

In Loving Memory of MARGOT ELEANOR WELCH

Sunrise: December 31, 1931 – Sunset: July 4, 2026

A Life of Dedicated Service. 95 Years, 6 Months

Huggins Credit Union mourns the passing of Mrs. Margot Eleanor Welch, a distinguished leader whose unwavering commitment and selfless service helped shape the growth and success of our institution.

Mrs. Welch holds a unique place in Huggins Credit Union's history as the first and, to date, the only, female President of the Society. Over nearly two decades of voluntary service, she demonstrated exceptional leadership, integrity, and an enduring commitment to the cooperative movement.

Her remarkable journey of service included:

- Director (1984–1991)
- Vice President (1992)
- President (1993–1998)
- Director (1999–2000)
- Vice President (2001)
- Director (2002–2003), serving alongside her husband, Mr. Pernel Welch.

Mrs. Welch's presidency was marked by significant milestones that strengthened Huggins Credit Union's foundation.

In her first year as President, the Society's loan portfolio surpassed the \$8 million mark, reflecting sustained growth and confidence in the institution. In 1995, under her leadership, Huggins Credit Union declared an 8% dividend; the highest dividend payout in the Society's history, a record that stands as a testament to her vision and stewardship.

Her contributions extended far beyond the offices she held. Mrs. Welch embodied the true spirit of volunteerism and cooperative service, leaving behind a legacy of dedication, sound leadership, and lasting impact that will continue to inspire future generations of members and leaders.

The Board of Directors, Statutory Committees, Management, Staff, and Members of Huggins Credit Union extend our heartfelt condolences to her family, friends, and loved ones during this time of bereavement.

May we honour her legacy by continuing to build upon the strong foundation she helped establish.

May her soul rest in eternal peace.

