



Mutual
INSURANCE BVI



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Mutual Insurance BVI would like to wish a happy Thanksgiving 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. It's for this reason why we have put together an article with assistance from www.history.com, sharing the story of Thanksgiving.

In September 1620, a small ship called the Mayflower left Plymouth, England, carrying 102 passengers - an assortment of religious separatists seeking a new home where they could freely practice their faith, and other individuals lured by the promise of

prosperity and land ownership in the New World.

After a treacherous and uncomfortable crossing that lasted 66 days, they dropped anchor near the tip of Cape Cod, USA, far north of their

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Thanksgiving with a purpose!

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intended destination at the mouth of the Hudson River.

Throughout their first brutal winter, most of the colonists remained on board the ship, where they suffered from scurvy and outbreaks of contagious disease. Only half of the Mayflower's original passengers and crew lived to see their first New England spring.

In March, the remaining settlers moved ashore, where they received an astonishing visit from an Abenaki Indian who greeted them in English. He left the village but returned several days later with another Native American, Squanto, a member of the Pawtuxet tribe who had been kidnapped by an English sea captain and sold into slavery before escaping to London and returning to his homeland on an exploratory expedition.

Squanto taught the Pilgrims how to cultivate corn, extract sap from maple trees, catch fish in the rivers and avoid poisonous plants. He also helped them to forge an alliance with the Wampanoag, a local tribe, which would endure for more than 50 years.

In November 1621, after the Pilgrims' first corn harvest proved successful, Governor William Bradford organized a celebratory feast to which he invited a group of the colony's Native

American allies, including the Wampanoag chief Massasoit. This feast was recorded as American's first Thanksgiving—although the Pilgrims themselves may not have used the term at the time.

Thanksgiving Becomes an Official Holiday

In 1817, New York became the first of several states to officially adopt an annual Thanksgiving holiday, with each State celebrated it on a different day. In 1827 however, noted magazine editor and writer Sarah Josepha Hale launched a campaign to establish Thanksgiving as a national holiday.

For 36 years, she published numerous editorials and sent scores of letters to governors, senators, presidents and other politicians. Abraham Lincoln finally heeded her request in 1863. He scheduled Thanksgiving for the final Thursday in November, and it was celebrated on that day every year until 1939, when Franklin D. Roosevelt moved the holiday up a week in an attempt to spur retail sales during the Great Depression. Roosevelt's plan, known derisively as Franksgiving, was met with passionate opposition, and in 1941 the president reluctantly signed a bill making Thanksgiving the fourth Thursday in November.

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)

Grow a beard ...and get insured



Every year the month of November is designated 'Movember' as part of a campaign that runs throughout the month to raise awareness around men's health.

Held by The Movember Foundation — the leading global organization dedicated to supporting men's health — the campaign challenges men to grow moustaches and raise funds for men's health issues including prostate cancer, testicular cancer, mental health, and other common diseases.

According to medical experts, many of the common diseases that men 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.

Having adequate insurance coverage from Mutual Insurance BVI is also a sure way of ensuring that you are financially sound when it comes to covering costs associated with treating these illnesses.

In the meantime, as part of the Movember campaign we have put together a list of the top preventable diseases that kill men globally, along with some preventable measures.

1. Coronary Artery

Disease — Leading cause of death for men in the United State, accounts for 1 in every 4 male deaths.

Prevention: High

cholesterol, high blood pressure and diabetes are some of the conditions that can lead to heart disease. Keep your cholesterol low, maintain a healthy weight and diet, get regular exercise, avoid smoking and excessive alcohol consumption, keep your blood sugar under control, and if necessary, discuss options with your doctor regarding medications.

2. Cancer (Lung, Prostate, Colorectal and Testicular)

— Lung cancer is the leading cause of cancer deaths in men. 90 percent is caused by smoking. Prostate cancer and skin cancer are the most common.

Prevention: While cancers are not always

preventable, early detection saves lives. Have routine preventive screenings, avoid smoking and excessive alcohol consumption, maintain a healthy weight and diet, exercise regularly, limit sun exposure and use sunscreen, be aware of carcinogens, and know your family's medical history.

3. Unintentional

Injuries (Falls, fires, and impaired driving; Clearly not a disease, but is a major cause of death in men.)

Prevention: Exercise regularly to increase strength and improve balance, have medications

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**RECIPE
CORNER**

Stirr it up!



**Asian Turkey
Cabbage Cups**

Ingredients

- 1 teaspoon grated peeled fresh ginger
- 1 1/4 pounds ground turkey
- 1/2 cup thinly sliced green onions
- 1 tablespoon brown sugar
- 2 tablespoons chopped fresh cilantro
- 2 tablespoons chopped fresh mint
- 2 tablespoons fresh lime juice
- 1 1/2 tablespoons fish sauce
- 2 teaspoons olive oil
- 1 teaspoon dark sesame oil
- 1 jalapeño pepper, finely

- chopped
- 12 large napa (Chinese) cabbage leaves (about 8 ounces)
- 1/4 cup chopped unsalted, dry-roasted peanuts

Method

1. Heat a large nonstick skillet over medium heat. Add ginger and turkey to pan; cook 7 minutes or until turkey is done, stirring frequently. Drain turkey mixture and place in a large bowl. Add green onions and other ingredients and toss well. Spoon 1/3 cup turkey mixture into each cabbage leaf. Top with peanuts.

**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



**A Juicy
Margarita**

Ingredients

- 1 medium cucumber
- ? medium green apple
- 1 lime, peeled
- 2 cups (60 grams) spinach
- 1 broccoli stalk
- 1 inch (2.5 cm) piece of ginger

(add more as desired)

Method

1. Wash all produce well.
2. Peel lime.
3. Add all ingredients through the juicer, starting with spinach.
4. Pour into glass and enjoy!
5. Add non-alcoholic wine and salt the rim as desired.

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



Staying safe during the holidays

Thanksgiving Holiday is the peak day for home cooking fires, according to the US National Fire Protection Association (NFPA). This can be devastating if these fires cause significant property damage.

Picking up the pieces after such tragedy can be very financially burdensome, hence the more reason to ensure your home is protected with a Mutual Insurance BVI home owners insurance.

Protecting yourselves

from injuries as you make the most of the holiday is also paramount.

To stay safe this Thanksgiving keep these safety tips in mind.

If you leave the kitchen while cooking, turn off the appliance

According to the NFPA, two-thirds of home cooking fires start with the ignition of food or other cooking materials. Ranges accounted for the largest share—58

percent—of home cooking fire incidents. Ovens accounted for 16 per cent.

When cooking, choose apparel that is close fitting

Clothing was the item first ignited in less than 1 percent of these fires, but these incidents accounted for 16 percent of cooking fire deaths, says the NFPA. Flowing sleeves can drag across food and cause spillage or catch on burners

that results in fire.

If using a turkey fryer, closed-toed shoes are a must and cooks should consider wearing an apron and using mitts.

Take precaution when using a turkey fryer

Speaking of turkey fryers, special care needs to be taken to avoid severe burns.

1. The fryer should be on a sturdy base.
2. Consider the size and weight of the turkey so that the amount of oil does not overflow.
3. Do not drop the turkey into the fryer.
4. Ensure the turkey is completely thawed before placing it in the fryer.

Although this appliance can make a delicious turkey, it also poses the greatest risk of most severe burns and property damage because of splashing and splattering of oil, the release stated.

Keep those fire extinguishers close by — but also understand their limitations

Three of every five reported non-fatal home cooking fire injuries occurred when the victims tried to fight the fire themselves, says the NFPA. If a fire starts call the fire department.

Grow a beard and get insured

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reviewed to reduce side effects and interactions, have annual eye exams, reduce hazards in your home, install smoke alarms.

4. Chronic Obstructive Pulmonary Disease (COPD) - 80-90 percent of COPD deaths are caused by smoking. Men who smoke are nearly 12 times as likely to die from COPD than men who don't smoke.

Prevention: Smoking is the leading cause of COPD. Avoid smoking and secondhand smoke. Avoid exposure to occupational chemicals - may increase chance of developing COPD.

5. Stroke - In the USA it is said that one man from a stroke every 4 minutes.

Prevention: The leading risk factors for stroke include high blood pressure, smoking, diabetes, carotid or other artery disease, atrial fibrillation or other heart disease, TIAs (mini-strokes), high red blood cell count, sickle cell anemia, high cholesterol, physical inactivity, obesity, excessive alcohol intake and some illegal drugs.

6. Diabetes - In 2012, 15.5 million men were diagnosed with diabetes.

Prevention: Type 2 Diabetes affects 90 per cent of those with the disease.

The best way to prevent or control the onset of diabetes is by knowing the risk factors that can be modified and those that can't. Modifiable: Overweight and obesity, high blood glucose, high blood pressure, unhealthy cholesterol levels, physical inactivity, smoking. Non-modifiable: Age, race, gender, and family history.

7. Influenza and Pneumonia

Prevention: Get an annual flu vaccination, get a vaccination against pneumococcal pneumonia at least once after age 55 (followed by every 5 years if you have risk factors), always wash your hands, avoiding others with infection, don't smoke, and maintain a strong immune system.

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

PSALM 92:1-4 — It is good to give thanks to the Lord, to sing praises to your name, O Most High; to declare your steadfast love in the morning, and your faithfulness by night, to the music of the lute and the harp, to the melody of the lyre. For you, O Lord, have made me glad by your work; at the works of your hands I sing for joy.

Caribbean Trivia



Did you Know...?

- Corals can reproduce both sexually and asexually. An individual polyp may use both reproductive modes within its lifetime.
- The silk cotton trees are among the largest and oldest trees in the Caribbean and are important sources of nectar and folk medicines.
- The queen conch can spend up to 40 years grazing in our seagrass beds. Its shell thickens as it grows, gradually becoming large and heavy with a gorgeous translucent pink blush around its aperture.

