



Mutual
INSURANCE BVI



THE GLOWING GREEN SMOOTHIE

— Page 4

Newsletter

What's Inside

Community Pictorial

— Page 2

I survived breast cancer

— Page 3

Caribbean Recipe

— Page 4

Tropical storm Erica and its insurance lessons cont'd

— Page 5

Caribbean Trivia

— Page 6



Tropical storm Erika and its insurance lessons

Two months ago the British Virgin Islands was put on alert when Tropical Storm Erika drew close to our shores threatening us with gusty winds and the heavy showers.

For most homeowners, the urge to

protect their homes was foremost. This meant securing windows and doors, re-enforcing roofs, and trimming trees close to homes etc.

While all these steps were good and are always recommended during a storm or

Turn to HURRICANE on Page 5

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Main Office/ Branch Manager, Elizabeth Peters among members of her church family on October 4, as they observed African Sunday at Church of God of Prophecy East End.



Mutual Insurance BVI client Sergeant Elliot Jackson stopped by our office for a photo-op before heading off to a ceremony for the 2015/2016 Law Year.



On September 20, 2015 our staff member Shernette Spencer celebrated her birthday. May God continue to bless you bountifully Mrs Spencer as you continue to warm hearts with your radiant smile.

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)



I survived breast cancer

October is recognized as Breast Cancer Awareness Month, which is an annual campaign to increase awareness of the disease. According to the National Breast Cancer Foundation, while most people are aware of breast cancer, many forget to take the steps to have a plan to detect the disease in its early stages.

Also, when it comes to this disease, making sure your finances are in check is also of paramount importance because of the financial toll treatment is likely to have on your pocket. This is where having quality Health Insurance coverage comes into play, and at Mutual Insurance BVI we are happy to assist.

Meanwhile, in observance of Breast Cancer Awareness Month we have decided to share with our readers the inspiring story of one cancer survivor whose story was published in the Huffington Post.

The Robin Devovich Scott story

One day Robin felt a lump in

her breast and arm pit, but she just associated it with her menstrual cycle.

After a series of examinations, Robin was diagnosed with stage IIB cancer in 2009. After hearing these three words from her doctor “you have cancer,” Robin immediately started to cry uncontrollably as her husband Rory comforted her.

Robin went through chemotherapy for six months, and radiation for seven weeks. During the times she experienced physical weakness, and the loss of her hair, she realized her circumstance changed her views and thoughts on life (for the better of course).

She began to experience life through a different lens, becoming more empathetic and more spiritually in tune.

The support of her friends, husband and church family kept her going during this difficult time.

Most importantly, she learned the importance of being humble. She stated “Cancer has



Turn to CANCER on Page 5

RECIPE CORNER

Stirr it up!



Special Reminders

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

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.

The most powerful way to up our mineral consumption is to consume a plant-based drink every day, by either blending or juicing vegetables and fruit together," says Kimberly Snyder, nutritionist and detox specialist. Green drinks get their vibrant colour from chlorophyll, a nutrient-rich pigment found in all leafy vegetables such as spinach, kale, celery and lettuce, that cleans the body of harmful toxins, oxygenates the blood and helps boost energy levels. This month we we want introduce a nutritious green smoothie that we came across.

The Glowing Green Smoothie

Ingredients

- 1 1/2 cups water
- 1 head organic romaine lettuce, chopped
- 1/2 head of large bunch or 3/4 of small bunch organic spinach
- 3-4 stalks organic celery
- 1 organic apple, cored and chopped
- 1 organic pear, cored and chopped
- 1 organic banana
- Juice of 1/2 organic lemon

Optional:

- 1/3 bunch organic coriander (stems okay)
- 1/3 bunch organic parsley (stems okay)

Method

1. Add the water and chopped head of romaine and spinach to the blender. Starting the blender on a low speed, mix until smooth.
2. Gradually moving to higher speeds, add the celery, apple and pear. Add the coriander and parsley if you choose.
3. Add the banana and lemon juice last.

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



I survived breast cancer

CANCER from Page 3

a funny way of stripping and humbling you in ways not otherwise imagined.” She has been breast cancer free since her initial diagnosis in 2009.

Her three Survival Mechanisms:

- Focus on what's important. A lot of what we think and do is really
- Prayer. Prayer is talking; prayer is purging; prayer is cleansing; prayer allows

not as important as living a life of purpose that is designed by God.

- Learn to let things and people go. Learn to release the hurt and the people that have hurt you. Most people don't know they have hurt you so just let go, heal from it and move on.

you to forgive; prayer allows you to obtain mercy; prayer is surrender; prayer is rejoicing; prayer is crying; but most of all, prayer is so necessary.

Her life today:

Robin is a coach and the Self Publishing Maven who helps her clients share and publish their stories. She also has a book “The Gift of Cancer”.

She hopes to leave a legacy of books and information for people to glean from, for decades to come.

Words of encouragement:

There is nothing like the possibility of death to make you know what you want to do in life. Don't wait until death is knocking to choose life. Choose it now and make the decision to live, in passion, on purpose and with a sense of urgency.

Tropical storm Erika and its insurance lessons

HURRICANE from Page 1

hurricane, there is one important precautionary measure that is often overlooked. This is the need to ensure that your home is adequately insured against natural disasters.

You see, natural disasters such as storms, hurricanes and even earthquakes are unpredictable and not every time we'll be lucky enough to escape their destructive forces as was the case with Tropical Storm Erika.

Ensuring that your home is insured gives you the peace of mind you deserve. At **Mutual Insurance BVI** we are more than ready to assist you in meeting your insurance needs through our comprehensive Home Owners Insurance package.

Meanwhile, as you ponder your next move towards insuring your home you might want to consider these home insurance money saving tips:

- Increase security. You might get a reduction for installing security lighting CCTV cameras etc. Also, some insurers will only insure you if the community in which you live is not notorious for certain crimes or natural disasters.
- Install alarms. Smoke and burglar alarms are both important and could help to cut your premiums
- Build your no-claims discount. If you don't claim for a few years you might get a discount, but not all companies

offer this, so check before you buy.

- Buy buildings and contents insurance together. You might get a discount if you get both from the same company. Also, if there's a fire, or something else that affects both the building and your possessions, it may be less hassle if it's all managed by the same insurer.
- Pay annually. Monthly premiums can cost more — there's usually an extra 6 per cent charge to pay.
- Take advantage of offers. Some insurers guarantee to beat any quote (or the renewal of your current policy) by up to 10 per cent, on a like-for-like basis. Hold them to their promises and take advantage!

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

John 16 v 33: "I have told you these things, so that in me you may have peace. In this world you will have trouble. But take heart! I have overcome the world."

Caribbean Trivia

Did you Know...?

- Grenada, known as the spice island, has more spices per square mile than any other place in the world.
- Reefs in the Caribbean are 10-15 million years old, and are considered young compared to the Pacific ones which are 60-70 million years old.
- The Boiling Lake in Dominica is the second largest boiling lake in the world, with temperatures that hover between 82 and 92C (180 and 197F).

