



HUGGINS
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Co-operative Society Limited

Quarterly

January - March 2024 - Issue 1



Grace Attale

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New Year

message from your President

Dear Esteemed Members,

As we bid farewell to another year, I'm delighted to extend warm greetings and heartfelt wishes for a prosperous and joyful New Year ahead!

2023 has been a remarkable chapter in the journey of Huggins Credit Union. It's been a year filled with growth, resilience, and unwavering support from our incredible members. Your trust and commitment have been the cornerstone of our success, and for that, we extend our deepest gratitude.

As we step into 2024, I want to reaffirm our dedication to serving you better. At Huggins Credit Union, our primary focus remains on empowering your financial well-being. We're committed to providing innovative financial solutions, personalized services, and unwavering support to help you achieve your goals.

In the coming year, we aim to enhance our services further, introducing new offerings and refining existing ones to better cater to your evolving needs. Whether it's simplifying procedures, introducing innovative financial tools, or fostering a community-focused approach, your satisfaction and financial prosperity remain at the core of everything we do.

We're excited about the opportunities the New Year holds for us, and we look forward to embarking on this journey with you. Your feedback and suggestions continue to be invaluable as we strive to elevate your experience.

Let us embrace 2024 with hope, determination, and a shared commitment to excellence. Together, we'll continue to build a stronger, more vibrant community at Huggins Credit Union.

May this New Year bring you and your loved ones abundant happiness, good health, and prosperity.

Thank you for being an essential part of the Huggins Credit Union family. Here's to a fantastic year ahead!

Randall



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Contributors



Rachel Briggs is the current Chair of the Education Committee and Editor in Chief of Huggins Credit Union Quarterly, the society's online magazine. Rachel is a former member of the Board of Directors and Supervisory Committee, She was entrusted with the responsibility of revamping the Education Committee back in 2021. Rachel is the holder of a Bachelor Degree in Cooperative Studies from Cipriani College of Labour and Cooperative Studies (CCLCS).



Kefira McClean is the newest addition to the Credit Committee for the financial year 2023/24 and is a returning member of the Education Committee. A past student of the Pine Haven S.D.A Primary School, El Dorado Secondary School and Signal Hill Secondary School, she obtained six CSEC passes and also six passes at the Advanced Level. She is successfully pursuing a degree in Psychology at The College of Science Technology and Applied Arts of Trinidad and Tobago.



Emma-Marie Morales is the youngest serving member on the Education Committee and also the youngest in all the committees combined. This artistic 18-year-old is a former student of the Holy Name Convent – Port of Spain; and is in sixth form studying accounting, management of business and visual arts.



Nathaniel Maxwell is another young member of the Education Committee. A former student of Fatima College, this 20-year-old is pursuing a Bachelor Degree in Electrical and Computer Engineering at the University of the West Indies. At his alma mater, he was involved in extracurricular activities where he was actively involved in the formation of the Technology Club and participated in the choir and prayer group.



Kyran Williams is another new kid on the block. This 21-year-old is employed as a part-time Teacher's Aide at the New Beginnings Educational Centre [a school for children with learning disabilities], and aspires to become a Sports Analyst and a Professional Photographer.





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Editor's Note

Happy New Year Members. As we journey through 2024, we will enjoy God's blessings, health, prosperity and most of all a wonderful family life. The Education Committee is committed to education in every aspect and will urge every member to realize the importance of such.

Education is a precious tool because it enhances our tomorrow today and through the unified effort of sacrifice, we will be in a better place where we continue to share our joys of achievement.

We are please to announce to you that:

1. This year's recipient for the Certificate in Credit Union Management is Allison Ruiz;
2. The SEA Awards will continue;
3. We are in the process of planning another field trip carded for July 2024;
4. To have our second virtual Inter-Faith Thanksgiving Service, tentatively September 2024, and
5. Will continue to be relevant and consistent in the content that we give to the membership on a quarterly basis.

I look forward to continue working with my fellow colleagues of the Education Committee for another year. I want to take this time and show my appreciation for Kefira McClean, Emma-Marie Morales, Nathaniel Maxwell and Kyran Williams who have their busy schedules but still find the time to contribute. They are the next generation of co-operators who will lead us into the future who will be fully equipped with the knowledge and information in their dispensation.

I hold firm to the belief that cooperative movement is about sharing and building and we all are a part of this process. Let us continue to look out for each other.

Please communicate with us through our Manager if you have any ideas or suggestions.

Rachel

Rachel Briggs,
Chairperson
Education Committee

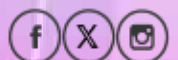


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CARNIVAL

By Emma-Marie Morales

In Trinidad and Tobago, Carnival is more than just a celebration; it's a vibrant display of song, color, and cultural diversity. This yearly event, which draws tourists from all over the world, is firmly embedded in the history and character of the twin-island nation. Trinidad's Carnival has something for everyone. Our Carnival, as opposed to many others, anyone can participate. You too can be in the show if you play in a band, have paint on your body, or apply mud to your body or simply be a bystander and witness the electric energy and experience of the carnival season.

Our Carnival traditions and origins are deeply rooted in African customs with a fusion of French, Spanish and English influences. It developed into a pre-Lenten festival that gave various island populations a platform to openly display their unique identity. It developed into the ornate and colorful show that it is now throughout time.

The celebration formally begins on the Monday and Tuesday before Ash Wednesday, after weeks of build-up activities that include parades, steel pan competitions, and calypso competitions.

The masquerade bands, each with its unique theme, costumes, and music, are a key feature of Trinidad and Tobago's Carnival celebrations. These bands take part in the Parade of the Bands, a large-scale parade through the capital city of Port of Spain.

The pulse of Trinidad & Tobago's Carnival is music. Calypso has been an integral part since its inception thanks to its clever and socially minded lyrics. Soca music, a blend of calypso and soul, has been popular in recent decades, delivering the throbbing rhythms that keep the party going. Each year the most requested or played song when bands meet judging points, will be the eventual winner of the Road March.

The steelpan originated in Trinidad and Tobago, and the island's mastery of this unusual instrument is on display during Carnival. Steelpan competitions draw skilled musicians who create mesmerizing melodies, adding a distinct auditory layer to the festivities.

Peter Minshall says that Trinidad Carnival "is where you see the mas and hear the music." Carnival in Trinidad and Tobago is more than just a celebration; it's an expression of the vibrant culture of the country. It's a time to appreciate variety, uphold traditions, and foster a sense of unity. The Carnival of Trinidad and Tobago is a celebration of exuberance and cultural pride, with music resonating through the streets and colors swirling in a kaleidoscope of delight.

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1. History of Carnival (ncctt.org)
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CONVERSATION WITH MRS GRACE ATTALE

by Rachel Briggs

Seventy-five-year-old (75) Grace Marguerita Michelle Garcia now Attale began her life journey on 6th April 1948. Born to Michael and Arvilla Garcia and the second of three siblings, she spent her childhood in St. Vincent Street, Port of Spain and recalls being part of a very large extended family. She enjoys listening to music. Growing up in the early 1950s, the popular artistes of those times were Frank Sinatra, Bing Crosby; one gospel favourite was a Marianne Anderson and listening to opera music with her father, the greats such as Enrico Caruso and Luciano Pavarotti.

She still enjoys these musical genres with her husband, Mr Attale. She lives a simple life and is all for family. 'Her immediate family is her husband, daughter, grandson and her 'adopted children' from the same street. (This was evident because during the interview one of her neighbour's grandsons, about three years old, ran into her arms to complain about an incident and immediately returned to his grandmother's.) Her love for her family, hard work and holding on to the memories of yesteryear will never fade. Her work life commenced with her first job was an apprentice at Neal and Massy Credit Union in 1962. After her nine months stint, she had the opportunity to travel to America upon winning a "Know Your Island" Competition. Upon her return she pursued a Commercial Course under the guidance of Samuel B. Ash. She excelled in every subject; Shorthand (her favourite), Typewriting, English Language and Mathematics. Upon completion she joined Cannings Credit Union and worked till 1971 and proceeded on maternity leave.

The birth of her daughter brought a major blessing where she was offered a better job in 1972 at Huggins Shipping as a clerk typist. For the next thirty years she held various posts such as telefax operator, receptionist, and Personal Assistant - called Confidential Secretary in those days – to Herbert De Silver, Frederick Mends and Anthony Alcazar. After her probationary period, then Board Member – Errol Harris an Accountant by profession – invited her to Huggins to become a member. She did not refuse and she fondly recalls her first two job were at credit unions. Mrs. Attale remembers that her first loan in 1973 was declined. She cannot recall the reason but after expressing her situation to Mr. Harris, she later received a call to collect her cheque. This made her love for this institution grow in that she planned her trip to Canada with her family and was dependent on the loan for travelling expenses and the credit union came through for her.





Mr Robin Samlalsingh shares his appreciation of Mrs Attale and her contribution to Huggins Credit Union over the years at their 2022 AGM.

She remembered having served with board members such as Patricia Johnson, Margot Welch, Jeffrey Pantin, Robin Samlalsingh and Greer Sebro. She recalls her stint as Secretary of the Board after Patricia Johnson and left circa the merger with Harriman's, to care of her mother. She has high praises for our current Manager, Mrs. Melanie Purcell-Guy who she saw grow and develop from a junior staff to managing the credit union.

Mrs Attale is impressed with the growth of our credit union and is very pleased that Plumeria is owned and managed by competent individuals, whose vision is focused on family/membership. She and her family will be visiting Plumeria this year for the first time.

One thing that she hopes to see come to fruition is the merger with St. Theresa's Credit Union and the Board can do so much more because in today's world opportunities are endless. The reason for such is that she foresees our credit union being one of the top credit unions in our country. We can merge with smaller credit unions, given our track record of growth and stability and our merger with Harriman's.

Mrs. Attale believes that we should become an open-bonded society and engaged the Marketing Personnel for this but she is fully aware of the pros and cons involved. As it pertains to delinquency, she will like to see the same decrease annually because delinquency adversely affects dividends for the membership. In parting she has three suggestions for the Board of Directors:

- Upgrading and upscaling our yearly Christmas Treat and host an Easter Bonnet Show/Competition or a Calypso

contest for schools in the environs. Have ongoing programmes such as teaching children to play our national instrument

- If we have members who diligently save on a monthly basis consistently a share builder loan can be given to them, in tandem with their monthly savings and deposit the loan to their shares. At the end of the year their loans will be completed and they will have more shares to their account. This is savings forthwith for the member and an income for the credit union.
- Members who are servicing a loan and they change jobs and if they are to be in receipt of any finances from their former place of employment, an agreement should be signed upon the inception of the loan where a part thereof of such funds should be applied to their loan. This, however, can only be done with legal advice.

To the youth of the membership, she strongly advice it is important to serve because one will learn more about the credit union and they will be in a better position to contribute meaningful suggestions that can be implemented. It will make them independent and they will also be learning from the elders.

In closing, she credits the organization for the first ever, Inter-Faith Thanksgiving Service that was held via the Zoom social media platform on Sunday 24th September 2023; where both she and her grandson participated in the said event. Mrs. Attale is looking forward for more...

Credit Union Service Agreements (CSA)

By Emma-Marie Morales

Credit unions play an important role in the financial landscape by offering members a distinctive and cooperative approach to banking. Serving the financial requirements of its members is the main goal of credit unions, which are governed by a set of guidelines known as bylaws. Similar to other credit unions, Huggins Credit Union has its own rules and participates in Credit Union Service Agreements (CSA) to improve the services we provide.

Credit union bye laws are the institution's constitution, offering a detailed description of the organization's operations and governance. The following significant clauses are included the Huggins Credit Union's bylaws:

Membership Requirements: Specify what makes a person or organization eligible to join the Credit Union. This might include a person's geography, affinity with a certain job, or other particular needs.

Voting Procedures: Describe how members can take part in the credit union's decision-making processes. This contains information about voting rights, board elections, and annual meetings.

Board Composition and Duties: Describe the composition of the board of directors, including the number of members, their backgrounds, and the duties they have in monitoring the day-to-day activities of the credit union.

Credit unions can cooperate and share services under the terms of a credit union service agreement (CSA). To increase efficiency and diversify its services, Huggins Credit Union participates in CSAs with other credit unions or service providers. Common elements of a CSA consist of:

Distributed Services: Indicate which services Huggins Credit Union is open to receiving or sharing with other credit unions. Back-office operations, ATM networks, and shared branching are a few examples of this.

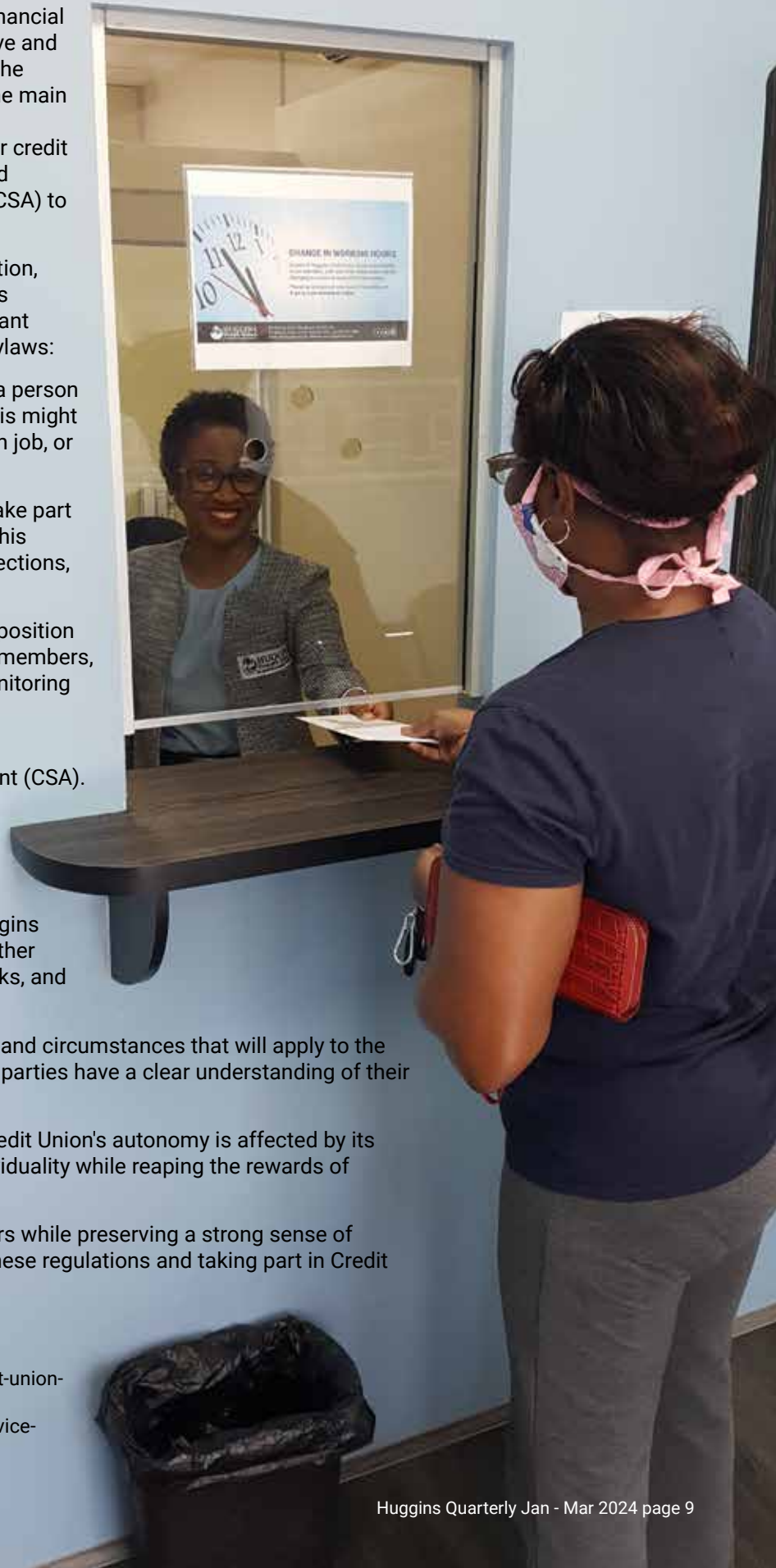
Terms and Conditions: Specify in detail the terms and circumstances that will apply to the provision of shared services. This ensures that all parties have a clear understanding of their respective roles and obligations.

Autonomy Preservation: Discuss how Huggins Credit Union's autonomy is affected by its participation in a CSA. It's critical to preserve individuality while reaping the rewards of common resources.

Huggins Credit unions efficiently serve its members while preserving a strong sense of community and common purpose by abiding by these regulations and taking part in Credit Union Service Agreements.

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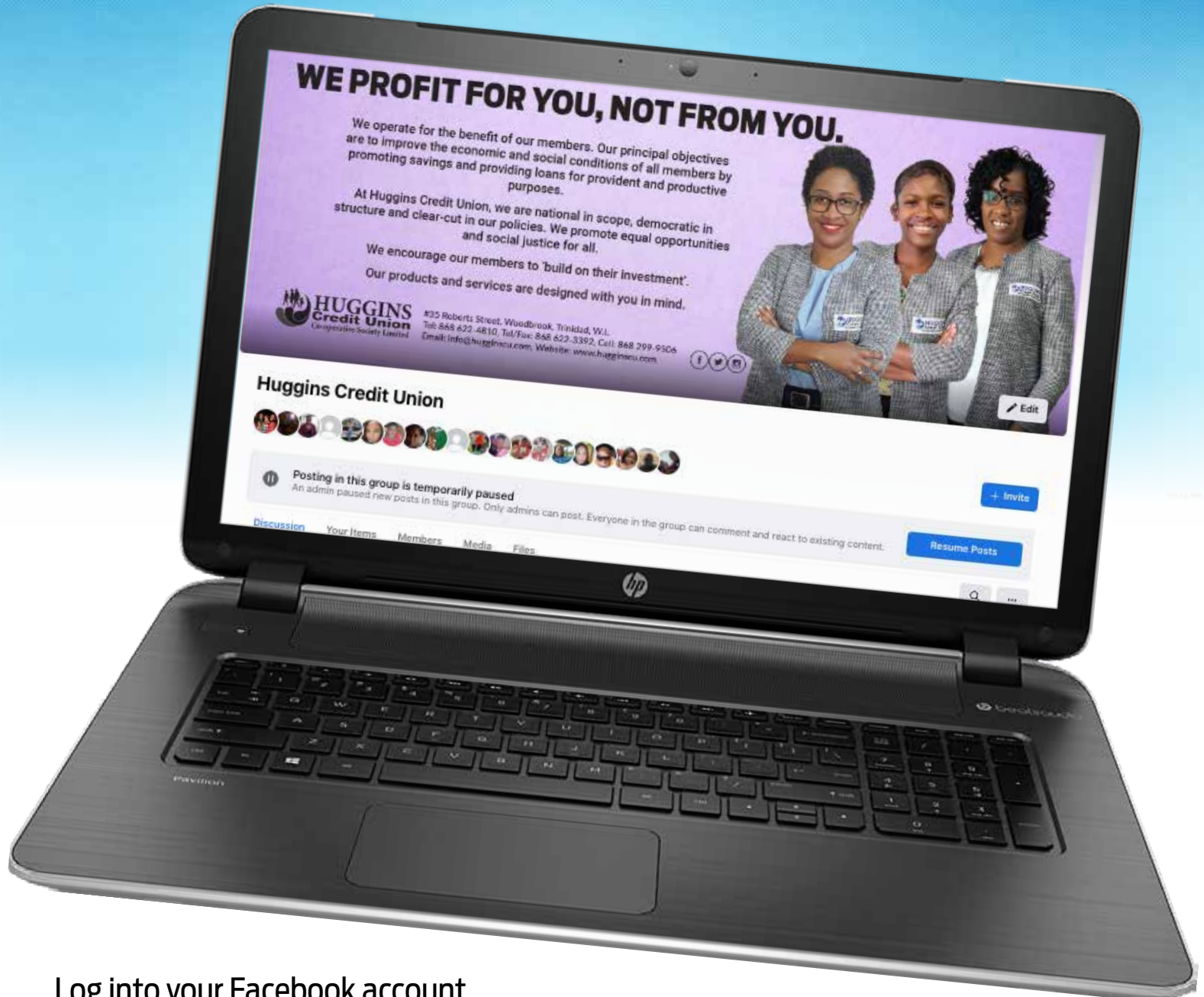
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3. Huggins Credit Union Bylaws



Let's stay connected!

Members! Join our Facebook Group page today and stay connected with us.

It is the only social media platform your credit union will live stream and post EVERYTHING you should know on both Huggins and Plumeria Inn.



Log into your Facebook account

Search for Huggins Credit Union Group page and click join.

Once you are confirmed as a member of the credit union you be added to the group.



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An Interview with *Kamaria Harrington*

The views of a Senior Flight Attendant at Caribbean Airlines Limited who shares her experiences and challenges with us. We should have a better understanding and appreciation for our aviation frontliners.

Mrs. Kamaria Harrington is more than just a beautiful face with a smile, high heeled shoes, pleasant greeting, serving refreshments and making announcements before and after a flight on a Caribbean Airlines route. As a senior flight attendant with 19 years in the aviation industry, Mrs. Harrington explains to us that flight attendants ensure the safety and comfort of passengers during air travel. Their responsibilities include conducting pre-flight safety checks, demonstrating emergency procedures, serving meals and drinks, attending to passenger's needs, and responding to any in-flight emergencies. They also play a crucial role in maintaining a secure and pleasant travel experience for everyone on board. Flight attendants often undergo recurrent training and assessments, including periodic exams, to ensure they maintain the necessary knowledge and skills to handle various situations effectively. These exams cover areas such as emergency procedures, safety protocols, first aid, and other aspects vital for passengers well-being and the safe operation of flights.

Her advice to aspirants is that it is imperative to stay up-to-date with any changes in regulations, procedures, aircraft technology, etc. It is a standard practice in the aviation industry to maintain a high level of safety and proficiency among cabin crew members. This ongoing training contributes to the overall safety and security of air travel. It's essential to do research and understand the airline industry, its demands, and the lifestyle that comes with being a flight attendant. Another factor to take into consideration, which is important, is customer service skills, where one has to develop strong interpersonal and customer relations; because interacting positively with passengers is a significant aspect of the job. Language proficiency is another important factor. Being bilingual or multilingual can be an asset, as it enhances communication with a diverse range of passengers. Working irregular hours as a flight attendant and being able to adapt to different time zones and schedules. To be culturally sensitive and aware of the world we live in is important, because it is crucial when dealing with passengers from various backgrounds. Safety training must be taken seriously, as flight attendants are responsible for passengers' safety in emergencies. Physical fitness for this job means long hours on your feet and lifting heavy objects, so maintaining good physical fitness is important. Networking is most important since connecting with current or former flight attendants to gain insights into the profession and learn about specific airlines.

Remember, being a flight attendant can be rewarding but requires dedication and a flexible approach to work.

Mrs Harrington over the years has developed her routine with personal and work life. She, however, emphasize everyone is unique and balancing a flight attendant career and personal life can be challenging due to irregular schedules and time away from home. Some strategies to have a balance life includes creating a schedule, where planning and organizing your personal time when you're not on duty to make the most of it. Taking care of your physical and mental well-being. Proper rest and relaxation are crucial for managing the demands of the job. Keeping open the lines of communication with family and friends to help them understand your schedule and commitments. Maximizing your days off by planning activities or spending quality time with loved ones. One must be abreast with technology to be connected with family and friends, even when you're away. Understand that plans may need to be flexible due to last-minute schedule changes or unforeseen circumstances. Create routines that work for you during both workdays and off days to add stability to your life. It's important to find a balance that works for you and to prioritize self-care to maintain overall well-being.

Flying the sky has always been her dream since her high school days at St. Charles High School. At the age of 12 in the first form she introduced herself to her teacher and classmates about her aspiration. Being a flight attendant aligns with her passions and interests, and find the idea of the job fulfilling, Mrs. Harrington certainly refer to it as her "dream job". Pursuing this career resonates with her aspirations, which is a rewarding and satisfying journey. Yes, her career has its ups and downs, she considered quitting. When she was pregnant with her firstborn (Janya)





in 2008 and her second born in 2010 (Jadyn) she wanted to resign. In those days, time away from home without communication such as WhatsApp, Telegram, Twitter, etc, was heartbreaking. Thankfully, her husband - Ermath, her mother-in-law - Janet Harrington (deceased) and her children's Godparents gave the much-needed support.

Whether or not she sees herself as an ambassador of Trinidad and Tobago is dependent on the role she plays in representing our country. Mrs. Harrington is justified that she actively promotes and embody the values, culture, and positive aspects of Trinidad and Tobago in her actions and interactions, both at home and abroad.

Though she has no 'official mentor', there are two persons who she consults for advice.

This flight professional believes that the travelling public can show more support and appreciation if her organization becomes more proactive with awareness campaigns to show support for flight attendants, education on safety which will enhance the public understanding and encouraging positive customer interaction. Social and traditional media is the perfect avenue where behind-the-scene insights, stories and moments can be shared; thus, acknowledging the service given by these professionals. This to will promote cultural awareness with passengers and airline personnel and possibly break stereotypes. Involving flight attendants in community events or outreach programs can humanize their role and build positive connections.

Overall, a combination of education, positive representation, and direct engagement efforts can contribute to a greater appreciation for the important work that flight attendants do.

On a personal note, she sees success as subjective which varies for each individual. Goals and objectives are different, and hold form to the concept that success is a dynamic concept that evolves over time and is deeply influenced by

individual values, aspirations, and life circumstances. It's a state of accomplishment and satisfaction that aligns with one's own definition of a meaningful and purposeful life.

Mrs. Harrington spends leisure time in a constructive way. Be it volunteering, learning a new skill, reading, exercising, traveling, journaling, spending time with loved ones, listening to music, or taking care of herself.

When she retires, she aspires to be remembered for her love for Christ and the spiritual journey in finding Him, the positive contributions in the professional, personal, or community spheres of life. It often involves leaving a legacy of kindness, mentorship, achievements, or meaningful relationships. Reflecting on the impact she had on others and the positive moments shared can be part of creating a lasting and cherished memory. Ultimately, how she wants to be remembered is a personal reflection of her values, accomplishments, and the connections she'd made throughout her flying career/life.

Simple and meaningful ways she gives back to the community and her journey of positive impacts, throughout the years is where she donates to her Ascot community, performing acts of kindness for a neighbour, stranger or passenger. Also, participating in fundraisers and charity events or helping a child or family in need.

This veteran concludes that her illustrious career as a flight attendant and transitioning into roles as a wife followed by motherhood is unique and challenging. In that balancing the joys of such and a dynamic career with family; life is indeed a blessing. She appreciates the support of her loving husband Ermath Harrington and their three children Janya, Jadyn and Dominique. This phenomenal woman embraces every new chapter of her life with enthusiasm, knowing that the skills and resilience gained as a flight attendant will enrich her journey as a wife, mother and genuine friend.



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Editorial

CUSTOMER SERVICE

by Rachel Briggs - Editor

We are all surrounded with customer service in every aspect of our existence. Basically, it is a social contract which is continuously evolving, incorporating the progress of mankind as we go forward in the future. We must admit the customer service that was applicable ten or twenty years ago is not so today. We must also agree that we all will receive customer service from different types of service providers and will normally speak of the treatment that was meted to us. Yes, there is the good, the bad and the indifferent.

I will like to emphasize on **EFFECTIVE COMMUNICATION** which is the most effective tool that is used to facilitate excellent customer service. Based on the industry one operates the service given will be different, as I mentioned earlier. Customer service is different at a hotel, restaurant, place of worship, school, grocery, etc. Customer service supported with effective communication will fuel and foster growth and development in any enterprise.

First and foremost, the responsibility is for employers and employees to know their product/business. This must be supported by training and research for all members of staff; what is also required, is offering to the public an opportunity to provide feedback and treat with criticisms positively and rectify problems, or prevent possible problems.

Second on the list, is remaining relevant and maintaining a standard where the promotion of customer service to the public is in tandem with the items being advertised for sale.

Finally, based on the industry in which you function (and also that of other industries that is out of what you are a part of) it is important to be aware of their policy/policies pertaining to their treatment of customers. For example, most clothing stores will offer a 7-day return policy with the bill and the a product

purchased must be in a good condition. Others will offer the latter but the return policy will be 3 days.

Face-to-face communication leaves a lasting impression. It is the most common and very traditional. With face-to-face communication one will see the body language and facial expressions of individuals. It is here where an establishment will receive approval or dissatisfaction from the public.

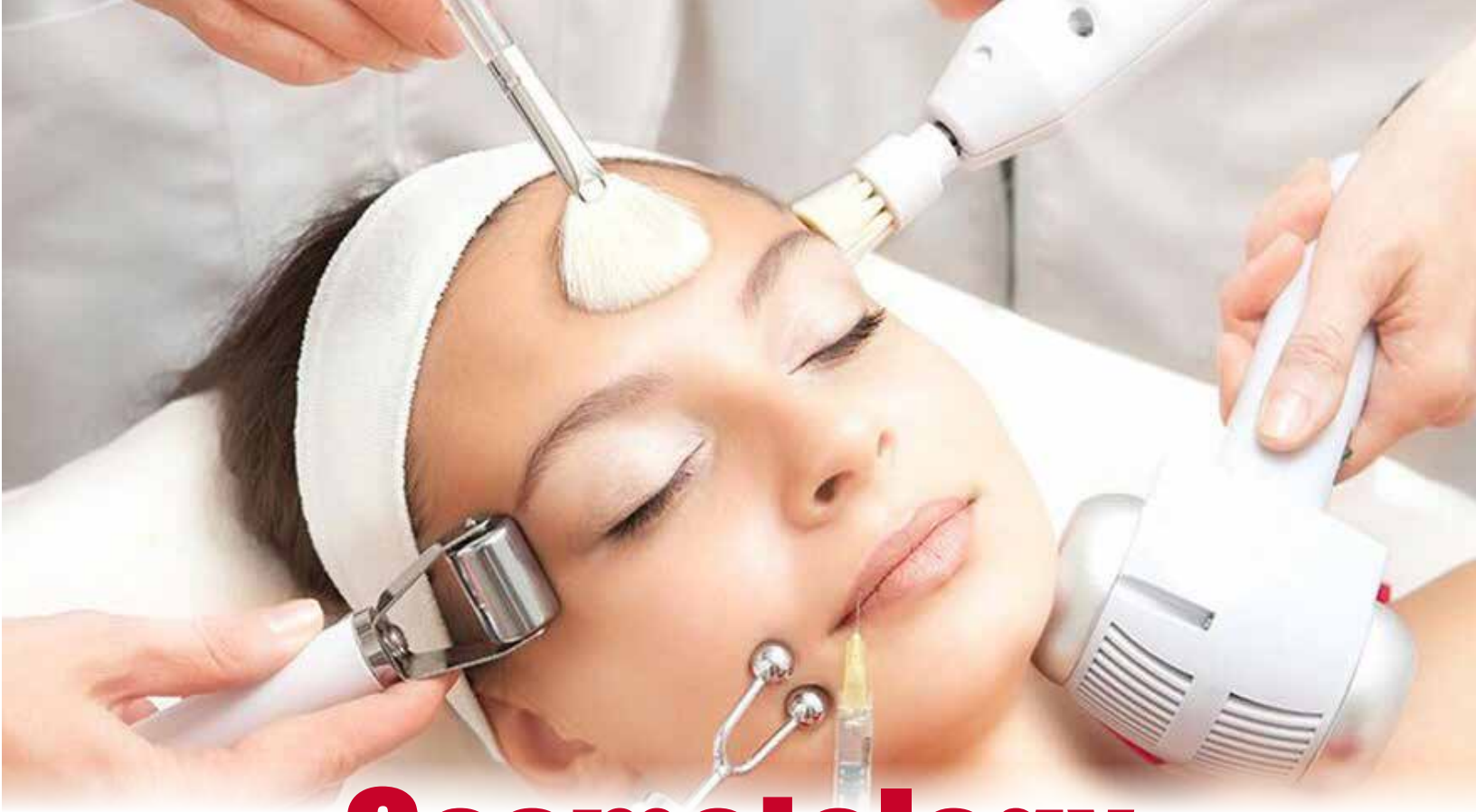
Written communication is multi-faceted wherein same is in the form of letters, memorandum, advertisements, electronic mails, etc. This must not be misleading, since this can lead to litigation and the relevant communication will be referenced in the court.

Telephone communication is equally important too. Answering and giving feedback and listening to and addressing queries professionally, where employees are entrusted with the responsibility of their knowledge. It is important to note that the right tone is essential.

This is where the business will have to 'sell' themselves with just the voice, tone and information from their representative. This is where the employee is entrusted with the responsibility to be knowledgeable and addressing problems professionally.

Looking at social media, it is the fastest form of communication and probably the cheapest. This is more suited for people on the go. Most companies have a social media following and is very dependent on reviews and trends.

I hope that I offered some clarity and I hope this insight will serve as a catalyst for better customer service to each and every citizen in Trinidad and Tobago.



Cosmetology

by Kefira McClean

Cosmetology, a dynamic and constantly evolving field, is at the intersection of art and scientific precision and meets the various aesthetic needs of individuals. At its core, cosmetology is not just makeup or hair; it's a holistic discipline that encompasses a variety of beauty treatments including skin care, nail care and hairdressing. The expertise of cosmetologists extends beyond improving physical appearance; it plays a key role in individuals' self-esteem and confidence. Aestheticians who use scissors, brushes and skin care products undergo rigorous training to combine creativity and technical expertise, ensuring that they not only provide beauty services, but transformative experiences. Beyond the chair, cosmetology has a rich historical tapestry that weaves through cultures and civilizations.

Cosmetology has its roots in ancient Egypt, where cosmetics were an integral part of daily rituals, until the Renaissance, when complex hairstyles were considered works of art. Today, it is a vibrant and inclusive industry that embraces diversity and celebrates individual expressions of beauty. Today's beauticians are not only expert technicians, but also trendsetters who keep up with the latest trends in fashion and beauty to offer their clients advanced styles and techniques.

The journey into cosmetology involves a combination of creativity, continuous learning and communication skills. As professionals armed with an arsenal of beauty tools and a deep understanding of skin types, hair structure and aesthetic principles, beauticians go beyond surface-level changes. They become confidants, empowering clients to embrace their unique beauty.

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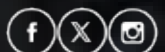
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Remembering Denyse Plummer

by Nathaniel Maxwell

Denyse Bernadette Kirline Plummer was a calypso and gospel artiste from St. James, Port of Spain, Trinidad. She began her music journey singing at the various choirs of her alma mater Holy Name Convent, performing with the junior, senior and folk choirs. She went on to perform at various competitions such as “Teen Talent” and “Scouting for Talent” and eventually landed a job at the Chaconia Inn in Maraval to really kick off her career.

She first started singing a variety of genres such as pop, reggae and country and western songs before eventually entering local genres such as calypso, soca, and chutney.

Her debut at Skinner Park, San Fernando at Calypso Fiesta in 1986 cemented her calypso career and went on to win multiple rewards. She won her first Calypso Queen Crown with her song “Woman is Boss” in 1988 and this was followed by five more crowns throughout the years after. By 2000, she was one of the main attractions at the Calypso Revue tent. In 2011 she received the Hummingbird Medal (Gold) for her

contribution to culture. With these achievements Denyse paved the way for future female calypsonians we know today.

However, after making it in the calypso world, it was in 2015 she became a born – again Christian and began her gospel music journey. With this diverse selection of genres, Denyse integrated them into her performance, showcasing her artistic versatility.

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Photo: The Trinidad and Tobago Guardian



5 Benefits of Cooperation

by Kyran Williams

The term cooperation is defined as help that is willingly given to someone or something to achieve a common purpose or goal. Cooperation can often be seen in organizations (business oriented or not), sporting institutions, schools or even in general situations at home. Cooperation can include physical aid, sponsorship or even just people or institutions with similar objectives making a collaboration. Here are five examples of the benefits of cooperation.

1. Teamwork

Teamwork is the backbone to cooperation. Without a helpful supporting cast, cooperation will not flow easily. Whether it be a group of colleagues, friends or relatives, having a circle of reliable people can rally other perceptions and visions. The more teamwork is applied, the chemistry amongst a group begins to build and gets stronger. Allowing the line of work to become easier and flow without errors.

2. Networking

Through teamwork, networking is another benefit from cooperation. Networking involves reaching out to other people, businesses or anyone pursuing a similar achievement or goals. Through networking, this gives others opportunities for experience and to forecast their visions, knowledge and can guide an environment to grow.

3. Growth

As you continue to network, people in a circle and the environment around them will grow in numbers, knowledge and experience. As bonds begin to get stronger, others become more encouraged to learn more, engage in more activities, observe deeper perceptions and expand ideas. After time, many begin to feel more confident and express themselves more with a feeling of acceptance, safety and respect amongst peers.

4. Efficiency

When cooperation is fulfilled, efficiency becomes a major factor amongst a team. As a circle begins to grow and chemistry is building, tasks become simpler and completed within a shorter period. This brings a consistent and efficient completion to the end product. After getting to know one another, you will see the differences before and after how tasks are carried out and completed. Things will get done with more precision and take less time.

5. Sustainability

Sustainability is defined as a process that can continue and grow for a long time. Once people develop comfort, trust and consistency, they will stay around longer after feeling accepted and trusted. Bonds will continue to grow, businesses will expand, teams will get better, and families become stronger. Sustainability is key element anyone should anticipate within any group or person. It shows just how interested and committed a person becomes in a cooperative environment.



World Oral Health Day

by Nathaniel Maxwell

Observed on the 20th of March each year, and established by the FDI World Dental Federation, World Oral health day raises awareness about the importance of oral hygiene and factors contributing to oral diseases. Oral health relates to the conditions of the mouth, teeth and orofacial structures that allow for speaking, breathing, and eating.

Oral diseases affect around 3.5 billion people worldwide, with more than 1 billion more people being affected between 1990 and 2019, translating to an increase of approximately 50%. The Global Burden of Disease in 2019 reported that untreated dental caries in permanent teeth is the most prevalent health problem worldwide. Oral disease treatment is an expensive process and is not usually included in most health converge plans, and quality treatment is hard to procure in low- and middle-income nations.

World Oral Health Day aids to raise this awareness and highlight screening programs and preventative measures one can take to avoid oral diseases. The World Health Organization (WHO) reiterates its commitment to the people of the region and to have their Regional Health plan, developed in 2021, be fully implemented, providing life-long oral health for everyone.

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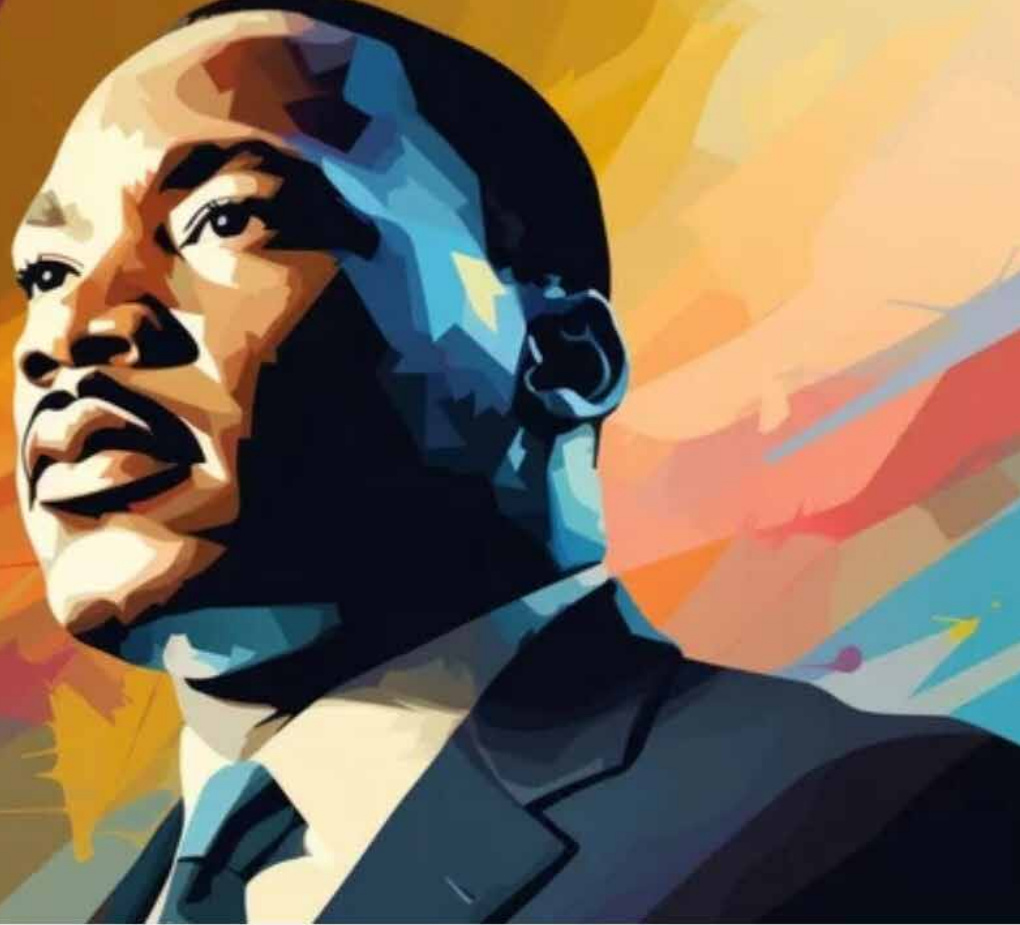
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Martin Luther King Day



Written by Kyran Williams

November 1983 then American President, Ronald Reagan signed into law the third Monday in January, a federal holiday in honour of Civil Rights Leader Dr Martin Luther King for his work and contribution to the civil rights activism. In the United States of America, Dr King was one of the most impactful figures during the segregation era and broke down barriers for African American people with non-violent methods inspired by Mahatma Gandhi.

Martin Luther King Jr. was born on January 15th, 1929. Growing up, he was a very intelligent student and excelled in his classes. He even skipped the 9th and 11th grade and attended Morehouse College in 1944 at just the age of 15. By 1948 he graduated from Morehouse with a Bachelor Degree in Sociology and then furthered his studies at Crozer Theological Seminary in Pennsylvania; where he graduated with a Bachelor of Divinity degree. Continuing his studies, he then attended Boston University and later received a Doctorate in Systematic Theology.

In 1953 he married Coretta Scott, a year later he became a pastor at the Dexter Avenue Baptist Church in Montgomery, Alabama. Dr King always showed support to the Civil Rights movement, however, his rise as a Civil Rights leader began in 1955 after a 15-year-old black girl named Claudette Colvin refused to give up her seat on a bus to a white person. Not too long after, a similar case occurred when Rosa Parks also refused to give up her seat to a white person and was arrested. Later that day, Dr. King was voted to lead a city-wide Montgomery Bus boycott and lasted 385 days. During this time, he was often targeted, arrested and had

his house firebombed. But this never slowed him down. He would help found the Southern Christian Leadership Conference and later carry out marches and boycotts fighting for desegregation and basic civil rights for African Americans. One of these marches was the historical March on Washington on August 28th, 1963. Roughly 250,000 people swarmed around Lincoln Memorial where Dr. King delivered his iconic *'I have a Dream'* speech.

In 1964, he was awarded the Noble Prize for his activism in Social Justice and Civil Rights. A day after delivering a speech at a rally in Memphis, Dr. Martin Luther King Jr. was assassinated on the balcony of the motel he was staying at. Decades after his assassination, we remember Dr. King for his bravery, his inspiring words and his leadership during the civil rights movement.

On January 15th or the third Monday in January, Dr Martin Luther King Jr. is honored on this day which we now know as MLK day.

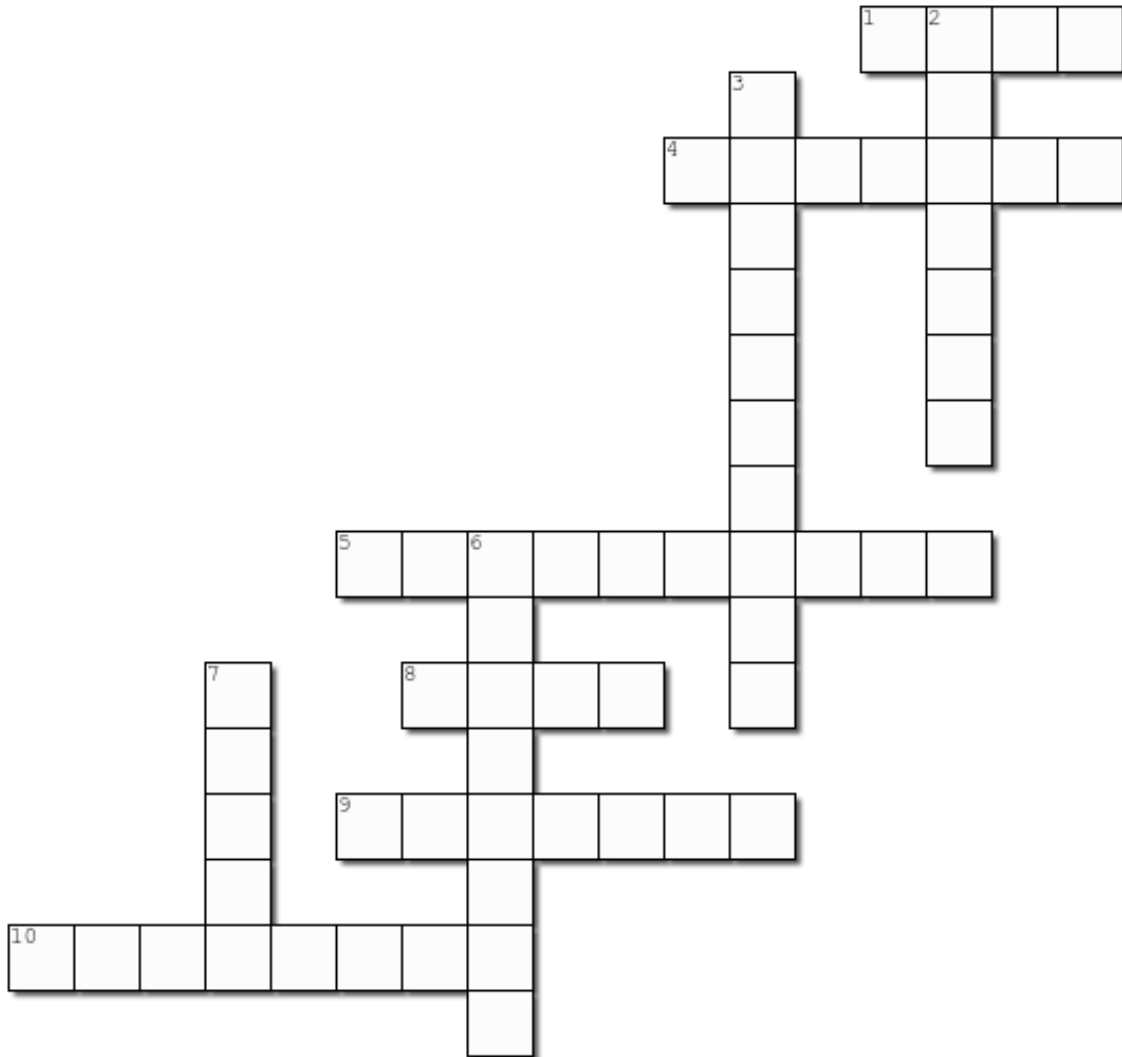
"FREE AT LAST! FREE AT LAST! THANK GOD ALMIGHTY, WE ARE FREE AT LAST!"

References:

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- https://www.youtube.com/watch?v=waxW-R_fFSQ

Name: _____

Complete the crossword puzzle below



Created using the Crossword Maker on TheTeachersCorner.net

Across

- 1. Music originated by Lord Shorty
- 4. Early morning pre-dawn Carnival celebration featuring music, dancing, and painted bodies
- 5. Participants often wear elaborate costumes and masks during Carnival.
- 8. A lively party or gathering with music and dancing.
- 9. Traditional Trinidadian music genre known for its social and political commentary.
- 10. A steelpan competition held during Carnival to showcase musical talent.

Down

- 2. This Carnival tradition involves participants portraying characters from the past, often in simple and nostalgic costumes.
- 3. This Carnival term refers to the song that receives the most play and is most popularly danced to during the Carnival parade
- 6. Trinidad's national instrument
- 7. This term is often used interchangeably with 'calypso' and represents a form of Trinidadian music known for its witty and oft

THE FAMILY INDEMNITY PLAN

What Is The Family Indemnity Plan?

The Family Indemnity Plan is a group life insurance that provides a level cash benefit in the event of the death of an insured person. It is designed to cover the final expenses of the Credit Union members and their eligible family members.

Huggins Credit Union provides this service to our Members in collaboration with CUNA (Caribbean Insurance Society Limited), an insurer that provides products and services designed exclusively for credit union members.

Who Is Eligible?

Eligible family members include:

- The Member
- His/her spouse or “significant other”
- Parents of the member who have not attained the age of 76
- Parents of the spouse or “significant other” who have not attained the age of 76
- The member’s dependent children aged 1 -26
- Permanently disabled children are eligible for life if enrolled before the age of 19

How Does It Work?

When there is a death in the family, the Family Indemnity Plan (FIP) will pay a cash benefit to cover funeral or any other costs for your eligible family member(s), within 48 hours of receipt of the claim.

What Are The Benefits?

Benefits of the Family Indemnity Plan include:

- No medical examinations are required
- Lifetime insurance coverage
- Claim payments are made within 48 hours of the receipt of the claim

How Do I Enroll Or Sign Up?

It is a simple process, which requires that the member fills out an enrollment form at the Credit Union office and pay the first month’s premium. Coverage is effective the first of the month following enrollment. There is however a six month waiting period during which only claims arising from accidental death will be paid.

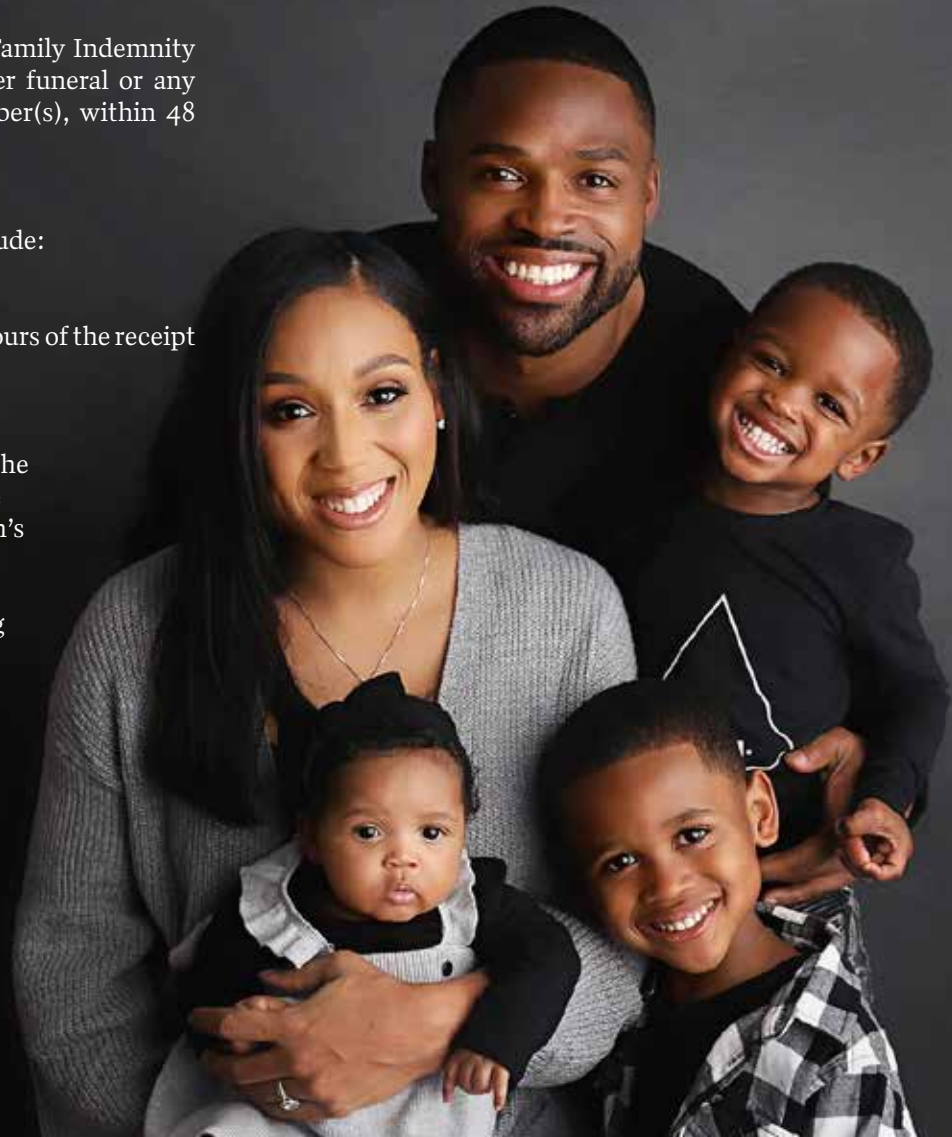
FIP Benefit Options

Plan Benefit	Individual Payment	Monthly
Plan A	\$10,000.00	\$52.80
Plan B	\$15,000.00	\$79.20
Plan C	\$20,000.00	\$105.60
Plan D	\$30,000.00	\$158.40
Plan E	\$40,000.00	\$211.20
Plan F	\$65,000.00	\$343.20
Plan G	\$100,000.00	\$528.00

We make **The Family Indemnity Plan** available to provide financial assistance at the time when you and your family need it most. This beneficial coverage is one of the many unique services for which you are eligible as a Credit Union Member.

Ask about The Family Indemnity Plan today. After all, there’s nothing more important than protecting you family.

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