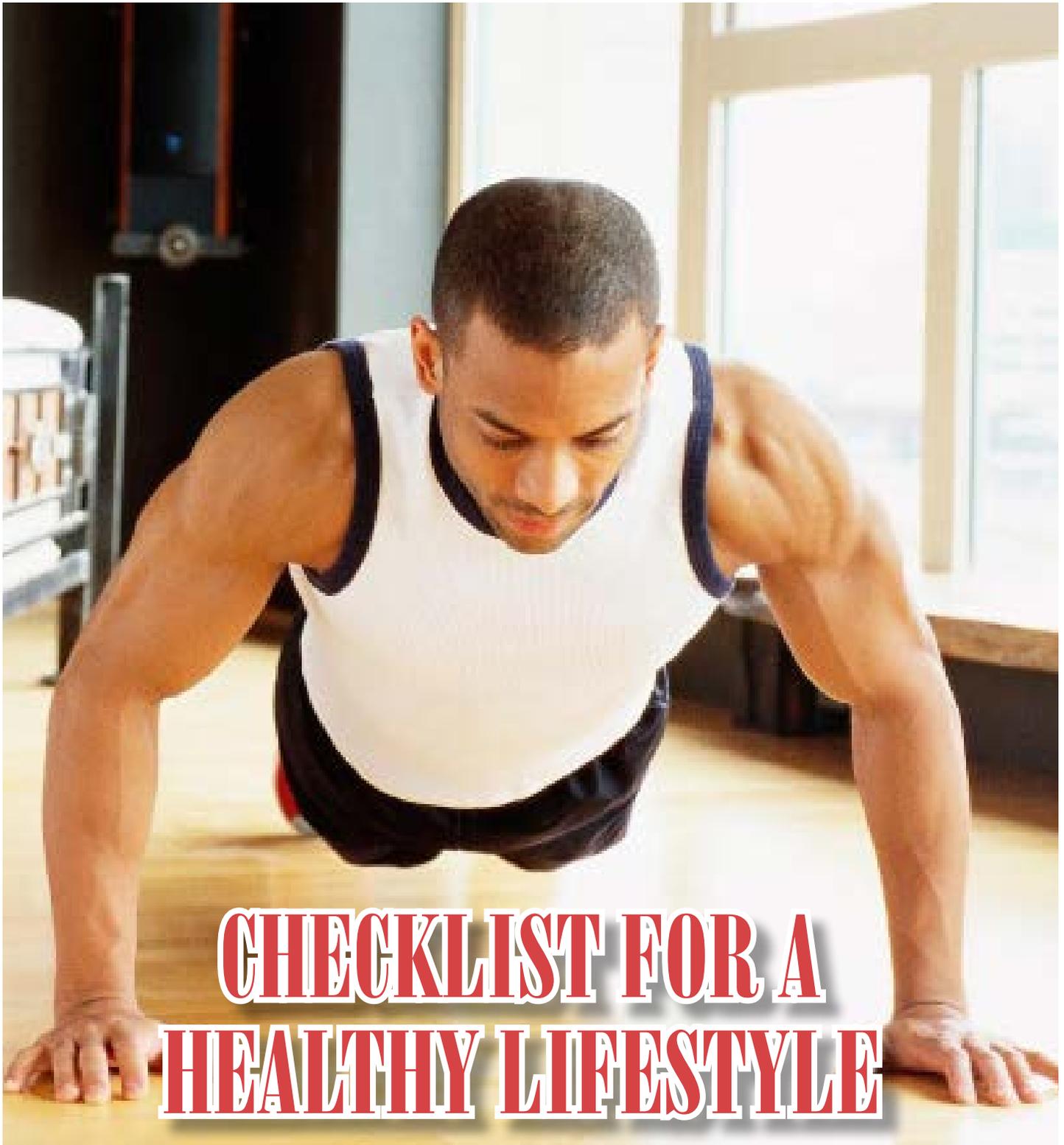
Ingredients

- 1/2 pound extra-lean ground beef or ground turkey
- 1/2 cup onion, chopped
- 2 cloves garlic, minced
- 1/2 cup canned kidney beans, rinsed and mashed
- 2 green chile peppers, seeded and diced
- 2 teaspoons chili powder
- 4 large whole-wheat tortillas
- 2/3 cup shredded lettuce
- 1 cup chopped tomatoes
- 1/2 cup grated low-fat Monterey Jack cheese

Method

1. In a large nonstick skillet over medium-high heat, cook the beef, onion, and garlic until the beef is browned. Drain the fat.
2. Stir in the beans, chile pepper, and chili powder, and cook until hot. Remove from the heat.
3. Warm the tortillas in the microwave for 20 seconds, then fill each tortilla with half the mixture. Top with lettuce, tomatoes, and cheese, and roll each tortilla tightly into a tube.

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



CHECKLIST FOR A HEALTHY LIFESTYLE

Being proactive about your health is an important starting point in maintaining health. Some steps are self-evident but a person may need help in taking the first step. The ability to recognize that living healthy is a life-long commitment is an important key to longevity. Nobody is perfect, and the ultimate goal is to have more good habits than bad. Failing to meet a goal does not give permission to quit trying.

Doing well one day is not a license to stray the next.

Here is a checklist to promote a healthier lifestyle and living a longer, healthier life.

- Stop smoking
- Maintain a healthy weight
- Engage in some type of physical activity everyday
- Eat a heart healthy diet

- Maintain good control of blood pressure, cholesterol, and diabetes
- Get routine medical care and physical examinations
- Get recommended screenings for prostate and colon cancer
- Perform routine home testicle exams
- Keep mentally active
- Maintain close relationships with a circle of friends

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 KINGS 2:1-3 — When David's time to die drew near, he commanded Solomon his son, saying, "I am about to go the way of all the earth. Be strong, and show yourself a man, and keep the charge of the LORD your God, walking in his ways and keeping his statutes, his commandments, his rules, and his testimonies, as it is written in the Law of Moses, that you may prosper in all that you do and wherever you turn.

Caribbean Trivia

Did you know...?

- Fidel Castro's rise to power changed Cuban cuisine- When Castro took control of the country in 1959, many who opposed or feared him left the country. This included many chefs and restaurant owners, robbing the country's cuisine of some of its most important influences.
- Jamaican cuisine is infused with influences from all over the world as our inhabitants arrived from various places around the world. The validity of the country's motto "Out of Many One People" is showcased not only by the varying ethnic groups that reside there but also by the variety of foods available. The country's national dish is Ackee and Saltfish.

