



**Mutual**  
INSURANCE BVI



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# Newsletter

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**Members of the Mutual Insurance team in their new uniforms.**

*I imagine that by this time many of us have already outlined our long list of resolutions for the New Year. For some of us those resolutions include starting a new job, buying a car, starting a family, saving more money, or even getting fit and healthy. If you are one of the thousands of people worldwide who failed to meet their fitness goals in 2015, don't be dismayed – take advantage of the new beginning that the New Year brings. To help you along your journey Mutual insurance BVI will be committing itself to share with you some of the most popular health and fitness articles and trends throughout 2016.*

**To get you started, here are five ways to ring in optimal health in 2016.**

1. Decorate your plate: . Prioritize dark leafy green salads and glazed carrots, or even try to find a way to get some deep purple beets in your next holiday potluck lineup. Seasonal pureed pumpkin, yams and sweet potatoes now make it easier than ever to sneak in

immune-boosting beta-carotene. Be sure to keep this tradition going even after the lights and New Year's noisemakers are put away.

2. Embark on a new holiday tradition. Still ruminating over your Christmas dinner? The good news is it's never too late to start a new tradition that celebrates physical activity and the

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We would like to say happy belated birthday to our managing Director, Geon Boreland-Kazembe who celebrated another milestone on January 5. May the grace of God continue to shine upon you..jpg



The New Year brings a fresh look for the staff at Mutual Insurance BVI who are looking radiant in their new uniform. Just like they did in 2015, the team stands ready to serve you throughout 2016 and beyond.



Over a year ago (on January 5) Mutual insurance BVI opened its branch office at the R&R Malone Complex in Pockwood Pond to meet the demands of our clients on the Western End of the island. As our clientele continues to grow, we want to say a big thank you to everyone who supported us throughout 2015, and we look forward to serving you even better in 2016.



## 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 disease fighting foods (Part 1)



**T**he most harmful and deadly diseases plaguing the world today are caused by food - cheap, low-quality processed foods high in sugar, fat, salt, genetically modified ingredients - and pesticides.

But when you reach for whole, nutrient-dense, organic foods, you get a food-remedy tool kit that not only will ward off cancer and heart disease, but also colds, flu, allergies, and a host of other ailments that plague us every day. Here are three of the top disease fighting foods, according to abcnews.go.com.

## **Onions and Garlic**

Members of the same plant family, garlic and onions do so many things for

your heart and immune system, it's hard to list them all. Garlic's 70 active phytochemicals may decrease high blood pressure by as much as 30 points, and it lowers rates of ovarian, colorectal, and other cancers, according to the American Journal of Clinical Nutrition.

Onions are the single best source of quercetin, a flavonoid shown to keep your blood healthy and prevent clots. Both are must-haves for natural allergy prevention. To boost garlic's health effects, be sure to crush the cloves and let them stand for up to 30 minutes before heating them. Most of an onion's nutrition is in the skins, so Duke suggests putting the skins in a mesh bag and allowing them to steep

in soups or sauces.

## **Caffeinators**

Addicted to coffee? In love with chocolate? That's good. Caffeinated foods, including coffee, chocolate, and tea, have high levels of polyphenols, dubbed "super" antioxidants for their ability to fight everything from cancer to depression.

A Harvard University study even found that drinking five cups of coffee daily cuts the risk of developing diabetes in half. That much coffee could give you the jitters, though, so most experts recommend limiting intake to two cups a day, or switching to decaf.

## **NEW YEAR on Page 1**

healthy basics –fresh fruits, vegetables, whole grains and legumes—at your next gathering. The secret to healthful trailblazing is to make it fun, and make it festive!

3. Create a precision eating plan. Keep a food diary, and write down what you eat, the serving sizes and how you feel after you eat specific foods. Which foods help you satiate hunger, and which ones ramp up your appetite? Plan

## *Happy New Year*

accordingly, and stock up on those that keep hunger at bay.

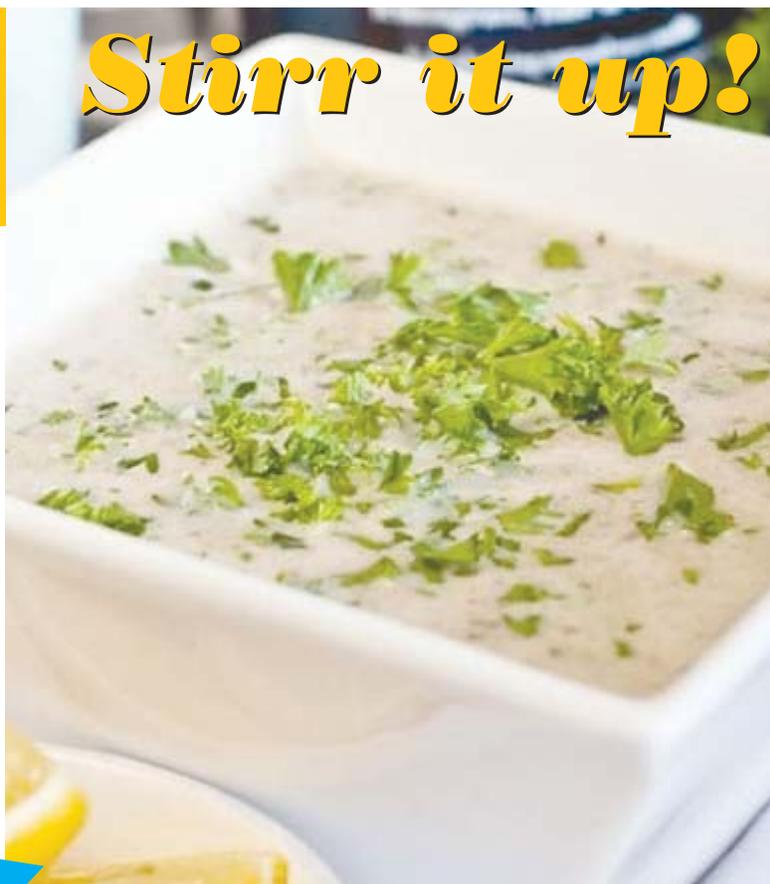
4. Prepare in advance. We've all been to gatherings with foods that could derail our health and fitness goals. To avoid this situation, make a healthful pit stop along the way. Pick up a veggie platter, or if you like to cook, try your hand at a bean salad. Nobody will know if your next

"meatloaf" is actually a lentil loaf, a mix of fiber-packed lentils, beans, nuts and seeds. And if they do, encourage them to have a slice and share the recipe.

5. Reset your mind. Still need help fine-tuning your diet? Getting fit and healthy is everyone's number one goal this year, for good reason. It's hard to prioritize our health when other demands – family,

work, and the holidays—take center stage. The easiest way to make your health goals a reality for 2016 and beyond, is to make reaching for disease-fighting foods a daily habit. It takes 21 days to begin to retrain our brains. After a few weeks, everything falls into place. Now that we are still in the first month of the year, now is the perfect time to kick start your health into high gear. Don't wait another day.

# Stirr it up!



## 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

## Garlic Soup

### Ingredients

- 4-5 heads of garlic (45-50 cloves)
- 1/4 cup high quality olive oil
- 2 onions
- 4 tablespoons butter
- 1 quart of chicken broth
- 2 cups of coconut milk or other milk of choice
- 1 teaspoon dried thyme leaf or 2 teaspoons of fresh
- 1 teaspoon dried oregano leaf
- 1 teaspoon dried basil leaf
- 1/2 teaspoon salt
- 1/2 teaspoons black pepper
- 2 tablespoons fresh minced parsley leaf (optional)
- 1/4 cup chopped fresh chives (optional)
- 1 fresh lemon (for garnish)

### Method

1. Preheat the oven to 350 degrees.
2. Cut the heads of garlic in half across the cloves but do not peel them.
3. Pour the olive oil into an oven safe dish and place the garlic head halves cut side down on the dish. Cover with

an oven safe lid or foil.

4. Roast for 45 minutes to 1 hour or until garlic cloves are fragrant and starting to brown. To remove the garlic cloves, carefully pick up the shell of the garlic heads. The cloves should slightly stick to the pan, making peeling easy.

5. While garlic is roasting, melt butter in a large pot and add sliced onions. Saute over medium heat, stirring constantly until onions are translucent and golden. Add thyme, oregano, basil, salt and pepper and saute for 2 minutes.

6. When garlic is done roasting, add peeled cloves to the onion mixture in the pot.

7. Add chicken broth and bring to a simmer.

8. Simmer for 15 minutes.

9. Reduce heat to low and add coconut milk or other milk.

10. Using a stainless steel immersion blender, carefully blend the soup until smooth.

11. Serve warm.

12. Garnish with fresh parsley and chives and squeeze a lemon wedge over each bowl.

Recipe courtesy of [wellnessmama.com](http://wellnessmama.com)

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



# Mutual Insurance Christmas party

Mutual Insurance Limited shares scenes from our Christmas party. Enjoy.



# 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 43:18-19 "Remember not the former things, nor consider the things of old. Behold, I am doing a new thing; now it springs forth, do you not perceive it? I will make a way in the wilderness and rivers in the desert."

# Caribbean Trivia



## **Did you Know...?**

- The Dragon's Breath Zip Line on Royal Caribbean's private island of Labadee in Haiti is the world's longest over water, measuring 2,600 feet.
- Only three Caribbean Cities boast populations above a million: Santo Domingo, Havana and Port au Prince, and the most common Caribbean language is Spanish.
- Harrison's Cave on Barbados is the largest limestone cave in the Caribbean.

