



**Mutual**  
INSURANCE BVI



**DID YOU KNOW?**  
— Page 6



**ROASTED PUMPKIN-APPLE SOUP**  
— Page 4

# Newsletter

## What's Inside

Policies we offer/  
Pictorial — Page 2

Tips to Help You Stay  
Healthy This Christmas  
— Page 3

Caribbean recipes  
— Page 4

Christmas Facts  
— Page 5

Caribbean trivia  
— Page 6



## Christmas Message from the Management of Mutual Insurance BVI

*In this our final newsletter before the celebration of Christmas Day and the end of 2016, the management of Mutual Insurance BVI would like to wish its clients and staff a Merry Christmas when it comes.*

*Christmas is the celebration of God's grace towards mankind in that, because of his unconditional love, he sent his only son to die for our sins.*

*It is a time when we radiate the feeling of goodwill, friendliness and generosity, to the man living on the street; the single mother who is finding it difficult to give her children a quality meal; and the widow who will be feasting alone because of the loss of her one true love.*

*As we pause to reflect on the past year, 2016 came with a number of challenges and equally a myriad of successes for the company and staff.*

*Throughout the down times, we learned to*

*lean on the guiding grace of our creator who successfully mastered the ship. In the up-times, we celebrated and gave God thanks for his blessings.*

*As Director of the Mutual Insurance BVI Agency, I would like to express my deepest gratitude to all our clients who stuck with us throughout 2016 and the preceding years. Your business means a lot to us and we look forward to building on our relationships in the New Year as we strive to achieve our mutual goals.*

*To all the members of staff, thank you for the professional services you have extended over the years and for sticking with the company throughout the trying times. Your hard work and dedication has not gone unnoticed.*

*Finally, as we celebrate this holiday with families and friends let us not forget Christ is the reason for the season. Have a blessed holiday.*

**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**



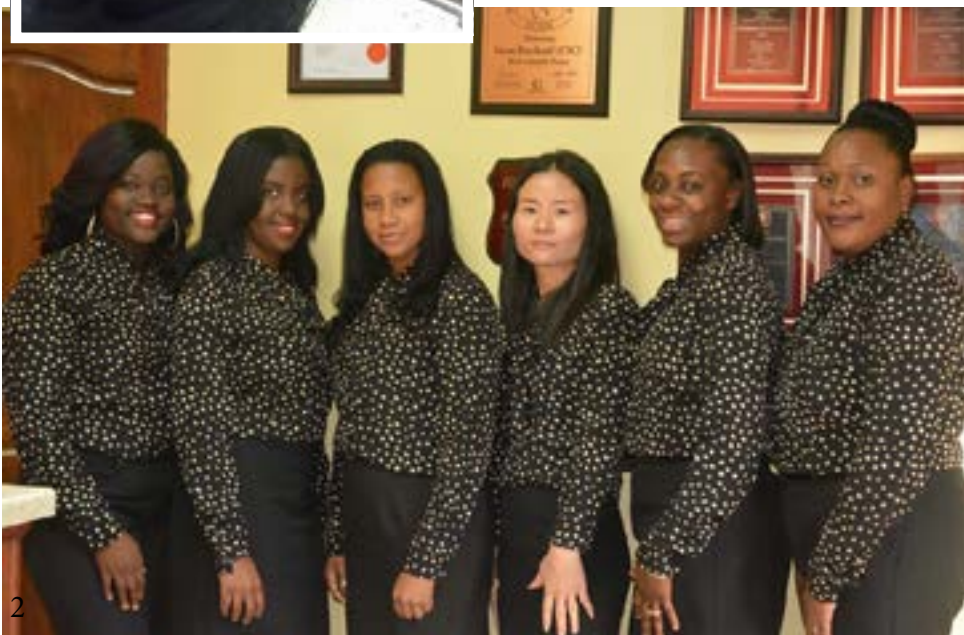
# Merry Christmas

*The management and  
staff of Mutual Insurance  
BVI would like to wish its  
clients and staff a Merry  
Christmas and  
prosperous 2017!*



## 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)





# TIPS TO HELP YOU STAY HEALTHY THIS CHRISTMAS

If you are like me, when it comes to this time of the year, you find yourself piling on extra pounds because of your inability to either put down that extra slice of cake, or walk away from the deep fried chicken leg.

This year, with help from our friends from nutrition website *realsimple.com*, Mutual Insurance BVI develop a strategy to save us from having to hit the gym harder than ever in the New Year.

## TRY THESE TIPS:

- Use smaller plates and serving utensils. Try a salad or dessert plate for the main course and a teaspoon to serve yourself. What looks like a normal portion on a 12-inch plate or bowl can, in fact, be really huge. You may also want to try pouring your drinks into tall skinny glasses and avoid the fat, wide types. Studies have shown that people are more likely to pour 30 per cent more liquid into squatter vessels.
- Eat with a small group when you can. One study found that dining with six or more people can cause you to eat 76 per cent more, most likely because the meal can last so long. (After an hour of staring at the stuffing, you're more likely to have seconds.) At a big sit-down supper, be the last one to start and the second one to stop eating.
- Wait for all the food to be on the table before making your selections. People who make their choices all at once eat about 14 percent less than do those who keep refilling when each plate is passed.
- Keep visual evidence around of what you've consumed so you don't forget. Leave an empty bottle of wine or beer in view and you'll be less tempted to drink more.
- Choose your indulgences wisely. Instead of wasting calories on foods that you can have at any time of the year, pick items that are truly special and unique to the season, like your grandmother's candied yams or your daughter's first batch of Christmas cookies.



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

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

## Roasted Pumpkin-Apple Soup

### Ingredients

- 4 pounds pie pumpkin or butternut squash, peeled, seeded and cut into 2-inch chunks
- 4 large sweet-tart apples, such as Empire, Cameo or Braeburn, unpeeled, cored and cut into eighths
- 1/4 cup extra-virgin olive oil
- Olive Oil Extra Virgin
- 1 1/4 teaspoons salt, divided
- 1/4 teaspoon freshly ground pepper
- 1 tablespoon chopped fresh sage
- 6 cups reduced-sodium chicken broth or vegetable broth
- Chicken Stock
- 1/3 cup chopped hazelnuts, toasted (see Tip)
- 2 tablespoons hazelnut oil

### Method

1. Preheat oven to 450°F.
2. Toss pumpkin (or squash), apples, olive oil, 1 teaspoon salt and pepper in a large bowl. Spread evenly on a large rimmed baking sheet. Roast, stirring once, for 30 minutes. Stir in sage and continue roasting until very tender and starting to brown, 15 to 20 minutes more.
3. Transfer about one-third of the pumpkin (or squash) and apples to a blender along with 2 cups broth. Puree until smooth. Transfer to a Dutch oven and repeat for two more batches. Season with the remaining 1/4 teaspoon salt and heat through over medium-low heat, stirring constantly to prevent splattering, for about 6 minutes.
4. Serve each portion topped with hazelnuts and a drizzle of hazelnut oil.

*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.*



# CHRISTMAS FACTS

**A**s you enjoy the yuletide season take a look at these interesting facts that could serve as a good conversation starter as you sit down to dine with families and friends.

- Each year, 30-35 million real Christmas trees are sold in the United States alone. There are 21,000 Christmas tree growers in the United States, and trees usually grow for about 15 years before they are sold.
- Today, in the Greek and Russian orthodox churches, Christmas is celebrated 13 days af-

ter the 25th, which is also referred to as the Epiphany or Three Kings Day. This is the day it is believed that the three wise men finally found Jesus in the manger.

- In the Middle Ages, Christmas celebrations were rowdy and raucous—a lot like today’s Mardi Gras parties.
- From 1659 to 1681, the celebration of Christmas was outlawed in Boston, and law-breakers were fined five shillings.
- Christmas was declared a federal holiday in

the United States on June 26, 1870.

- The Salvation Army has been sending Santa Claus-clad donation collectors into the streets since the 1890s.
- Rudolph, “the most famous reindeer of all,” was the product of Robert L. May’s imagination in 1939. The copywriter wrote a poem about the reindeer to help lure customers into the Montgomery Ward department store.

*Facts generated from [history.com](http://history.com)*

# 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** **ISAIAH 9:6** — For to us a child is born, to us a son is given; and the government shall be upon his shoulder, and his name shall be called Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace.

## Caribbean Trivia

Did you know...?

- French is the main language spoken in Haiti, so happy/merry Christmas is 'Joyeux Noel'. Some people speak creole where it's 'Jwaye Nowe'.
- On Christmas Eve in Haiti, lots of houses in neighbourhoods are open with all lights on until about 3.00 am. Children are normally allowed to go out and often the parents don't know where they are in the early morning — the older children are expected to look after the younger ones!

