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Quarterly

October - December 2023 - Issue 4



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Christmas

GREETINGS FROM OUR PRESIDENT

Dear Huggins Credit Union Members,

As we gather with friends and family to celebrate the magic of Christmas in 2023, I want to take a moment on behalf of the entire Board of Directors to extend our warmest holiday wishes to you and your loved ones.

Christmas is a time of reflection, gratitude, and togetherness. It is a season filled with hope and the promise of a brighter tomorrow. At Huggins Credit Union, we are grateful for the trust you place in us, and we are committed to continuing to serve you with the highest level of care and dedication in the coming year.

2023 has been a year filled with both challenges and triumphs, and we are proud to have you as part of our Huggins family, weathering it all with us. Your unwavering support has been our greatest gift, and for that, we are truly thankful.

During this holiday season, may your hearts be filled with the warmth of love, your homes with the joy of laughter, and your lives with the blessings of good health and prosperity. As we look forward to the new year, let us embrace the opportunities and adventures it brings with open arms.

Our commitment to you remains steadfast, and we are excited about the initiatives and improvements we have planned for the upcoming year. We can't wait to share these developments with you and to continue helping you achieve your financial goals.

In the spirit of giving, let us also remember those less fortunate during this time and find ways to spread kindness and compassion in our communities.

Once again, I want to express my heartfelt gratitude for being a part of the Huggins Credit Union family. Your trust and loyalty inspire us to strive for excellence each day. Together, we will make the coming year even brighter and more prosperous.

On behalf of the entire Board of Directors, I wish you a Merry Christmas filled with love, laughter, and cherished moments. May your holiday season be truly special and your new year be filled with hope, happiness, and success.

Warmest regards,

Randall Howe
President, Board of Directors
Huggins Credit Union



Contents

- 6 INTERNATIONAL**
Credit Union Day
- 7 CHRISTMAS CAROLS**
- 8 VOCES JOVENES**
Young Voices
- 10 EDITORIAL**
Christ's birth in supposed poverty
- 11 SECURING TRINIDAD & TOBAGO**
Navigating the Digital Landscape
- 14 CHRISTMAS TRADITIONS**
in Trinidad & Tobago
- 16 BOXING DAY**
Then & Now
- 17 MOMENTS**
with ordinary members
- 19 CHRISTMAS**
Spending tips
- 20 WORLD CHILDREN'S DAY**
- 21 WORLD AIDS DAY**
- 22 CONGRATULATIONS**
Rachel
- 23 CHRISTMAS RECIPES**
- 31 FUN ACTIVITIES**



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.



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.



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.



Randall Howe is the current President of our credit union and an Information Technology Manager. Randall is proud to be of service to this 1,500-plus membership. He is happily married and a father of three girls and is actively involved in giving back to the community. He also serves on the Parent Support Committees for two of his daughters' schools and is the Co-President of the PTA for another school.

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.

Editor's Note

We are at the threshold of 2024. For Christmas 2023 let us reflect on Christ's birth and as we enjoy the festivities, let us remember He came to unify the human race in brotherly love, peace, unity and harmony.

As a society we successfully:

- a. Held a successful Annual General Meeting
- b. Convened various committees
- c. Received the required training as required by compliance
- d. Held our first field trip in July 2023, to La Brea Pitch Lake
- e. Held our first Inter-Faith Thanksgiving Service in September 2023



I would like to publicly thank Mrs Wilma Abbott-Romany for the tokens she donated to the children who attended the field trip; Kefira McClean, Secretary of the Education Committee who was the chief liaison officer for this event; Mrs. Melanie Purcell-Guy, Manager who worked alongside the two persons mentioned above and the two maxi-taxi drivers – Dwayne Williams and Anthony Romany. Also, the facilitators at the La Brea Pitch Lake Facility – Mrs Hosein-Clarke, the chief tour guide, and Mr Joseph, the facility manager. Not forgetting the religious clerics who accepted the invitation to pray with us at our first Inter-Faith Thanksgiving Service. Roman Catholic Lay Minister – Anthony Tuitt, Pundit - Deepak Raman and Brother Feraz Mohammed of the Muslim Community.

Our cooperative vision should always be one where we are always encouraging each other to be a better version of ourselves, and that we remain connected through a unified effort. It should be understood that we have our differences but our differences must never prevent us from going forward.

Remember the reason for the season is Jesus Christ and Isaiah Chapter 9 verse 6 says,

"For unto us a child is born, unto us a son is given: and the government shall be upon his shoulder: and his name shall be called wonderful, Counsellor, The might God, The everlasting Father, The Prince of Peace"

Rachel

Rachel Briggs,
Chairperson
Education Committee



INTERNATIONAL CREDIT UNION DAY

Celebrating Financial Inclusion

by Kefira McClean

International Credit Union Day, observed on the third Thursday of October each year, is a global event that highlights the importance of credit unions in promoting financial inclusion and cooperative financial services. This day is an opportunity to recognize the vital role that credit unions play in empowering individuals and communities, particularly those underserved by traditional banking institutions. Credit unions, often member-owned and not-for-profit, are essential in providing accessible and affordable financial services to a diverse range of people worldwide (World Council of Credit Unions, 2020).

Credit unions are not only financial institutions but also social movements that prioritize the well-being of their members. They offer a wide array of services, including savings accounts, loans, and financial education, contributing to the economic stability of individuals and communities. International Credit Union Day serves as a reminder of their cooperative principles and the positive impact they have on people's lives. It also encourages individuals to consider becoming members and experiencing the unique benefits of credit unions (Credit Union National Association, 2019).

In conclusion, International Credit Union Day is a day of celebration and reflection, highlighting the global significance of credit unions in providing inclusive financial services. It underscores the cooperative nature of credit unions and their dedication to improving the financial well-being of their members. As we commemorate this day, we are reminded of the essential role credit unions play in fostering financial inclusion and ensuring that financial services are accessible to all, making them a cornerstone of economic empowerment (Credit Union National Association, 2019).

References:

1. Credit Union National Association. (2019). International Credit Union Day. <https://www.cuna.org/ICUD/>
2. World Council of Credit Unions. (2020). International Credit Union Day. <https://www.woccu.org/icud>



Christmas Carols

by Nathaniel Maxwell

We can't say it's Christmas time without hearing the traditional festival songs, more popularly known as Christmas Carols. Songs such as "O Come All Ye Faithful" and "Away in a Manger" being some of the first carols ever written, and "We wish you a Merry Christmas" and "Jingle Bells" being some of the most popular.

Dating back even before Christianity, midwinter songs were written to keep people's spirits up alongside dancing, plays and feasts during the season and give well wishes. However, after Christianity spread from the fourth to fourteenth century, the first carols were produced by Franciscan friars, the followers of Saint Francis of Assisi. He was the one to start incorporating these songs and sayings of well wishes into his Christmas services.

Many carols have survived from the 15th century forward, making them the best-preserved aspect of English medieval music. "O Come All Ye Faithful", published by John Francis Wade, is one of the oldest

carols maintaining its popularity, composed in the 18th century alongside other favorites such as "Twelve days of Christmas". Another famous carol is "Joy to the World", with the lyrics coming straight from the Old Testament, but it was not crafted into a song until the 19th century.

Caroling today is still embedded in holiday traditions. People will still venture through their neighborhood singing carols and giving well wishes to their neighbors.

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<https://yesterdaysamerica.com/the-little-known-history-of-the-caroling-tradition/#:~:text=An%20early%20version%20of%20caroling,wishes%20during%20the%20colder%20months>

Photo: The Trinidad and Tobago Newsday



An interview with Lisette Khan, Public Relations Officer of Voces Jovenes

by Rachel Briggs

Prior to 1997 a group of young carol singers from the parish of St. Anthony's in Petit Valley would carol from house to house and at the end of each house visit, they would incorporate a parang medley. The group with approximately 12 to 20 members, under the guidance of Mrs Aelsar Sealey - commonly called Aunty Aelsar - and a known 'mother figure' to those she mentored. However, in 1997 they went a step further and registered with the National Parang Association of Trinidad and Tobago. Presently the group still have two original members and they are growing from strength to strength.

The lead vocalist and musical director is Candice Corbie who also composes. Voces Jovenes have done two recordings, one in 2001 titled: "Coming of Age" and in 2007 called: "Viva La Paranda". Their only international trip was to the island of St. Lucia in 2017. Their motto is:

'KEEPING THE TRADITION ALIVE'

For their 15th anniversary in 2012 they had a musical production entitled, "Starting the Parang Season" where other parang groups are invited to be a part of the Christmas celebration.

In 2016 they won the national parang championship with the compositions by Alicia Jaggesar's, "Una Sola Voz" which translates to One Voice and Jennifer Mc Pherson's, "Maria". Miss Khan believes Miss Jennifer Mc Pherson is a prolific parang composer.

Miss Khan embraces the idea unequivocally that the artform of parang is in good hands considering the limited resources that pandereros work with. She sees commitment with limited returns, to produce an album is no easy task, but calls for finances where members will dip into their pockets for the love of the artform; since there is a plethora of talent by both old and young. At the primary and secondary school level they too are improving by adding their own flavour.



From left: Denise Smith, Mark Arjoon, Candice Corbie, Russell Corbie, Kerry Chee Chow, Simmone Edwin, Neolla Rayside, Gino Eugene, Lisette Khan, and Eric Gomez

Though the artform is in good hands she believes that it can be improved through great media presence and greater support financially from public and private entities. Funding for parang groups usually entails costuming and the purchasing of musical instruments and much more. One point to note (and this is not controversial), a soca artiste/group is more highly paid than that of a parang group when you consider original composition. The majority of paranderos have full-time jobs and a very short time period in which to practice.

Bearing in mind the sponsorship to the parang fraternity is less than other cultural artforms.

When questioned as to what is an Aguinaldo, with a bright smile it was explained that it is a traditional song pertaining to the birth of Jesus Christ which contains four lines with six syllables each, where two lines must rhyme. As compared to a Seneral, which is a greeting by the parang group calling out to members of the household for permission to enter where they are going to sing.

Most parang songs are of praises and exaltation given to Virgin Mary (Maria), you will hear words like Levanta which is to get up, baila - to dance, canta - to sing, compi short for companero and famous phrase 'sai, sai, sai' used mostly for a call and response type of song. Usually when a song is coming to an end the lead singer will mention:

"Paran las maracas y la guitarilla". This is indicating that the song is coming to an end.

Miss Khan shares with us that her mentor in this artform is Henry Perreira and Gloria Alcazar who are both deceased and Mrs Jennifer Mc Pherson.

Being a part of this parang group has made her to appreciate the diversity in this artform and she is willing to share and pass on knowledge to others. For bookings, Voces Jovenes can be found on Facebook and Instagram, or send an email at vocesjovenes.parang@gmail.com, or they can be contacted at 776-3695 or 689-9535.

VIVA LA PARANDA!

Venezuelan migrants in the 18th century, who were working on cocoa estates, around the yuletide season would form small groups and sing about the birth of Christ in their mother tongue – Spanish, going from house to house.

Editorial

Christ's birth in supposed poverty



Christmas is the annual celebration of Jesus' birth. He is also referred to as 'Redeemer', 'Saviour', 'King of Kings', 'Lord of Lords', 'Messiah' and many other names of exaltation.

by Rachel Briggs - Editor

According to the Oxford Dictionary poverty is:
"The state of being poor; that is lacking the basic needs of life such as food, health, education and shelter."

Jesus' crib or bed as a newborn baby was a manger (see Luke Chapter 2, verse 12). This speaks of poverty, but this 'poverty' to the spiritual minded symbolizes so much more. In today's world, parents housing their newborn in a stable is unheard of because it is unsanitary and unacceptable and will engage the attention of social media and the relevant authorities.

Questions such as:

"Why did Joseph and his family have to be housed in a stable?"

"Was Joseph poor?"

"Why a KING have to be born in a lowly manger?"

"Is this KING a peasant?"

The genealogy of Christ (read Matthew Chapter 1) clearly shows us that His earthly lineage is associated with wealth. First, Abraham; who was the owner of a large number of servants, sheep and cattle [Genesis Chapter 24, verse 53]. Solomon was King of Israel, also his father - David. Solomon was also regarded as one of the wisest and richest men to have ever lived and the Queen of Sheba attested to this, biblically of course. Solomon was also a prolific writer having authored the book of Proverbs and a few Psalms. Boaz was a wealthy landowner in Bethlehem, Judea. Seeing that wealth is passed from generation to generation, one would wonder the reason for the stable.

This basically is prophesy and the circumstance/reason for such is as follows:

According to Luke Chapter 2, a law was made where citizens had to be taxed according to their lineage, and seeing that Joseph is a descendant of David he had to go to Bethlehem to be accounted for. This is a great number because the generations from Abraham to Jesus is 42 generations. Therefore, one can assume that the descendants at that time had to be housed in the dwelling of other relatives, some had to book reservations in a hotel or an inn. Due to this one would assume that Joseph with his pregnant wife Mary, arrived late and could not have been accommodated in a family's home, and when he went to a hotel or an inn, it was booked. The only available place was the stable. He may have had to sterilize the swaddling clothing in which baby Jesus was placed.

The stable reminds us that Jesus came into the world with nothing.

The shepherd speaks to the people who Jesus will serve or came to serve.

The ox and the donkey speak to humility or patience.

The gifts the wise men brought are gold (represents kingship on earth), frankincense (represents worship to God) and myrrh (representing the oil used to embalm Christ's body for his burial).

From today onwards, let us not associate the manger with poverty but to look at the humility of the Saviour that was born and laid in that manger who came to save mankind.

Securing Trinidad and Tobago

Navigating the Digital Landscape

by Randall Howe

In today's interconnected world, Trinidad and Tobago, like many other nations, is no stranger to the pervasive threat of cybercrime. As our lives become increasingly dependent on digital technology, the need for robust cybersecurity measures has never been greater. In this edition of Huggins Credit Union Quarterly Newsletter, we explore the evolving landscape of cyber threats and the strategies that our nation can employ to safeguard its digital future.

THE EVOLVING CYBER THREAT LANDSCAPE

Cyber threats are constantly evolving, and so must our approach to cybersecurity. In Trinidad and Tobago, businesses, government organizations, and individuals all face potential risks. Some of the most prevalent threats include:

Phishing Attacks: Cybercriminals often use deceptive emails, websites, or messages to trick individuals into revealing sensitive information. Vigilance and education are key to combating this threat.

Ransomware: Ransomware attacks can disrupt critical services and hold data hostage. Regular backups, strong security protocols, and employee training are essential to prevent and mitigate these attacks.

Social Engineering: Cybercriminals may manipulate individuals or employees into divulging confidential information. Employee training and awareness campaigns can help mitigate this risk.

Data Breaches: The theft or unauthorized access to sensitive data can have far-reaching consequences. Strong encryption, data protection policies, and compliance with data protection regulations are essential.

IoT Vulnerabilities: As more devices become connected, the Internet of Things (IoT) presents new opportunities for cyber attacks. Ensuring that IoT devices are secure is crucial.

The government of Trinidad and Tobago recognizes the importance of a secure digital landscape. Key initiatives include:

National Cybersecurity Policy: A comprehensive policy framework that sets the stage for government agencies and organizations to enhance their cybersecurity posture.

TT-CERT: The Trinidad and Tobago Computer Emergency Response Team (TT-CERT) plays a crucial role in monitoring, responding to, and mitigating cybersecurity threats at the national level.

Legal Framework: The government has passed legislation to combat cybercrime, ensuring that the legal framework keeps pace with evolving threats.

Awareness Campaigns: Various awareness programs aim to educate citizens and organizations about the importance of cybersecurity and how to stay safe online.

Continued on page 13



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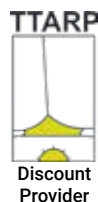
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Continued from page 11

BEST PRACTICES FOR INDIVIDUALS AND BUSINESSES

Protecting your digital assets is not solely the responsibility of the government. Individuals and organizations must take proactive steps to enhance their cybersecurity posture:

Regular Updates: Keep software, operating systems, and security applications up to date to protect against known vulnerabilities.

Strong Passwords: Use complex, unique passwords for different accounts, and consider using a password manager to keep them secure.

Employee Training: Regular training and awareness programs for employees can help prevent common cyber threats like phishing.

Backup Data: Regularly back up critical data and ensure the backups are secure. This can help in the event of a ransomware attack.

Network Security: Implement robust firewalls, intrusion detection systems, and encryption to protect network traffic.

Compliance with Regulations: Understand and adhere to data protection regulations and industry-specific cybersecurity requirements.

Trinidad and Tobago is not immune to the evolving landscape of cyber threats.

However, with the government's commitment to cybersecurity initiatives and the proactive efforts of individuals and organizations, we can navigate this digital world more safely. The key is vigilance, education, and a commitment to best practices in cybersecurity. Together, we can secure our nation's digital future.



Christmas Traditions in Trinidad and Tobago

by Emma-Marie Morales

The celebration of Christmas honours the birth of Jesus Christ. Observed by several Christian groups, it is the most extensively celebrated celebration globally. The Old English term Cristes Masse, which means Christ's Mass, is where the name "Christmas" originates. Trinidad and Tobago's Christmas customs combine many different cultural elements to create a lively diverse celebration. Nothing compares to a Trini Christmas like this. The family pastelle production line is put together as Christmas Day draws near. The hunt for wild meat rages on. The city streets are crowded with vendors offering kitchen towels, curtain rods and ferns. "Foreign" family and friends begin to pour in. The pressure washer appears. People are decorating their homes with enough lights to light up a huge town, which causes electricity costs to soar. When it comes to celebration, Trinbagoians may be unmatched due to our unique cuisine, music, and love of liming.

Six priests from the order of Observantines, led by Fr. Miguel Diosdados, celebrated the first Christmas feast in 1569, according to documents from the NALIS Library. They were served native food while touring other towns which is similar to the present day tradition of parang in Trinidad. The intricate and vibrant parang music and dancing is one of Trinidad and Tobago's most unique Christmas traditions. There are two ideas regarding the origins of Trinidad parang, according to the National Parang Association of Trinidad and Tobago. The first is that the Spanish colonists who controlled Trinidad from 1498 to 1797 are credited with introducing the ritual to the island. Due to the ongoing interactions between Trinidadians and Venezuelans, it flourished even after the British assumed control of the island. According to the second



Friends enjoying local cuisine and drinks while liming



Parang Group Voces Jovenes performing on stage at a parang event.

idea, the ritual originated in Venezuela during the 19th century, when workers from Oriente, East Venezuela, who were employed on cocoa fields in Trinidad, carried it with them. Parang bands perform songs and play traditional instruments like the cuatro, maracas, and mandolin as they go from home to home. The song's lyrics frequently recount the nativity of Jesus Christ or give good wishes, to which hosts reply by offering food and beverages, fostering a feeling of welcome and camaraderie. In the present day, parang culture is vibrant and has even undergone hybridization to produce the well-known parang-soca genre.

Christmas is not complete without traditional culinary treats. Sorrel is a beverage produced from the plant's sepals. Frequently it's paired with spices like cinnamon and cloves and typically served with traditional Christmas dishes like pastelles, and black cake, which is a rich fruit cake soaked in rum and wine. During the holidays, social drinking is very common. Dubbed the sister beverage of the Caribbean to eggnog, Ponche-de-crème is a popular handmade alcoholic beverage that is milky and served throughout the Christmas season. Ham, turkey and every other type of meat, including wild game, pastelles, lasagna and callaloo, make up a traditional Christmas dinner.

Even though "De Paint Brush," a 1993 hit song by the late Kenny J, is a double entendre, it shows how much Trinis care about their Christmas cleaning. As the term "putting away house" is used informally, it

typically refers to completely stripping our houses, including repainting and polishing so its gleaming. Around this time, a lot of individuals also buy new appliances, furniture, bedding, and curtains. A crucial component of Trinidadian Christmas celebrations is the illumination of "Christmas lights." The islands are transformed into a glittering sight by the sophisticated and beautiful light displays that adorn homes and public areas. These lights represent the birth of Jesus and the victory of light over darkness.

In conclusion, Christmas in Trinidad and Tobago is a delightful fusion of cultural influences, combining Spanish, African, Indian, and Creole traditions into a unique and colorful holiday celebration. Parang music, elaborate light displays, and the joyful spirit of togetherness make the Trinidadian and Tobagonian Christmas experience a remarkable and unforgettable one. Of course, some traditions naturally evolve over time and some people even make new traditions of their own.

References and further reading:

- <https://tt.loopnews.com/content/trini-christmas-traditions>
- <https://www.nalis.gov.tt/Resources/Subject-Guide/Christmas>
- <https://www.guardian.co.tt/article-6.2.373029.3bf2dc77ee>



BOXING DAY

Then & Now

by Kyran Williams

After Christmas is celebrated on December 25th, another holiday comes the day after. This holiday is known as Boxing Day. People were taught that Boxing Day is the day we throw out the boxes gifts were in from Christmas, but that wasn't always the case.

How It All Started

Historically, it was believed that Boxing Day was originally the day people would give money to the poor. People would send boxes of money to churches and the boxes would be opened and money would be shared on the day after Christmas. Before going on long voyages, sailors would put money into boxes and lure priests to pray for those setting sail so the money would be safe and not lost if the ship sinks. Upon returning from trips, the money would be given out on Boxing Day. During Medieval times, it was said by law that Medieval lords would give their serfs boxes containing what they needed for the up-and-coming year.

Boxing Day Today

Today, Boxing Day is perceived as the day we throw out boxes of our Christmas presents. Many today still keep some of the Boxing Day traditions. Some families still go to church and give money, food or even clothing to the less fortunate and keep the holidays sacred, while many other households seek out bargains from annual Boxing Day sales. Most still invite family and friends into their home to eat and drink the traditional Christmas foods and enjoy the rest of the holidays together.

References

- <https://www.youtube.com/watch?v=L99hWdZGell>
- <https://www.youtube.com/watch?v=G7CTVpNJiw&pp=ygUSYm94aW5nIGRheSBoaXN0b3J5>



Moments with ordinary members



DANE MILLER

I am proud to say that I have been a member of Huggins Credit Union Cooperative Society for almost 25 years. The commitment to providing excellent service and efficient administration has been consistent throughout.

Thanks to Board of Directors and members of staff for their dedication, by ensuring the success of the entire membership. Based on such, I was fortunate to secure loans which assisted in the improvement that benefited my family and I.

Looking forward to another 25 years...

MERRY CHRISTMAS AND HAPPY NEW YEAR.



JOANNA FORD

My fellow members I have been a member since 1977 after I finished my internship at the Geo. F. Huggins Company. In my earlier years of membership, I served both on the Supervisory Committee, and then the Board of Directors.

Huggins allowed me the opportunity to serve, I accomplished my home, a car and many other plans. I can clearly say that I stand strong and firm with our credit union and look forward to continued success. I take this opportunity to thank every member for having faith in our society.

Do enjoy Christmas 2023 and all the best for 2024.



FRANCIS BELFON

I joined this credit union in the 1980s and they have been so good to me over the years. I wish each and every one of you a safe and prosperous Christmas season and a Happy 2024.

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.

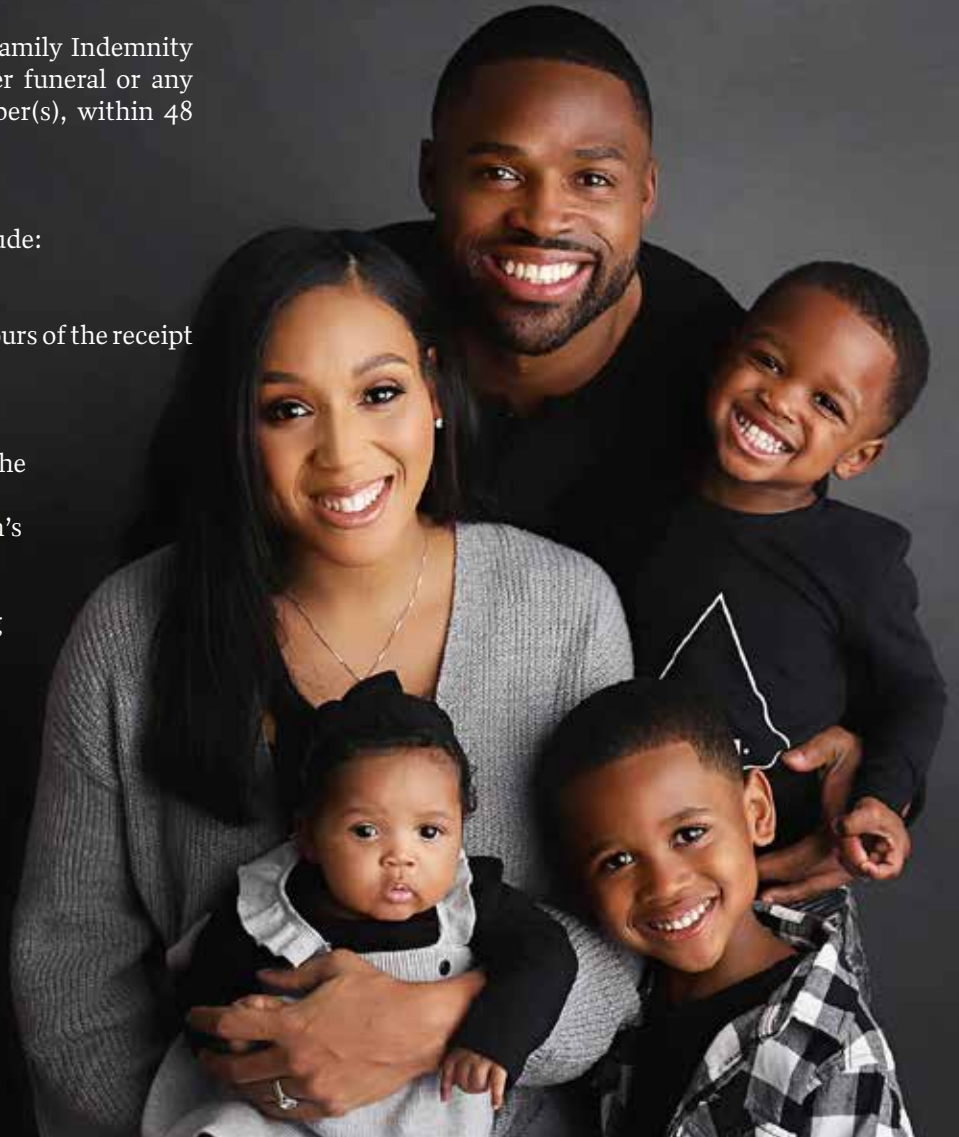
FIP Benefit Options

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.





Christmas SPENDING TIPS

by Nathaniel Maxwell

Christmas is widely known as the season of giving. However, it can usually be a stressful time for your wallet. Wanting to please your family and give that perfect gift for Christmas can lead to overspending that can hurt your bank account, when the new year rolls around. Fear not, as following these tips can help you save some money this holiday season.

- Getting an obvious tip out the way, setting a spending limit. Having a budget can allow you to spend without going overboard, designating a certain amount for either a person or the amount you will spend at a certain store. And ensure the limit is a reasonable amount.
- Another tip that can help your budget is taking advantage of sales that occur earlier in the year. Events such as Black Friday and Cyber Monday are excellent opportunities to find that special gift at a better price than it could ever be throughout the year.
- If you want to find a creative way of spending less

this Christmas, consider a gift-giving game. Games such as Secret Santa, where multiple participants exchange gifts with each other. The fun is that everyone knows who they must give a gift to, but not who they will receive a gift from, total surprise.

- If creativity is your forte, why not make a gift for that person instead. Not all gifts have to be expensive or the latest gadget out on the market. Creating something you think that person will like by hand can go a long way. It is always the thought that counts.
- Lastly, why not consider doing without the gifts this Christmas and let the time you spend with friends and family be the joy you share. Doing little things for one another that does not solely rely on the swipe of a card or the wrapping of a present.

References:

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World Children's Day

by Emma-Marie Morales



Every year on November 20th, the globe observes World Children's Day, a day devoted to raising awareness of the rights, well-being, and ambitions of children everywhere. The Convention on the Rights of the Child (CRC), a landmark agreement that protects the rights of all children, was adopted by the UN on this day in 1989, making it particularly significant. "Investing in our future means investing in our children" is the theme for Children's Day in 2023. The International Non-Governmental Organization Save the Children has been in the forefront of improving the lives of children worldwide for 103 years and counting. It focuses on issues that impact children and their survival.

World Children's Day provides a motivating platform for all of us to support, uphold, and commemorate children's rights. This may be translated into discussions and deeds that will improve the lives of children everywhere. Its objectives are to raise awareness and togetherness among all children, celebrate and advance children's rights, and enhance child welfare globally.

Several major topics might help us understand the core of November 20th, which is World Children's Day:

- 1. Child Rights and Protection** - Preserving children's rights and dignity is fundamental to the celebration. Nearly all countries have signed the CRC, which establishes fundamental rights such as the freedom to express one's opinions and the rights to healthcare, education, and protection from exploitation. The day of international children acts as a reminder to uphold and safeguard these rights.
- 2. Universal Access to Education** - Since education is essential to a child's growth, this day highlights how crucial it is to guarantee that all children have access to high-quality education. It emphasizes how important education is to ending the cycle of poverty and giving kids a better future.
- 3. Health and Well-Being** - Children's health and

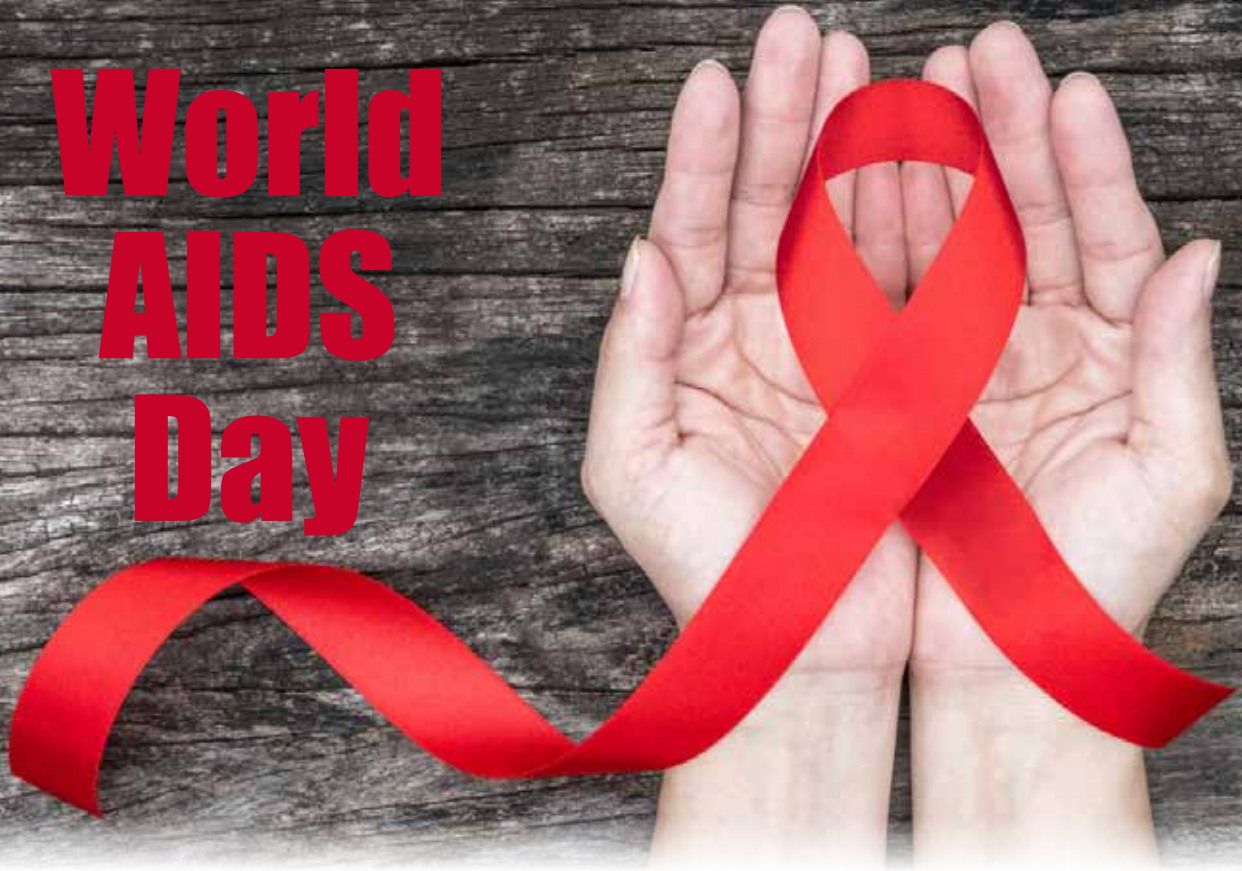
wellbeing come first. On this day, concerns about safety, nutrition, and healthcare receive emphasis on a worldwide scale. Additionally, it supports immunization campaigns and other programs meant to lower child mortality.

- 4. International Solidarity and Unity** - World Children's Day promotes a feeling of shared accountability for the wellbeing of children across the world. It highlights how universally shared concern is for the welfare of children, cutting across cultural and geographical divides.
- 5. Empowerment and Participation** - The day promotes children's active involvement in issues that impact them. It emphasizes how crucial it is to hear children out, include them in decision-making, and give them the freedom to share their thoughts.

In conclusion, November 20th is World Children's Day, a worldwide event that emphasizes how critical it is to protect children's rights and welfare. It represents a shared commitment to building a society in which kids are loved, cared for, and given the chance to realize their full potential. On this day, people throughout the world are urged to come together and show solidarity in order to guarantee that every child, no matter what their circumstances, can have a life full of opportunity, dignity, and hope.

<https://www.thisdaylive.com/index.php/2023/05/17/international-childrens-day-the-imperative-of-investing-in-our-children#?amp=1>
<https://www.unicef.org/world-childrens-day#:~:text=Join%20us%20on%2020%20November%20to%20stand%20up%20for%20children%27s%20rights.&text=This%20World%20Children%27s%20Day%2C%20it%27s,stand%20up%20for%20their%20rights.>
<https://www.un.org/en/observances/world-childrens-day>
<https://www.internationaldays.org/november/world-childrens-day>

World AIDS Day



Written by Kyran Williams

Since 1988, every year on December 1st, the world comes together to recognize World AIDS Day. This is a Day we raise awareness and to remember and pay respects to the lives lost due to Acquired Immunodeficiency Syndrome or better known as AIDS.

What is AIDS?

AIDS is a harmful and often times fatal illness which develops after a person has HIV. HIV, short for Human Immunodeficiency Virus, is transmitted mainly through sexual contact with an infected person. The virus then weakens the body's immune system. Early signs a person may have HIV include: constant headaches, weight loss and swollen Lymph Glands. As HIV spreads and attacks the immune system, a person can even develop other illnesses such as Influenza, Pneumonia and other Cancer like illnesses deteriorating the body even more. HIV can also be spread through needles and sometimes child birth or breastmilk. A person would be diagnosed with Aids if their T cell count is under 200.

How was World AIDS Day Started?

World AIDS Day first started in 1988 by the World Health Organization as a day to raise awareness, support those that are living with AIDS and to reflect on the lives lost from it. Since then, every year the world comes together on December 1st to acknowledge World AIDS Day. This day is symbolized by a red ribbon created by a group of artists from New York in 1991.

How to support World AIDS Day?

You can show your support on World AIDS Day by:

- Wearing a red ribbon
- Donate to foundations
- Attend seminars for HIV/AIDS
- Educate yourself and others about HIV/AIDS to reduce stigmas

References

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Congratulations

Rachel

by Anthony Durrant

The Board, Management, and Staff of Huggins Credit Union Society Limited congratulate Rachel Briggs, Chairperson of the Education Committee, on earning her Bachelor's degree in Cooperative Studies from Cipriani College of Labour and Cooperative Studies (CCLCS) on November 17th, 2023.

With a GPA score of 3.40, she narrowly missed the Dean's List, GPA score of 3.50.

Miss Briggs served on the Supervisory Committee of Huggins Credit Union for three terms, starting in 2017. She then became a member of the Board of Directors from 2020 to 2022. Whilst serving on the Board in 2021, they entrusted her with the responsibility to revamp the Education Committee, and that she did.

Under her leadership, the membership has seen the consistent posting of the Quarterly online magazine since December 2021. Rachel was instrumental in introducing the Scholarship in Credit Union Management program and revamping the S.E.A. Awards. Miss Briggs reviewed Huggins Credit Union's history and organized their first field trip and inter-faith Thanksgiving service.

Her strong work ethic, passion, and dedication to the cooperative movement are commendable. We celebrate her achievement and wish her success in the future.





Christmas Recipes

Compiled by Kyran Williams

Christmas is a time to spend the holidays with you family and friends, hand out gifts to loved ones and most importantly to celebrate the birth of Jesus Christ. This time of year is also the time to enjoy some of the delicious meals and delicacies around our beautiful twin island Republic of Trinidad & Tobago. Here are a few recipes even you can try in your kitchen.

References

All recipes are from the Naparima Girls' High School Cookbook



Pastelle



Ingredients for 24 servings:

2lbs boneless beef, cubed
½ cup finely chopped onion
½ cup finely chopped chive
1 teaspoon thyme
1 teaspoon hot pepper to taste
½ teaspoon black pepper
2 teaspoons salt
1 tablespoon vegetable oil
¼ cup ketchup
1 teaspoon Worcestershire sauce
½ cup finely chopped pimentos
2 tablespoons stuffed olives, chopped
½ cup raisins
2 cups cornmeal
3 cups hot water
2-3 tablespoons vegetable oil or
4 tablespoons margarine

Soharee leaves, cleaned, greased and cut in 7x8 squares
If using banana leaves, scald until Soft and pliable

Directions:

1. Season beef with onion, chive and thyme, garlic, hot pepper, black pepper and 1 teaspoon of salt.
2. Heat oil in skillet and cook seasoned beef until tender, cool and mince
3. Return beef to skillet and add ketchup, Worcestershire sauce, pimentos, capers, olives and raisins.
4. Cook for 2-3 minutes more and add salt and pepper; leave to cool
5. Combine cornmeal, water, oil and 1 teaspoon of salt; stir until mixture sticks together
6. Take heaped tablespoons of cornmeal and form balls (approximately 1 ½" in diameter).
7. Place a ball of cornmeal on a piece of leaf, cover with a piece of plastic wrap and roll or press to desired size approximately 6" square (remove plastic wrap).
8. Place a heaped tablespoon of meat mixture along one side of cornmeal and fold leaf in half, then fold edges of leaf over to seal.
9. Place a few Pastelles in steamer or colander and steam for about 20-25 minutes.

Coconut Sweetbread



Ingredients for 2 loaves 16 slices:

3 cups flour
3 teaspoons baking powder
½ cup or 4 oz. margarine (soften)
2 – 2 ½ cups grated coconut
1 cup sugar (brown or granulated)
1 cup raisins
½ cup chopped cherries
½ cup mixed peel
1 teaspoon mixed spice
¾ cup milk or water
1 egg beaten
1 teaspoon vanilla
½ cup currants (optional)

Directions:

1. Sift together flour and baking powder
2. Add margarine, coconut, sugar, raisins, cherries, mixed peel and spice; mix thoroughly.
3. Combine milk, egg and vanilla.
4. Add liquid to dry ingredients and mix until all the liquid is incorporated. Do not Knead
5. Pour into two 8 ½" x 4 ¼" greased loaf pans.
6. Bake in a preheated oven at 325 °F for 50-60 minutes or until tester comes out clean
7. Remove from oven and glaze with mixture of 1 tablespoon of sugar and 1 tablespoon of water
8. Return to hot oven for 3-4 minutes.



Black Cake



Ingredients (Serves 36)

1 lb. prunes, seeded and chopped
1 lb. raisins
1 lb. currants
1 lb. Sultans
¼ lb. Cherries, chopped in half
¼ lb. Mixed peel
¼ lb. Chopped almonds
½ cups of cherry brandy
2 cups rum
2 cups or 1 lb. sugar (brown or granulated)
10 eggs (large)
2 teaspoons grated lime peel
2 teaspoons vanilla extract
1 lb. Or 4 cups flour
4 teaspoons of baking powder
2 teaspoons ground cinnamon
¼ cup browning or more
1 cup mixture of rum, cherry brandy and sherry

Directions

1. On the day before or a few days before baking cake combine prunes, raisins, currants, sultans, mixed peel, cherries, almonds, cherry brandy and rum.
2. Line three 8" round cake pans with double layers of wax paper
3. Cream butter and sugar until light and fluffy.
4. Beat in eggs one at a time; add lime peel and vanilla.
5. Combine flour, baking powder and cinnamon; fold into creamed mixture gradually.
6. Add fruit and enough browning to give desired colour; stir well.
7. Put in lined baked pans $\frac{3}{4}$ full and bake in a preheated oven at 250°F for first hour; reduce heat to 200°F - 225°F for remaining 1½ hours or until tester come out clean.
8. Prick hot cake and soak with a mixture of rum, cherry brandy and sherry. Cover and set aside. As alcohol soaks in pour more and continue to do so for 12 hours.

N.B. Fruit could also be soaked many months before use.

Ponche de Crème



Ingredients for 12 servings

6 eggs

Peel of 1 lime

3 cans evaporated milk (low fat) (15 oz.)

1½ cans condensed milk or to taste (14 oz.)

1 teaspoon aromatic bitters

½ teaspoon grated nutmeg

½ cup rum or more

Directions

1. Beat eggs and lime peel until light and fluffy.
2. Add evaporated milk.
3. Sweeten to taste with condensed milk.
4. Add bitters, grated nutmeg and rum according to one's taste.
5. Remove lime peel and serve with crushed ice.



Sorrel



Ingredients for 8 servings

- 2 lbs. Sorrel
- 8 cups water
- 2 pieces cinnamon stick, 1" each
- 12 cloves
- 2 cups sugar or more if preferred

Directions

1. Wash sorrel and remove petals.
2. Put water, cinnamon and cloves in a pot and bring to the boil.
3. Add sorrel petals, cover and boil for 2 minutes.
4. Turn off heat and leave for a few hours or overnight.
5. Strain and bottle; keep refrigerated.
6. When ready to serve dilute with water to required strength and sweeten to taste.



Ginger Beer



Ingredients for 16 servings

1 lbs. ginger
8 cups of water
Juice and peel of 1 lime
4 cups of granulated sugar or to taste
4-6 cloves

Directions

1. Wash, remove skin and grate ginger.
2. Place in a large bottle with about 8 cups of water and juice and peel of 1 lime.
3. Leave in the sun for 1 day. Next day, drain and sweeten.
4. Pour in clean bottles and place in the refrigerator. Allow to settle for 2 days.

N.B. If too strong, dilute with club soda or water.



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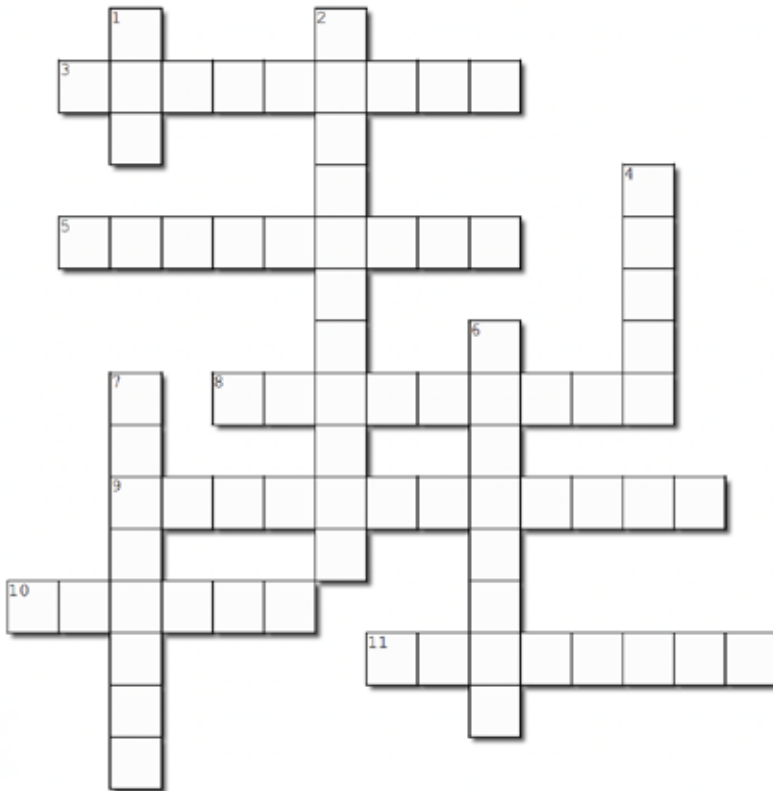
Members, Huggins Credit Union is on Whatsapp, but you must add our number to your contacts in order to receive messages from us.

If you have not already done so, please add 299-9506 to your contacts so that you will not miss out on communications from us.



Christmas fun page

Complete the crossword puzzle below



Across

- 3. The birth of Jesus scene
- 5. A plant used for festive kisses
- 8. Holiday celebrated in December
- 9. His favourite line is HO-HO-HO
- 10. Circular decoration often hung on doors
- 11. Decorative bauble for the Christmas Tree

Down

- 1. Meat baked and decorated with pineapple & cloves
- 2. A sweet cookie often shaped like a person
- 4. He was born on Christmas Day
- 6. Hung by the chimney and stuffed with gifts
- 7. A delicacy made of corn flour/ cornmeal

Christmas is here.

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

- PRESENTS
- JINGLE BELLS
- CHRISTMAS TREE
- NORTH STAR
- REINDEER
- BABY JESUS
- SLEIGH
- CAROLING
- SNOWFLAKE
- ORNAMENT
- CANDY CANE
- STOCKING
- WREATH
- PUNCH DE CREME
- PARANG
- FAMILY

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