



Mutual
INSURANCE BVI



**DID YOU
KNOW?**

— Page 6



CHICKEN SALTIMBOCCA

— Page 4

Newsletter

What's Inside

Policies we offer/
Pictorial — Page 2

Getting Healthy
— Page 3

Caribbean recipe
— Page 4

Facts & Warning Signs
— Page 5

Caribbean trivia
— Page 6



Mutual Insurance BVI on top!

Members of the Mutual of Omaha team presents a plaque to Managing Director of Mutual Insurance BVI Agency, Geon Boreland-Kazembe for being one of the top sales agents.

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Happy Valentines Day



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)



GETTING HEALTHY

The month of February is recognised as heart month – the time of year when the spotlight is turned on the little habits we possess that are either causing damage or improving the health of the body’s chief organ.

Before we share with you some of the signs to look out for when dealing with heart diseases Mutual Insurance would like to share with you some ways to improve your heart health.

1. **Pump Up the Volume** - We already know that music can make us feel good. But did you also know it has been linked to lowering blood pressure? Specifically, listening to music can decrease both systolic and diastolic blood pressure as well as your heart rate. But before you start blasting your iPod at the gym, just know that not all music is created equal when it comes to heart health. According to a study published in the journal Heart, what matters most is the tempo. Researchers noted that faster music – whether classical or rock – caused an increase in blood pressure and heart rate, while slower tempo music had a calming effect.
2. **Ditch the salt** - Too much salt can damage blood vessels and increase your risk of developing hypertension (aka high blood pressure). More than 75 percent

of our sodium consumption comes from processed foods and meals at restaurants. All the more reason to cook at home and eat fresh, whole foods as much as possible.

3. **Let’s get physical** - Like any muscle in your body, the heart grows stronger with exercise. Research shows that running improves cardiovascular fitness by increasing the flexibility of the coronary arteries. This flexibility helps boost blood flow to the heart, reducing the chances of atherosclerosis, a hardening of the arteries that can lead to a heart attack. You don’t need to be a marathon runner to reap these heart-healthy benefits. The American Heart Association says as little as 30 minutes a day, five times a week, of aerobic exercise – including walking – can reduce your risk of heart disease. (Bonus: It may also whittle your waistline and reduce your odds for other diseases, such as cancer.)
4. **Drizzle some olive oil.** There’s a reason for all of the fuss over olive oil – it’s good for your heart. According to a Portuguese study, one of the major antioxidants in this Mediterranean crop, DHPEA-EDA, was found to protect red blood cells from damage. Cellular destruction is partly responsible for heart disease, heart attacks and stroke, and red blood cells are particularly susceptible to oxidative damage

because they are the body’s oxygen carriers. To protect your precious heart, break out the extra virgin olive oil. If you’re cooking with olive oil, just be sure to heat it below its smoke point: 310° F for extra virgin olive oil and 375° F for virgin olive oil. Higher heat can cause the oil to break down into free radicals, which only contribute to more cell damage. Or simply drizzle some on whole wheat pasta or use it for a tasty salad vinaigrette

5. **Do more of what you love.** Managing stress in a healthy way, whether it’s meditation, yoga, or exercise, is really important. Make it a point, too, to spend time with people you’re close to. Talk, laugh, confide, and enjoy each other. It’s good for your emotional health and your heart.
6. **Ditch the cigarettes, real and electronic.** Smoking and secondhand smoke are bad for your heart. If you smoke, quit, and don’t spend time around others who smoke as well. E-cigarettes are popular, but they’re not completely problem-free. They don’t contain the harmful chemicals in cigarette smoke, and they can help some people wean themselves off of smoking. But they still do contain nicotine, so your goal should be to quit completely, not just switch to a less toxic version.

RECIPE CORNER

Stir it up!



Chicken Saltimbocca

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.

Ingredients

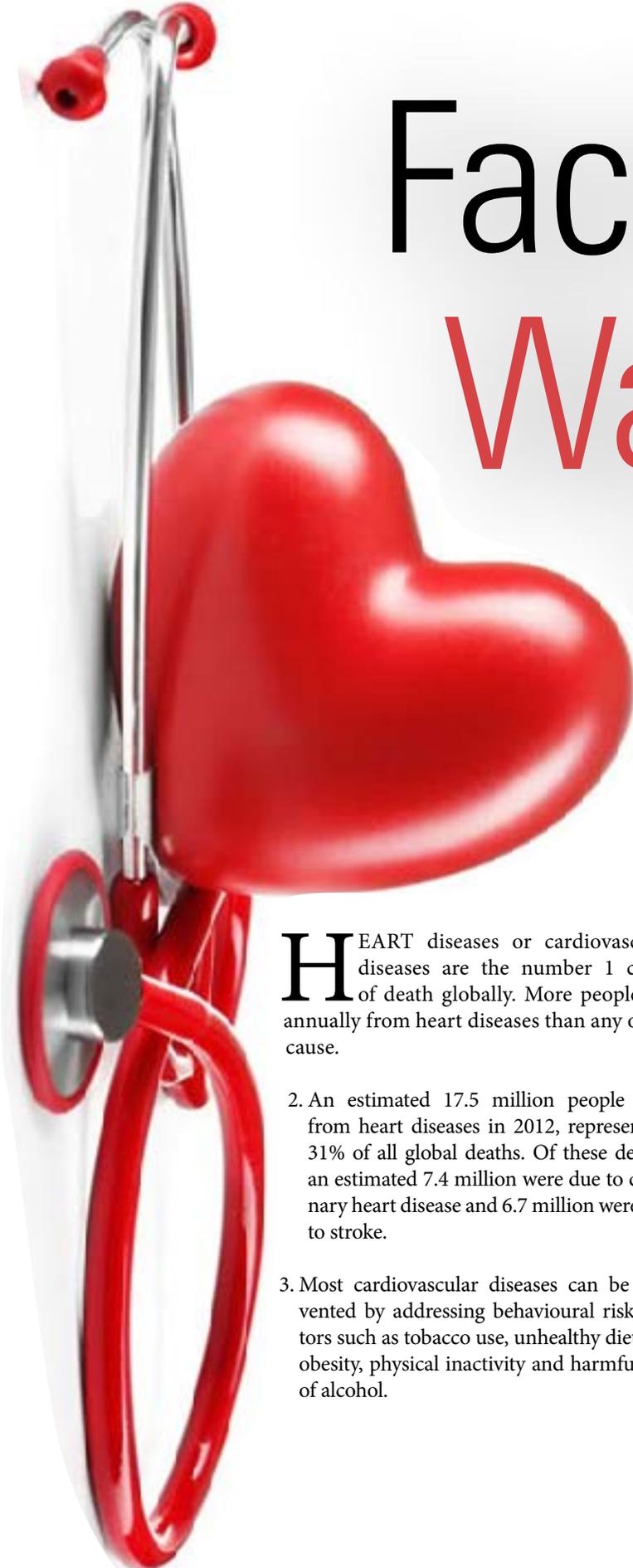
- 2 small boneless, skinless chicken breasts (5-6 ounces each), tenders removed (see Tip)
- ¼ teaspoon ground pepper
- 2 thin slices prosciutto
- 2-4 fresh sage leaves
- 1½ teaspoons all-purpose flour
- 1 tablespoon butter
- 2 teaspoons extra-virgin olive oil
- ¾ cup dry Marsala

Method

1. Put chicken breasts between pieces of plastic wrap and, using a rolling pin or the smooth side of a meat mallet, bash them to a thickness of about ¼ inch, but don't bash so hard that

- they break up. Season with pepper. Wrap a slice of prosciutto around each chicken escalope and put a sage leaf or two on top. Lightly dust the chicken on both sides with flour.
2. Heat butter and oil in a large skillet over medium heat. Cook the chicken until no longer pink in the middle, about 3 minutes per side. To check if it's done, stick the tip of a sharp knife into it: the juice that runs out should be clear with no trace of pink. Transfer the chicken to a warm platter and cover with foil.
3. Add Marsala to the pan and cook over high heat until thickened and reduced by about half, 3 to 4 minutes. Serve the sauce over the chicken.

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.



Facts & Warning Signs

Know Your Warning Signs (Heart attacks and strokes)

HEART diseases or cardiovascular diseases are the number 1 cause of death globally. More people die annually from heart diseases than any other cause.

2. An estimated 17.5 million people died from heart diseases in 2012, representing 31% of all global deaths. Of these deaths, an estimated 7.4 million were due to coronary heart disease and 6.7 million were due to stroke.
3. Most cardiovascular diseases can be prevented by addressing behavioural risk factors such as tobacco use, unhealthy diet and obesity, physical inactivity and harmful use of alcohol.

A heart attack or stroke may be the first warning of underlying disease. Symptoms of a heart attack include:

Pain or discomfort in the centre of the chest; pain or discomfort in the arms, the left shoulder, elbows, jaw, or back.

In addition the person may experience difficulty in breathing or shortness of breath; feeling sick or vomiting; feeling light-headed or faint; breaking into a cold sweat; and becoming pale.

The most common symptom of a stroke is sudden weakness of the face, arm, or leg, most often on one side of the body.

Other symptoms include sudden onset of:

- numbness of the face, arm, or leg, especially on one side of the body;
- confusion, difficulty speaking or understanding speech;
- difficulty seeing with one or both eyes;
- difficulty walking, dizziness, loss of balance or co-ordination;
- severe headache with no known cause; and
- fainting or unconsciousness.

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 of the Month

Jeremiah 14: 10 — I the LORD search the heart and test the mind, to give every man according to his ways, according to the fruit of his deeds."

Caribbean Trivia

Did you know...?

- Curaçao is home to the oldest Sephardic-Jewish synagogue in the western hemisphere, that's still in use. The sandy floor has nothing to do with bringing the theme of the beach to the synagogue, but rather it was a way for the early Jewish settlers on the island to practice Judaism in secrecy. The sand enabled them to enter and exit the synagogue without being heard.
- 2. Iguanas are all over the place in Curaçao, and they've become a local favorite meal. Iguana soup or stewed Iguana, "stoba yoana," can be tried at various restaurants and eating establishments throughout the island.



Iguana

