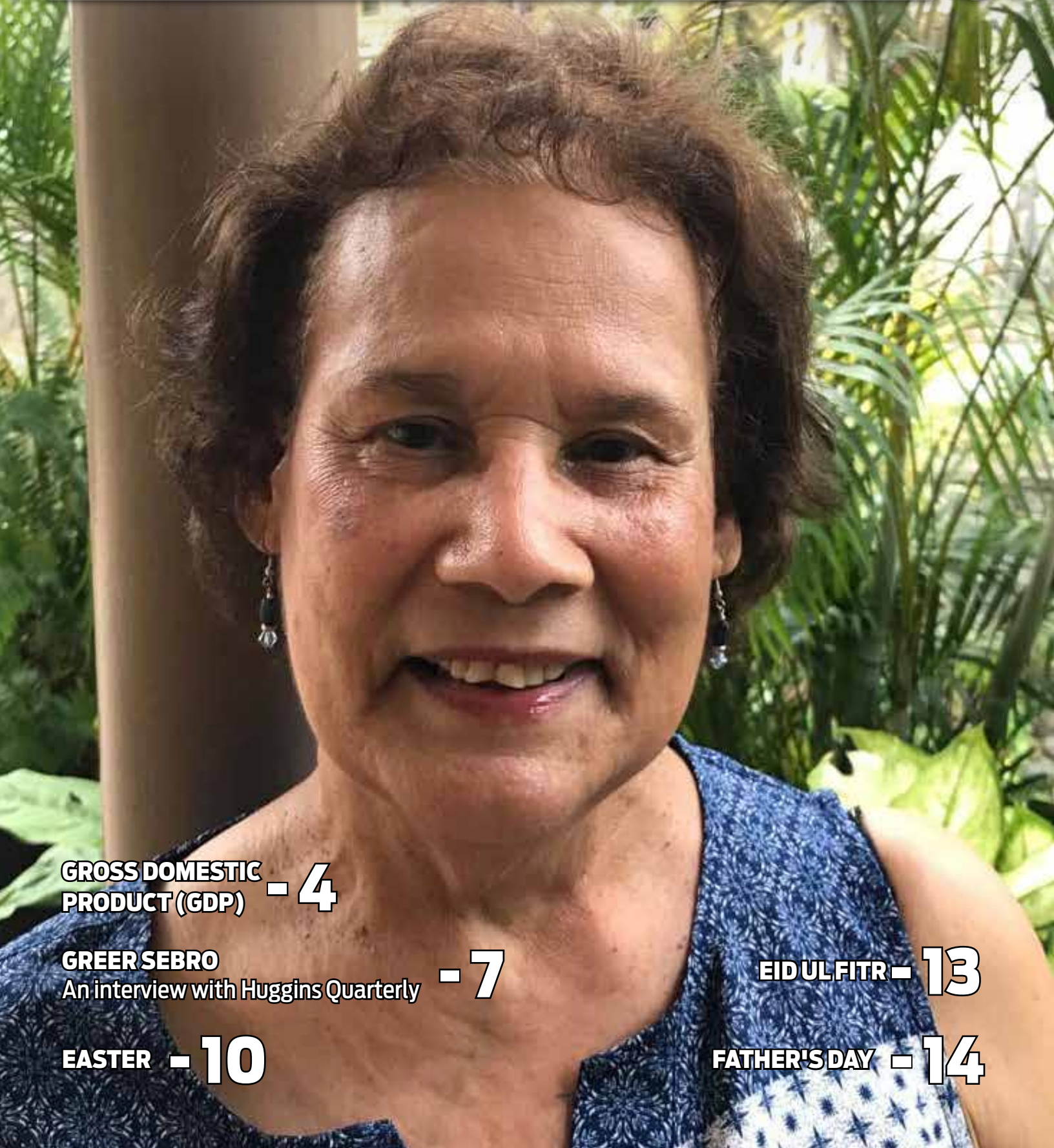




HUGGINS
Credit Union
Co-operative Society Limited

Quarterly

April - June 2023 - Issue 2



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Editor's Note

Members this is our second quarter for 2023. Hoping that this year is fruitful and all your resolutions are in progress. For those who experienced Carnival 2023 or used this period to have other non-carnival activities, we are happy that you are here to experience all that this year has in store for us.

Education encompasses different types of learning, it should be used to emancipate, liberate and generate new ideas which will be beneficial for all. In this edition, one of our Former Secretary of the Board of Directors, Mrs. Greer Sebros gave us some insight into our society and our fellow contributors are:



Wendy Inniss,
Afeisha Wilson-Ince &
Kefira Mc Clean

The membership is invited to communicate with the Education Committee via info@hugginscu.com

Education is a precious opportunity and as Ceila Cruz (Afro Latin singer and one of the most popular Latin artists in the 20th century) stated,

“When opportunity presents itself grab it. Hold on tight and don't let go.”

All the best and happy reading.

Rachel

Rachel Briggs,
Chairperson
Education Committee



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GROSS DOMESTIC PRODUCT [GDP]

by Rachel Briggs

Every country in the world has a Gross Domestic Product and it is essential for every government because it is used when budgets and projections have to be made. The gross domestic product commonly referred to as GDP basically is the actual goods and services produced and sold within any country's financial year. Trinidad and Tobago's financial year is from September of one year to the end of September the following year. There are some concepts that one has to understand, to basically understand what affects GDP. Let us discuss labour and its effect on GDP.

LABOUR STATISTICS, 2014 - SEPTEMBER 2018

/Thousands/¹

	2014	2015	2016	2017	Jan to Sep 2017	Jan to Sep 2018
Non-Institutional Population						
- 15 years and over	1,063.4	1,065.1	1,068.5	1,071.2	1,071.4	1,072.1
Labour Force	658.6	645.3	638.3	633.7	637.0	631.1
Persons with Jobs	636.9	623.3	613.1	603.1	605.4	605.4
Persons without Jobs	21.8	22.0	25.3	30.6	31.7	25.7
Participation Rate (%)	62.3	60.6	59.7	59.2	59.2	58.9
Male	72.2	71.2	69.5	68.9	69.0	68.2
Female	50.2	50.0	50.1	49.5	50.0	49.6
Unemployment Rate (%)	3.3	3.4	4.0	4.8	5.0	4.1
Male	2.8	2.9	3.9	4.3	4.4	3.4
Female	4.0	4.2	4.0	5.7	5.8	5.0

Source: Central Statistical Office

¹ Numbers may not sum due to rounding.

Table 1 shows outlines to the reader the **LABOUR STATICS** of Trinidad and Tobago from 2014 through September 2018 is sourced from the Central Statistical Office of Trinidad and Tobago. First, let us look at employment. Here in the table, we can see employment under the heading “Persons with Jobs”.

It will be safe to say that Employment can be termed as an employee or anyone that offers his or her skills or services to a firm or another person and that employee will receive a salary for his or her skills or services which were rendered.

As per employment from 2014 to 2017 there was a continuous decline; with -13.6 in 2015, -10.2 in 2016 and -10.0 in 2017; with a slight growth from October 2017 to September 2018. There are many reasons for this, one of such is that there are different kinds or types of employment but let us focus on STATUS OF EMPLOYMENT. Status of employment deals with the interval at which an employee is paid. The same may be weekly, fortnightly or by the month. Status of employment will cover the list mentioned hereunder:

Salaried workers:

These are employees or workers who receive payments at regular intervals, as mentioned above from their various employers. These workers are accounted for in the GDP since they pay taxes thus making them a part of the formal economy. They also enjoy job security. In my opinion, the government must pay particular attention to this category since they are the ones that the government depend on to foot a lot of social bills, such as pension and disability grants, etc. and should be very innovative in their planning and budget to keep this rate as high as possible.

Self-employed workers:

These workers work for themselves and are only paid on the availability of work and their salaries fluctuate. Although they are contributing to the macro-economy, they may be doing so informally. They will not give a true representation towards GDP. Since there is no scale or rubric to measure their contribution. For example, a doubles vendor whose business is not registered will collect all his earnings and not pay taxes and he does not enjoy job security. He is only paid when he actually works. On the other hand, as a sole trader, this doubles vendor can register his business and pay income tax returns and be accounted for officially in the formal economy; but his business ends when he dies.

Contributing family member:

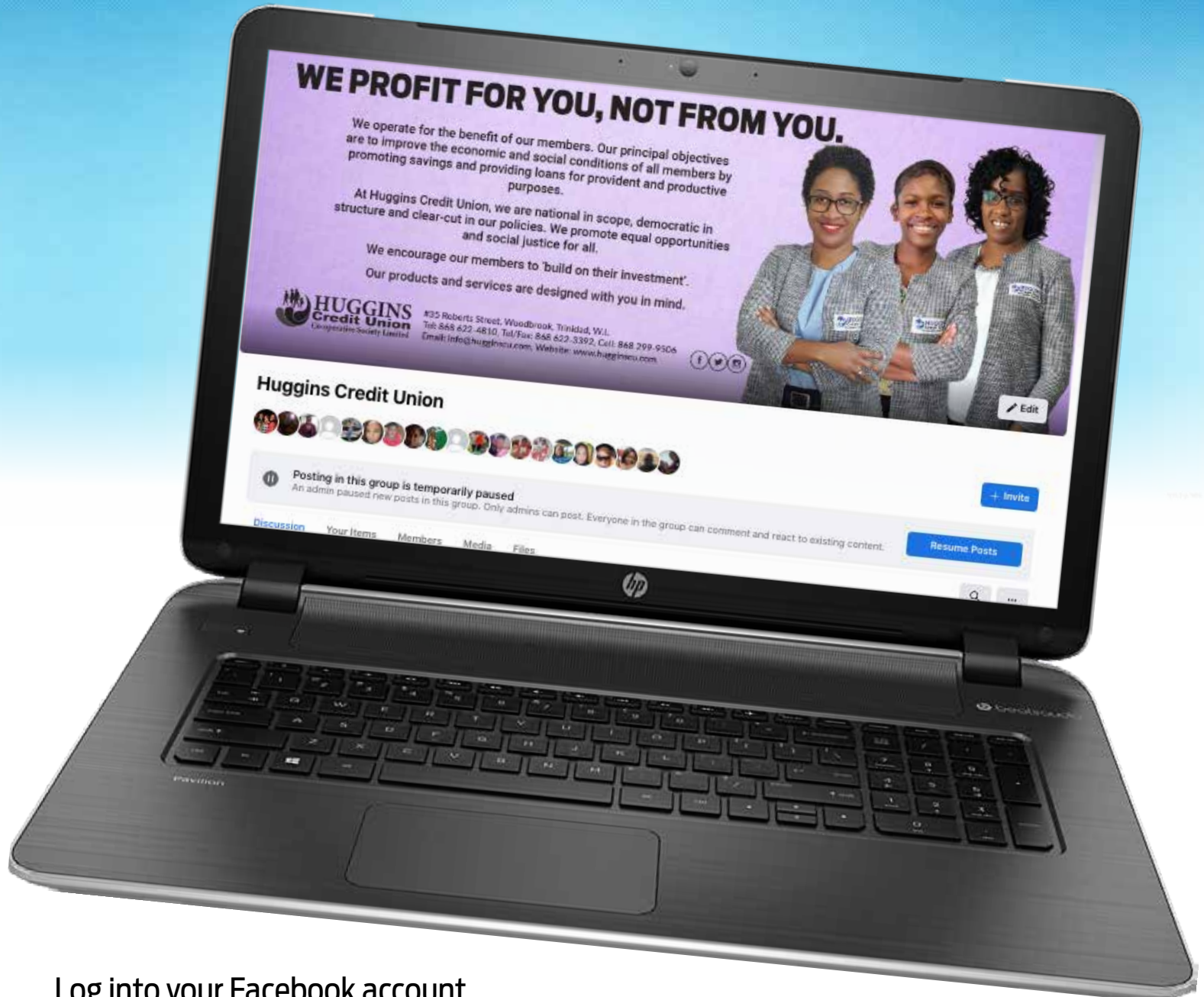
This worker may or may not collect a salary and even though monies are paid, they are not formally accounted for in the GDP. They are reasons for this omission. For example, a 50-year-old grandmother will offer to take care of her granddaughter whilst her son and daughter-in-law are working at their respective jobs. This will save the young couple ‘extra or more monies’ because they may or may not have to pay their relative ‘the market price’ for childcare/daycare services.

Continued on page 7

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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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Let us now look at the unemployment rate:

Unemployment can be termed as anyone who is fifteen years and over in the labour force that is non-institutionalized; looking or seeking employment or a job and is unable to do so. There may be a number of reasons for this but let us look at the unemployment rate. This simply is the number of persons who are a part of the labour market, as mentioned above, expressed as a percentage of the actual labour force.

The formular is:

$$100 * \text{persons without jobs/labour force}$$

Let us use the year 2016 and work the formular.

$$100 \times 25.3/638.8 = 3.96$$

when rounded off it will be 4.0%

So, the unemployment rate for 2016 is 4%. After the year 2014, this rate increased each year, although a very little, decrease in the employment rate for the entire period was reflected. This rate is important because the Government will do everything in its power to keep this rate as low as possible. Though no economy can have this rate at zero [0], the Government will definitely have to inject the economy with investment, and part-time jobs, since a robust economy will help a country to flourish.

Looking at this rate we can also see that more women in Trinidad and Tobago are unemployed, although there were fluctuations. In 2016 showed that the rate for both males and females was just 0.1 difference. With women outnumbering men in unemployment it can be attributed to Educational Attainment and Illiteracy.

Although not listed in the table, Educational attainment and illiteracy is a point to consider in that they will be shown on this table in years to come if it is not addressed by the relevant authorities. Education attainment can be deemed as anyone who has received any form of certification from any institution of learning. It may be primary, secondary, vocational or tertiary; based on a person's skill and experience one will expect a certain level of comprehension and understanding. He or she will and can perform a job based on such. For example, a civil engineer is better suited to understand a project and will be in a better position to give an estimate than a

mason or technician in that same field. The engineer's education and level of expertise far exceed the former two mentioned. With one's education and literacy, it may be an advantage or disadvantage for any job in the labour force/market. This is important for a number of reasons, let us look at three:

1. The skill set of the labour force/economy will be seen and they can tap into the unutilized labour force. The State will be able to better assess the social service the country needs. A decision can be made as to if the public need to be better educated and introduce programs, such as GATE, Women in Harmony, and Geriatric Care, which will be able to help take the country forward from the macro-economic level.
2. The Labour Force Participation Rate for the entire period shows an overall continuous decrease for the entire period. The labour force participation rate simply seeks to highlight the labour force in every aspect of the economy. This is linked to the GDP be it real or nominal. It is a measure of the portion of a country's working-age population that is actively engaged in the labour market by being employed or seeking employment. Bearing in mind that this targets the fifteen and over population that is not institutionalized.

It is being expressed as a percentage, and the same encompasses that part of the labour force that is the backbone of the economy.

For 2016 in Table 1:

$$100 \times \text{Labour force/15 plus who are non-institutionalized}$$

$$100 \times 638.3/1068.5 = 59.7\%$$

The non-institutionalized population is one to which the State must pay the most attention too, seeing that grouping has the nation's future GDP and future labour force in their hands without knowing such. They can filter out into the unemployment rate, or just being on the labour force actively looking for a job. To curb this, I believe that entrepreneurship and innovation should be encouraged in Trinidad and Tobago in sectors of our economy starting from the stay-at-home mothers, to revive the cottage industry.



HUGGINS
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Interview with

GREER SEBRO

by Rachel Briggs

Greer Sebro, our former Secretary of the Board of Directors, was termed by her peers as conscientious, charming and soft-spoken; remembers her humble beginnings as if it was yesterday. This seventy-eight-year-old came into the world on 3rd December 1944. Born to Elmo Lange and Velma Cyrus-Lange at Woodford Street, Port of Spain. The eldest of five children she reminisces about her father, whom she holds in high regard and credits for what she is today. She fondly recalls his employment with Pan American Airways, his loving nature which she believes is attributed to his Catholic faith; and he ensured his children's well-being and their education. He did this with passion, and she followed in his footsteps.

She is married to George Sebro, the proud mother of one, stepmother of one and grandmother of two. A former pupil of St Joseph Convent, Port of Spain then the Gene's Secretarial College, after which she entered into the world of work as a Clerk/Typist with Geo F. Huggins on 23rd November 1964. A few days shy of her twentieth birthday.

Mrs Sebro recalls some of our former directors. As the years progressed she was the Secretary to the Personnel Officer, Ian Dick Jardine. As faith will have it they were neighbours, Jardine being our credit union's first Secretary. Sadly, he passed in 2020. At that time, she had to fulfil a three-month probationary period at the company to become a member of the credit union, and in 1965 she was assigned membership number 340 (membership card pictured and attached). She also recalls former Secretaries of the Board of Directors, Patricia Doreen Johnson and Grace Attal. Working in the Personnel Department (what is now referred to as Human Resources) at Geo F. Huggins she was very acquainted with Lennox Vierra and Gervais Rostant in the Accounts Department; H. Frederick Mendes at Shipping; Rex Stollmeyer was the Department Head in the Electrical Division; Afzal Alibocas (served in several elected and appointed committees) and refers to him as the historian who was much sought after in Lumber and Hardware Division; Hope Pouchet of Customs Department and Charles Sheppard at Huggins, Grenada. The Insurance Division – Caribbean United Insurance – Lionel Stuart Anton and T. De Montbrun.

She attested to the fact that, in the early years of the credit union, Geoffroy Pantin will perform credit union duties on his job where members will come to him and make applications for loans. At that time, the credit union could not afford a manager or an office. The credit union got an office space from Geo F. Huggins. When the membership started to grow and the demand for service increased Ricky Grell was hired

and sometime after this, Patricia Alfred was hired. The first office of the credit union was at 72-74 South Quay, Port of Spain.

Then in 1994, she read for a diploma sponsored by the Professional Secretaries' Association at UWI. One year after she enrolled in a counselling course at the said institution.

Mrs Sebro fondly recalls, the most recent former President, Robin Samlalsingh. She always admired his willingness to listen to others and not 'shut down' other ideas and is a firm believer in growth and possesses a kind heart and is never one to hold a grudge. According to her an excellent attribute of good leadership. She also mentioned our first and only female President, Mrs Margot Elanore Welch with a smile on her face. The latter is 94 years old and they still communicate today and refer to her as a 'doux doux' darling.

She wants the younger members to know that without the credit union, she will not be where she is today. She lauds then manager, Mrs Patricia 'Pat' Alfred who walked her through the process for her daughter's education loan. Today her daughter is an optometrist in a leading eyecare company in Trinidad and Tobago. The credit union also assisted her with the downpayment to finance her home because at that time the credit union did not facilitate mortgages. For which she is very much grateful.

Mrs Sebro's financial advice is very simple and emphasizes, "put money in your shares monthly and do not be delinquent and join your children in the credit union."

Her favourite time of the year is Christmas and enjoys spending time with her family and remembers her parents who are now gone.

Our former Secretary has carefully monitored the growth of Huggins over the years and is proud to see our present Manager, Mrs Melanie Purcell-Guy, doing an excellent job and proudly boasts of knowing her since she entered the job market willingness to learn and being a people's person. She also appreciates the work being done by the Education Committee and stated that we can add value by educating people about what the credit union is about and getting them to understand and to be involved, and come forward to serve their fellow members.

On a personal note, she is proud to see a lot more women in the field of business and she loves to play games on her computer. She is keeping up with every form of technology, but nothing can take away her love for plants and if one visits same will be evident.



Easter

Researched by: Wendy Inniss

According to Dictionary.com: "Easter is an annual Christian festival in commemoration of the resurrection of Jesus Christ, observed on the first Sunday after the first full moon after the vernal equinox, as calculated according to tables based in Western churches on the Gregorian calendar and in Orthodox churches on the Julian calendar". The date of Easter changes from year to year.

Many of us have come to know Easter as a religious holiday celebrated to remember the resurrection of Jesus Christ from the tomb on the third day after he was crucified. Easter comes after a period of fasting called Lent, in which many churches put aside time for repentance and remembrance. Lent begins on Ash Wednesday and ends on Good Friday, the day of the crucifixion of Jesus Christ.

The week leading up to Easter is called The Holy Week, or "Passion Week". Holy Week starts with Palm Sunday (when Jesus rode a donkey into the city of Jerusalem and the people laid down palms and branches in front of him as a sign of honour), Maundy Thursday (celebrated the Thursday before Easter, scholars believe Maundy Thursday was the day when Jesus celebrated his final Passover with His disciples), and Good Friday (when Jesus was crucified on the cross).

Origin of Easter

The origin of Easter started with early Christians who celebrated the Passover and worshipped Jesus as the Paschal Lamb and Redeemer. The origin of some of the Gentile Christians began celebrating Easter on the nearest Sunday to the Passover since it is believed Jesus actually arose on a Sunday. This especially became the case in the western part of the Roman Empire. In Rome itself, different congregations celebrated Easter on different days. Easter Sunday, as it's known in Christianity, is actually considered the most important and sacred Sunday of the entire year. It signifies the anniversary of Jesus' resurrection and ascension to heaven.

Many felt that the date should continue to be based on the timing of the Resurrection during Passover. Once Jewish leaders determined the date of Passover each year, Christian leaders could then set the date for Easter by figuring three days after Passover. Following this schedule would have meant that Easter would be on a different day of the week each year, only falling on a Sunday once in a while. Others believed since Jesus rose on a Sunday this was the only possible day to celebrate His resurrection. As Christianity drew away from Judaism, some were unwilling to base the Christian celebration on the Jewish calendar.

The Roman Emperor Constantine wanted Christianity to be totally separated from Judaism and did not want Easter to be celebrated on the Jewish Passover. The Council of Nicea (a council of Christian bishops) also



wanted the feast of the resurrection to be celebrated on a Sunday and never on the Jewish Passover. Easter was to be the Sunday after the first full moon after the spring equinox. Since the date of the vernal equinox changed from year to year, calculating the proper date can be difficult. This is still the method used to determine Easter today, which is why some years we have Easter earlier than other years.

When is Easter this Year?

In 2023, Good Friday falls on April 7th and Easter Sunday falls on April 9th.

How Does Easter Connect to Passover?

The day before his crucifixion, Jesus observed Passover with his disciples. This event is known as the Last Supper. Passover is the time that Jews remembered their freedom and exodus from Egypt. During this Passover feast, Jesus told his disciples that the bread symbolizes his body that would be broken and the wine, his blood, which would be poured out for the forgiveness of sins. The Last Supper is remembered today in churches and religious services through the act of taking Communion and sharing bread and wine to remember the sacrifice of Jesus.

Christian and Pagan Traditions

There are many traditions that are observed during the Lent season, Holy Week, and Easter Sunday. Some commonly observed traditions across the world include the Easter bunny, coloured eggs, gift baskets, and flowers. Some interesting traditions from other countries are:

- **Australia:** there they eat hot cross buns (sweet, spiced buns, usually filled with dried fruits), and play egg hunt. Both Good Friday and Easter Monday are national public holidays in Australia.
- **Poland:** Easter Sunday is the core of the celebration. The whole family will gather to have breakfast and share opłatek (Christmas wafer) before breakfast and greet each other for a happy and enjoyable Easter day. On Easter Monday, boys try to soak people with buckets of water.
- **Greece:** the morning of Holy Saturday is known as the annual "pot throwing" where residents throw pots out of windows. It is a tradition used to indicate the beginning of spring and new crops being gathered in new pots. Eggs are dyed red to symbolize the blood of Christ. The hard shell of the egg represents the sealed tomb of Jesus, and the cracking symbolizes His resurrection from the dead and exit from the tomb.

Reference:

<https://www.crosswalk.com/faith/spiritual-life/undertanding-the-history-and-symbols-of-easter-1256039.html>

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.

For more information on how the plan works for you, please call Huggins Credit Union at 622-4810.





EID UL FITR

Written By Afeisha Wilson-Ince

Eid ul Fitr is a religious festival celebrated by Muslims worldwide. This marks the end of the fasting period of the Holy month of Ramadan. It is a three-day feast where Muslims also give Zakat to the less fortunate. Zakat is one of the five pillars of Islam, also referred to as an obligated tax that is paid in the form of food and or goods. The month of Ramadan is said to be the holiest month of Islam, it's a time to strengthen one's relationship with God through strict fasting and prayer. Ramadan is determined by the lunar calendar which is 11 days shorter than the solar calendar. Eid begins on the first day of Shawwal, the 10th month of the lunar calendar, hence the dates vary from year to year and in different parts of the world.

In Trinidad and Tobago, Eid Ul Fitr is a Public Holiday. Festivities include house cleaning, dressing up in new clothing and of course plenty of good food. These activities usually run for a length of three days in some places. To many, the fast for the month of Ramadan is one of the most challenging religious duties as it takes place during the daylight hours each day for an entire month. Islamic greetings are exchanged on this occasion to show respect such as, 'kul' am wa enta bi-khair', which means, may every year find you in good health. In Trinidad and Tobago, fellow Muslims greet each other and often say:

"Happy Eid or Eid Mubarak".

Reference:

Photo Source: <https://www.eindependentbd.com/>



Father's Day

by Kefira McClean

Father's Day has been much less anticipated in comparison to Mother's Day. This special day is commemorated to show extra special appreciation to our fathers be they biological, or men who have been positive role models in our growth. For some, it may be an uncle, stepfather, grandfather or even your church pastor.

For ages, these men have expressed how they no longer feel appreciated. On Mother's Day, there are advertisements beginning a month in advance with special offers of spa days, roses/flower packages, cakes, and cupcake packages, and even discounts on destination trips; whereas on Father's Day advertisement begins a week in advance if any at all. For the father/father figures who do receive gifts usually expect shirts, socks, ties, or tools, and these expectations in most cases are right.

This year let us change these narratives.

Here are some tips on what to get your father:

- Brunch and a trip to the Spa- as the leader of a family unit, there are a lot of strenuous responsibilities that are faced daily. A day of Rest & Relaxation would be perfect.
- A staycation- send him on a trip to a nearby hotel maybe Plumeria Inn perhaps.
- A gift set- the gift set can consist of a combination of things like colognes, a nice wristwatch, a branded t-shirt/shirt, a gift card, his favourite drink and a heartfelt thank you note expressing your appreciation.
- If he's into fitness there are a variety of options - exercising equipment, payment of two months of his future gym membership payments or purchasing his favorite trail mix and supplements.

All our fathers' desires are to be noticed and feel appreciated for the hard work they do for us. Take note of their interests and use them as a guide on what you can get your father this Father's Day.

References

Photo by Gift Habeshaw on Unsplash

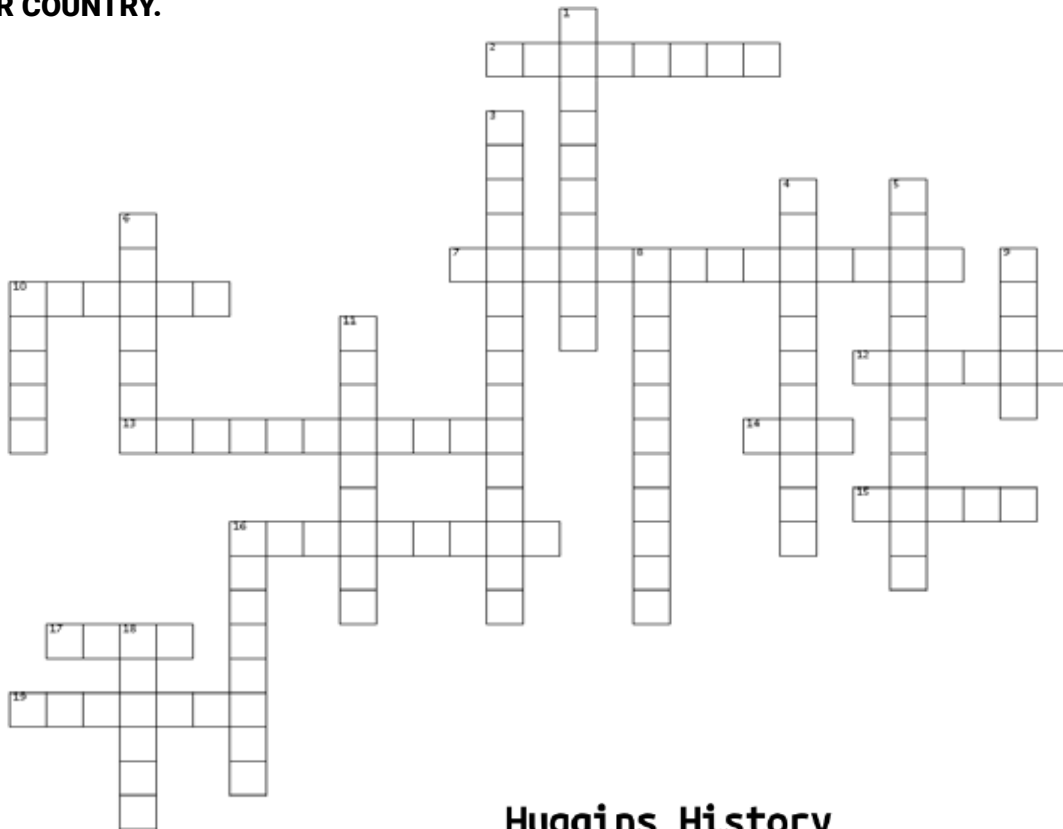
The first member to answer all puzzles correctly and email them to kefiramcleanh@gmail.com wins a \$100.00 KFC Voucher.

SOLVE THESE RIDDLES.

Category: Birds

1. I fly extremely fast and take pollen from the Hibiscus tree. _____
2. My feathers are long and colorful and spread wide. _____
3. My legs and neck are white and long, but my body can be Black or Brown. _____
4. America's National Bird. _____
5. My belly is bright and yellow and Great is what they call me. _____

ABOUT YOUR COUNTRY.



ACROSS

2. a combination of Trinidad and Tobago
7. , the second Prime Minister of Trinidad and Tobago
10. A document issued by the Spanish Government in 18th century.
12. , The Pitch Lake is in this area
13. National Bird
14. famous Tobago Dance
15. A traditional Hindu Drum
16. found in Buccoo Tobago
17. a type of music originated in Trinbago
19. A bird in Tobago

DOWN

1. A fort in Tobago was named after him.
3. , A popular street in Port of Spain
4. , Miss Universe 1977
5. , A beach that attracts tourists.
6. A popular street food.
8. , First President of Trinidad and Tobago
9. Pan, National Instrument

Huggins History

G	E	N	E	G	O	V	I	A	M	T	E	E	E
T	O	E	G	M	C	U	V	E	O	I	O	I	T
E	C	I	T	E	R	S	R	B	V	I	O	S	E
S	O	E	N	R	E	R	O	G	E	S	R	D	R
T	O	T	E	G	D	R	O	D	O	N	I	J	E
U	P	N	M	E	I	K	M	E	M	B	E	R	S
A	E	V	T	R	T	O	I	P	N	R	O	T	M
R	R	T	S	E	U	E	N	A	E	A	A	O	I
T	A	O	E	B	N	T	B	E	K	B	O	T	V
A	T	D	V	N	I	I	T	B	I	N	G	G	S
N	I	N	N	W	O	O	D	B	R	O	O	K	K
T	V	T	I	A	N	J	A	R	D	I	N	E	W
O	E	T	E	E	R	T	S	T	R	E	B	O	R
N	H	E	S	N	A	M	I	R	R	A	H	S	A

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