



**HUGGINS**  
**Credit Union**  
Co-operative Society Limited

# Quarterly

Issue 2 - April - June 2022



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## Editor's Note

Members this is our second quarter in 2022. I know that you all are excited and cannot wait to be enlightened by the information in this edition. As a committee, we are always looking for interesting and informative topics to bring to the fore, where you all can learn and appreciate who we are and what we do.

You can rest assured that in this edition you will have a little more insight into our society through our Treasurer, Dale Graham François; our first and present SEA recipients – Marc Abbott and Keone Ince, not forgetting Melissa Marcano, our first scholarship winner.

Our 61st Annual General Meeting is around the corner and your support is needed for the continuous success of this society.

Any ideas or suggestions will be welcomed through [blessedrachel79@gmail.com](mailto:blessedrachel79@gmail.com).

*Rachel*

Rachel Briggs,  
Chairperson  
Education Committee

**Contributors:**  
Rachel Briggs  
Wendy Inniss  
Pradeep Raman



# Dale Graham François

**Co-operator and Accountant**

Written by Rachel Briggs

**O**ur esteemed and humble Treasurer, Dale Graham François, became a part of the Huggins family in 2001. He is extremely proud of his simple upbringing and credits his mother for instilling in him the trait of self-sufficiency and as a proud father of two, his impartation to his children are the same. This easy-going chap possesses a non-confrontational personality and believes in adapting when and where necessary seeks conciliation rather than conflict, and most of all lets better judgment rule the day.

This 46-year-old states that his children give him the encouragement to persevere since they are his pride and joy; as the Chief Accountant at the Albrosco Group of Company Limited since 2010 he remembers his humble beginnings where his education commenced at the Happy Vale Montessori, then the Diamond Vale Government Primary School followed by Fatima College, where he successfully completed the Ordinary Level and Advance Level qualifications. He attained a BSc in Accounting at UWI, St. Augustine, and an MBA in Business Administration from Herriot Watt University.

Mr. François held various accounting positions at Huggins Shipping and Lonsdale Saatchi and Saatchi Advertising. His love for the game of cricket earned him the right to play on his former primary school's team as an all-rounder that



followed through where he was also a team member of the UWI Social Sciences Cricket Team; being referred to as 'Brian Lara' by his friends he did not explore the potential in the cricket arena but focused mainly on academics. Sometime later, his other sporting love of golf grew and thus he maintains membership at the Chaguaramas Golf Club and serves on the Handicap Committee. Though the game is a technical one, it is quite relaxing where he meets people of different demographic and social backgrounds.

**Our asset base has grown steadily through the years. We are approaching the \$50 million mark which will be a milestone in our history.**

Little did he know that destiny was at his doorsteps in 2001, he was contented with being a regular member and enjoying the benefits but he was encouraged by the then manager, Mrs. Vashti Rajcoomar, and the present manager, Mrs. Melanie Purcell-Guy, to serve. He finally caved based on the decision: 'if I do not serve, then who'. Seeing that serving is beneficial to all he took up duty among the likes of Afzal Alibocas and others called to serve. After two years the baton was passed on to him. Now twelve years later he did not regret the challenge and sees serving as a responsibility where the legacy that will be left behind will inspire others to do the same and even better, He firmly believes just as the baton was passed on to him and was entrusted with

the responsibility to go forth and be of good service. When he passes the baton, he will rest assured that the credit union will be in good hands.

As the Treasurer, Mr. François also serves as the Chairperson of the Investment Committee which oversees all investments for the credit union and makes recommendations to the Board of Directors. Also, by virtue of his position, he forms part of the Executive of the Board of Directors, which is the management of the Board of Directors. One of the chief responsibilities is to present regularly the financials to the Board of Directors and the membership at Annual General Meetings. As the gatekeeper to the funds of the credit union, he ensures that he functions in an ethical manner that is above reproach, where he put a lot of effort and hard work into what he does and leaves an excellent legacy behind.

Mr. François explains that this Society is in an excellent financial position. Our asset base has grown steadily through the years. We are approaching the \$50 million mark which will be a milestone in our history. We have much to be thankful for. Though we have encountered financial and economic obstacles, it must be noted that based on our membership demographic - a certain percentage of our society does not participate in our loan offerings. Thus, it's a constant challenge to stimulate the base, this challenge has given birth to several loan enhancement initiatives which all played



Dale and his wife Mandisa at Huggins Credit Union 2018 AGM



Dale's son Dimitri and daughter Daniella

a part in significantly growing the loan portfolio. Loans and the interest income derived will always be the bedrock of this Society especially as investment income has steadily declined through the years.

He continued by stating that the P.E.A.R.L.S. ratio continues to guide and direct focus. For continued favourable dividend payouts, the loan portfolio must be constantly reviewed and monitored especially with the advent of IFRS9 which is a harsher determinant of provisions to be made. Not forgetting that delinquency must be kept to a minimum at all times and we continue at all times to maintain a diversified investment portfolio. The management of all forms of expenses is important too which must be stringent, last but not least netting off loans with shares has to be minimized. Looking from his perspective, Mr. François believes that in five years our credit union will be considered a one-stop-shop that will attract more members based on the goods and services offered. Catering to this

and the next generation, the millennials who are our future leaders. The Covid19 pandemic has forced many businesses to change the way they do business, it has brought technology to the fore and accelerated investment in such. Our Investment in Plumeria Inn and the hospitality sector by extension has been off to a challenging start due to the pandemic, but given the pending ease in restrictions come April 4th, 2022 Plumeria is now poised to blossom.

François' mentor is none other than Mr Afzal Alibocas (who is now 85 years old and served on various committees) due to his humility and his wealth of cooperative knowledge and experience. However, the best financial advice that he has ever received was, 'every drop fills the bucket regardless of how small'. As an accountant, cooperator, and father he contends that he is very good in the kitchen, and please remember he is a lover of Chinese cuisine.

## CONVERSATION WITH

# Marc Abbott

Our first SEA recipient and his success

**Let the membership know a little more about yourself and your achievements.**

**Answer:** I am 30 Years old. After doing the SEA examinations in 2003 I attained my first choice Queen's Royal College. There, I spent 7 years successfully completing both my O level as well as my A level exams. Shortly after leaving secondary school I went on to pursue a commercial helicopter pilot license. I am currently employed as a pilot in the offshore Oil and Gas sector. I have also achieved a BSc. Leadership and Management from The University of The West Indies.



**2. In what way was Huggins Credit Union Co-operative Society Limited a part of your success?**

**Answer:** Huggins Credit Union Co-operative Society Limited has assisted me by giving me the start to my life savings. I was given a grant from the Credit Union after passing for my first choice. Little did I know that to this day, 18 years later, that the same grant would continue to produce fruit and assist me with my adult financial endeavors.

**3. What is your advice to this year's recipients?**

**Answer:** To this year's recipients, my advice is to work hard and to keep striving for excellence. Hard work pays off, and opportunity is always there for the taking for those who are prepared..

**4. Why is education important and how has it been beneficial to you and your family**

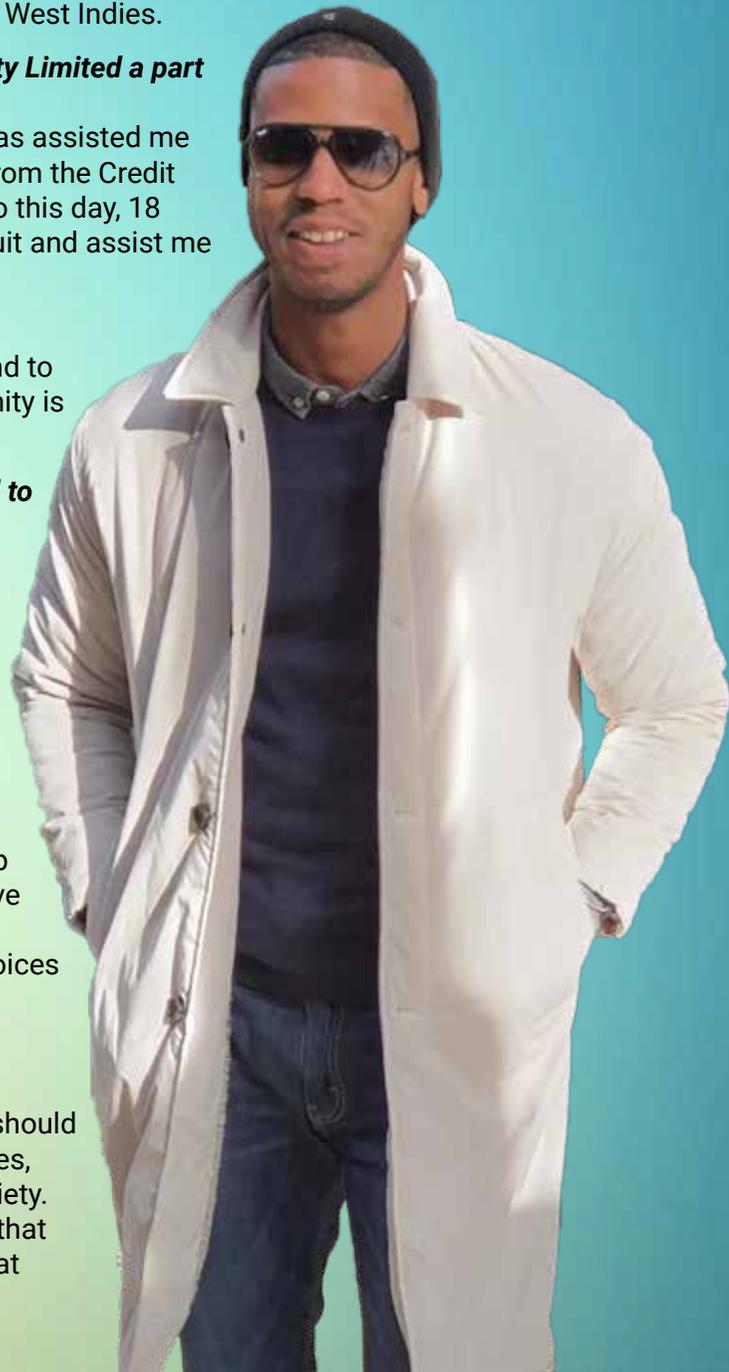
**Answer:** Education, although it may come in many forms is important as it provides the backbone and means to how you navigate the world and attain your individual goals.

**5. In what way you believe you can give back to the Huggins Credit Union Society Limited family?**

**Answer:** Giving is important. Because Huggins Credit Union generously gave to me at a pivotal time in my life, I feel a strong sense of loyalty and indebtedness to the organization. Whenever called upon by the family I am always willing to help and give back in whatever way that is asked of me. I would love to help develop and motivate the next generation of members within the Huggins family to save and make wise financial choices from a young age.

**6. Other than the SEA initiative, what can we do for our membership in the sphere of education?**

**Answer:** Other than the SEA initiative I think the organization should start educating young adults and teenagers about the purposes, pros and cons of the different financial institutions within society. After all, these young adults are the future and it is important that they have a solid grasp on how to utilize these instruments that would be beneficial to their future.



## INTERVIEW WITH

# Keone Ince

Huggins Credit Union Co-operative Society Limited SEA AWARDEE for 2021.

### 1. Who is your hero?

**Answer:** My hero is my mother because she makes me believe in myself and she always has me under her divine protection.

### 2. Why do you believe education is important?

**Answer:** I think education is important because knowledge is power and power is success.

### 3. Who is your favorite teacher?

**Answer:** My favorite teachers are my English and General Science teachers at Belmont Secondary. They are kind to me and always explain topics in a way that I can understand and learn.

### 4. Can you tell members what is the best advice you ever received?

**Answer:** The best advice I ever had is, 'work hard, play hard, have fun.'

### 5. Who are the persons that helped you through your SEA journey?

**Answer:** My SEA journey was tough but I had the help of my mother and my uncle Jurlan.

### 6. What is your favorite pastime?

**Answer:** My favorite past time is playing games on the tablet.

### 7. Your words of advice to SEA students for 2022?

**Answer:** Work hard and don't get carried away with games during this phase.

### 8. What is your dream profession?

**Answer:** I'm not sure as yet.

### 9. Tell us a little more about yourself.

**Answer:** I have a little brother who thinks he is bigger than me, I am very handsome, I like swimming and water sports and I enjoy my life because it is great.

### 10. Are you proud to be a member of HCU?

**Answer:** I am a very proud member of HCU thanks to my mother.



# Afeisha Wilson-Ince

Mother of Keone Ince says *Thank you!*



**A**s a member of the Huggins Credit Union Co-operative Society Limited, I made the ultimate decision for my children to be members also. I am a firm believer in saving for the future and 'rainy days' too. In this everchanging world, where technology is evolving and cryptocurrencies are now the new norm, when we look at our social and financial status and compare how simple life was twenty years ago, we have seen credit unions still standing strong. Credit Unions have always survived the test of time, and my children must be a part of this.

Huggins Credit Union has outdone itself once again. For example, my children were awarded a grant during the height of the COVID-19 pandemic. This is unheard of, I mean how many financial institutions did that? At this time, I feel very honoured and overjoyed that HCU is still making waves in the lives of its members. This SEA Award is well appreciated by myself and my son. It shows that the Credit Union has still maintained the true essence of why credit unions were formed.

Thank you to all the members and staff of Huggins Credit Union. My son Keone Ince did the SEA exam in 2021 and was successful. He passed for Belmont Secondary School and is currently attending the same. He is a happy child and I am very proud of him. Thank you HCU for the opportunity you've provided for me to be able to save for such an important person. It is with great pleasure that my son is the recipient of this amazing financial gift. We thank you for considering and honoring him in this way. This venture is truly a light to my heart.

Thank you HCU.

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# ST JAMES

*"THE CITY THAT NEVER SLEEPS"*

**S**t. James, "the city that never sleeps" was originally known as the Peru Estate or "Coolie town". It is situated on the western periphery of the city of Port of Spain, the capital of Trinidad and Tobago. It is bounded on the east by the Maraval River and by Cocorite on the Western Main Road. To the northeast is Federation Park and to the south is the Audrey Jeffers Highway.

Why was it known as "Coolie town"? Well, some of the first East Indian indentured labourers who travelled by ships like the *Fatel Razak* and *SS Ganges* from Uttar Pradesh, India came to work on the sugar cane estate known as St. James. At the end of their contracts, a substantial amount of the population of Indian immigrants stayed there.

Because of this, some of the streets branching off from the Western Main Road were named after the cities and regions of India. These include Ganges, Lucknow, Benaras, Cawnpore, Nepaul, Nizam, Bengal, Agra, Madras, Calcutta, Mooneram, Patna, Bombay and Kandahar.

Additionally, the East Indians of St. James brought many of their customs with them, including the Hindu celebration of Divali and the Muslim observance of Hosay. The two religions of Hinduism and Islam are well established here and the Hosay commemoration is a major religious and cultural event which has become well known.

St. James is the place where Vidya S. Naipaul grew up and his home at 26 Nepaul Street was the subject of his most successful book: "The House for Mr. Biswas."

## **ST. JAMES: 1582 - 1990**

**1582** - The first battle between the Amerindians and the Spanish took place in an area known as Cumucurapo.

**1797** - British troops landed in the harbour off the area we know today as St. James and began their assault and capture of Spanish Trinidad.

**1820** - St. James was then known as Peru village. It comprised a plantation, refineries and distilleries on a sugar estate owned by the Devenish family.

**1824** - On May 13th a foundation stone was laid to commence the establishment of a barrack comprising 143 acres.

**1827** - On June 11th construction of what is known as the St. James barracks was completed.

**1845** - East Indian indentured labourers were employed by the new owners of the estate, the Henderson family.

**1871** - East Indians became the largest ethnic group in the area, resulting in the naming of streets such as Bengal, Calcutta and Madras.

**1884** - In June an ordinance was passed which banned the Hosay celebrations from public roads.

**1890** - Establishment of the police training Barracks.

**1906** - 42 members of the mounted branch began training in horse riding.

**1917** - The abolition of the indentureship system halted the influx of East Indians to the area.

**1929** - St. James Mosque was opened. This Mosque was built as a donation from the Imam Haji Gookool Meah.

**1932** - 114 acres at Mucurapo were incorporated in the city of Port of Spain.

**1934** - Roxy cinema was built.

**1938** - In February, the City Council agreed to allow St. James to become a part of Port of Spain.

**1941** - The arrival of American troops during World War II contributed to the modernization of St. James.

**1945** - Fatima College was established.

**1952** - On May 20th the St. James Library was established.

**1963** - The St. James Hindu Mandir was built on Ethel Street, by the Capildeo family to facilitate the people of Port-of-Spain and the surrounding areas. The Mandir is known by the Hindi name "Pachim Kassi", which when translated means "the spiritual learning centre of the west". It remains the largest, most modern mandir in Trinidad and Tobago

**1964** - The Polytechnic Institute and Sixth Form College was established. The first principal was Dr. Rudranath Capildeo.

**1976** - Mucurapo Senior Comprehensive School was officially opened.

**1990** - On July 27th an armed group of insurrectionists known as the Jamaatt Al Muslimeen unsuccessfully attempted to overthrow the government. Their compound is located in Mucurapo.

Researched by Wendy Inniss.

Source:

<https://www.nalis.gov.tt/Resources/Subject-Guide/Towns-and-Villages/Towns-and-Villages-S-Z>

<https://newsday.co.tt/2018/05/29/st-james-connection-to-india/>



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Getting to know our serving members!

# Pradeep Raman

Member - Board of Directors,  
Chairman, Strategic Committee

**1. What motivates you?**

**Answer:** The desire to serve and make the organization that I serve the best that it possibly can be. From a young age service was a part of my life since religious functions were held at my home regularly which involved a lot of preparations to receive those in attendance. I have also served in the diabetes Association of T&T Central Branch as Vice President, President of Vedic Mission Of T&T Incorporated. I took this trait from my father because as the son of indentured labourers he instilled in his family the need for God and see worship of God as service to mankind.

**2. How long have you been a member of Huggins Credit Union Co-operative Society Limited?**

**Answer:** Since I was working by Harriman's in 2006.

**3. Do you see serving as a duty or a job? Why?**

**Answer:** It is a duty not a job. It comes from the heart because you are doing it voluntary without expecting anything in return. If you do not have the passion for serving then you will find it to be a job.

**4. What are your words of advice to the young co-operators of Huggins Credit Union Co-operative Society Limited?**

**Answer:** My words of advice are to try and save as much as you can to secure a financial future early in your life do not wait until it's too late. Also it would be wise to offer your service to your organization or any organization that you are so qualified to do as Knowledge gained and not passed on to others is of no use to mankind.

**5. As a serving member, where do you see our establishment in five years?**

**Answer:** I see us being the number one credit union in Trinidad and Tobago. I will also like to see that we commence operations in Tobago.

**6. Who is your credit union hero?**

**Answer:** I will say Miss Allison Manodath, because she is one who you can relate to at any time regarding the issues that you may have. She is knowledgeable in Credit Union affairs and is always willing to give advice to ensure good governance even if she has to seek advice from other professionals before doing so.





# CREDIT UNION BENEFITS

## Did you know?

Credit unions are financial institutions, like banks, except the members own the credit union. They are nonprofit entities that aim to serve their members instead of seeking to earn a profit. Credit unions most times offer better savings rates, lower loan rates and reduced fees because of this. Yes, Credit unions are member-owned. When you deposit money in a credit union account, you become an owner-member of the credit union. You are both a customer and an owner. The credit union uses the money that you and other members deposit to make loans to other credit union members.

## Benefits

- Personalized customer service.
- Higher interest rates on savings.
- Lower fees.
- Lower loan rates.
- Community focus.
- Voting rights.
- Variety of service offerings.
- Insured deposits.

## Personalized customer service

Credit unions strive to help their members reach financial success through personalized service. Since credit unions are not-for-profit institutions, they tend to focus on helping members with their individual financial needs. Some credit unions also provide training and counseling to help members understand intricate financial matters.

## Higher interest rates on savings

Unlike for-profit banks, credit unions give profits back to their members in the form of higher interest rates on products like Certificate of Deposits (CDs) and savings accounts.

## Lower fees

Credit unions usually have lower fees. They sometimes even have fewer fees for typical banking products.

### **Lower loan rates**

The price to borrow money from a credit union, known as the interest rate or APR, is typically lower than it would be from a bank.

### **Community focus**

Because of the membership requirements, credit union members often have similar interests, may live and work in the same geographic region, or are involved in a common organization. Members generally enjoy being a part of a financial institution that focuses on the needs of consumers just like them.

### **Voting rights**

When you are a credit union member, you get to vote on important credit union decisions, including the selection of credit union board members. That's because when you become a member, you also become a co-owner of the credit union. As a member, you have a say in how the credit union is run, and benefit from those decisions.

### **Variety of service offerings**

In addition to financial education and counseling, credit unions often offer consumer loans, electronic banking, ATMs, home equity loans, mortgage, loans, car loans, member business loans, credit cards, overdraft protection and more. Although some credit unions may not have as many products and services as other financial institutions, they generally tend to cover a lot of banking needs.

### **Insured deposits**

The Trinidad and Tobago Credit Union Deposit Insurance Fund Co-operative Society Limited (TTCUDIF or the Deposit Insurance Fund) provides insurance against the loss of Shares and Deposits held by Members in their Credit Unions provided that their Credit Unions are members of TTCUDIF. Huggins Credit Union Co-operative Society is a member.

Researched by Wendy Inniss

Source:

<https://www.creditkarma.com/advice/i/benefits-of-a-credit-union>



# 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.

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.

## 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



## INTERVIEW WITH

# Melissa Marciano

Huggins Credit Union Co-operative Society Limited

Interviewed by Wendy Inniss

**1. What motivates you?**

**Answer:** Meeting deadlines, targets or goals motivates me.

**2. How long have you been a member of Huggins Credit Union Co-operative Society Limited?**

**Answer:** I joined in the first year I started to work at UNICOMER. That is 2008, which makes it about 14 years.

**3. How does it feel to be the winner of the scholarship in Credit Union Management offered by Huggins Credit Union?**

**Answer:** It feels incredible. I am mostly grateful and really happy to see this initiative being taken by the Huggins Credit Union.

**4. What are your words of advice to the young co-operators of Huggins Credit Union Co-operative Society Limited?**

**Answer:** I would tell young co-operators to take advantage of any opportunity that arises as it prepares you for the future.

**5. Do you see serving as a duty or a job? Why?**

**Answer:** I see serving as a duty not a job. Serving should come from the heart because it is done voluntary and you should not expect anything in return.

**6. As a past serving member, where do you see Huggins Credit Union in five years?**

**Answer:** I see so many great things for the Huggins Credit Union as we have dedicated members on board. I see increasing membership by using social media marketing.

**7. How can you use the knowledge received from doing this course (Credit Union Management), to help the Huggins Credit Union and yourself personally?**

**Answer:** This course can be very useful to me holistically. I will be better equipped to provide guidance to members, to help build membership & share the knowledge learnt. I will also be more self-confident as I serve as I will have acquired a broader knowledge of the business.



Getting to know our serving members!

# Glen Narine

Chairman - Supervisory Committee

**1. What motivates you?**

**Answer:** Mentoring others motivates me.

**2. How long have you been a member of Huggins Credit Union Co-operative Society Limited?**

**Answer:** I have been a member for over 20 years.

**3. Do you see serving as a duty or a job? Why?**

**Answer:** I don't see it as a duty or a job. Serving is just doing something that I love. Once I have accepted the nomination, I will contribute to the best of my ability and always try and contribute creative and new ideas to improve our Credit Union.

**4. What are your words of advice to the young co-operators of Huggins Credit Union Co-operative Society Limited?**

**Answer:** As a member of our Credit Union, I will like to show the young co-operators that no matter how much money you have on your shares, you must have an equal voice in how the operation runs.

**5. As a serving member, where do you see our establishment in five years?**

**Answer:** As a serving member, I will like our Credit Union to introduce modern technology to attract and increase new members.

**6. Who is your credit union hero?**

**Answer:** My Credit Union hero is Mrs. Wilma Abbott-Romany.





# 4 things you can do to help protect yourself from Omicron

by Pradeep Raman



**T**he Omicron variant spreads more easily than the original virus that causes COVID-19 and the Delta variant. CDC expects that anyone with Omicron infection can spread the virus to others, even if they are vaccinated or don't have symptoms.

Omicron infection generally causes less severe disease than infection with prior variants. Preliminary data suggest that Omicron may cause more mild disease, although some people may still have severe disease, need hospitalization, and could die from the infection with this variant.

COVID-19 vaccines remain the best public health measure to protect people from COVID-19 and reduce the likelihood of new variants emerging. This includes primary series, booster shots and additional doses for those who need them.

Scientists are working to determine how well existing treatments for COVID-19 work. Some, but not all, monoclonal antibody treatments remain effective against Omicron. Public health agencies work with healthcare providers to ensure that effective treatments are used appropriately to treat patients.

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