



HUGGINS
Credit Union
Co-operative Society Limited

Quarterly

April - June 2024 - Issue 2



Lionell Towine

Advocate for the Younger Generation

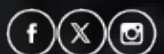
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Editor's Note

Members this is the April-June 2024 edition and we are happy to be reporting to you that we are still working hard to give you quality educational content. Education is not only in the classroom but we educate ourselves through various mediums. This committee value what we do and our hope is that you appreciate what we do.

Education is multi-faceted in that individuals benefit through:
Career and employment advancement in tandem with one's income;
Societal development;
Reduction in poverty, and
Economic growth and contributing through macro-economics

We believe that every member must consider these benefits and embrace and consider same, at all times. Again, as stated in the last edition, we ask that if you have any idea or suggestion, please communicate with the Office Manager at 622-4810.

Happy reading,

Rachel

Rachel Briggs,
Chairperson
Education Committee



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Contributors



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



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.



Kyran Williams is another new kid on the block. This 22-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.



*Then
&
Now*

Our Credit Union



Our Credit Union since its inception in 1961 has always been govern with the highest ethical morals and standards. Every year at our Annual General Meeting the membership will democratically elect fellow members to serve on the Board of Directors, Credit Committee and Supervisory Committee. These three committees are appointed committees and are in statute (law).

The Board of Directors consists of 12 members, followed with 5 members on the Credit Committee and 3 members to the Supervisory Committee. Within 14 days a meeting will be kept where members of these committees will choose a President of the Board of Directors, Chairpersons for the Credit and Supervisory Committees, respectively. Meetings, with the exception of the Credit Committee, will be kept on a monthly basis. The Credit Committee will meet on a weekly basis to approve loans.

The role of the Board of Directors is to govern the credit union in accordance with the Cooperative Society Act and the Bye Laws of the society. The role of the Credit Committee is to grant loans to members who have demonstrated or have the ability to repay and the Supervisory Committee who are the internal auditors “internal watchdogs”, review the operations and investigate any anomaly that is reported

In the next quarter we will discuss a little more about our credit union.



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CONVERSATION WITH MR LIONELL TOWINE by Rachel Briggs

My fellow members this interview seeks to give us a better understanding of Mr. Towine's perspective, who faithfully served us in the past, and offers suggestions that can propel us further. Today let us read what he has to say...

Cooperators, Lionell Towine faithfully served this society from 2005 to 2012. He was an alternate for one and a half years after which he replaced another Board Member who resigned. He was the Assistant Secretary for two years and a signatory to for three years. He is also proud to say that he also served on the Education Committee. Those seven years, according to Towine, taught him many lessons that he will pass on to others. He believes in the credit union movement and the benefits that it affords to the membership and is convinced that at our society and other societies can do more because we are sitting on a 'gold mine'.

This cooperator is not like the others, he is plain talking, to the point and does not believe in being 'two-tongued'. He stated that his mentor, Greer Sebro* encouraged him to put his hat in the ring and be of service to fellow members. He offered himself for service and was grateful for the consideration given. Those seven years did not erode his God-fearing attributes of honesty and truthfulness which he hold on to in every aspect of his life. Quiet in nature, fun loving and a keeper to his word with outstretched arms he will assist anyone. With a smile on his face, he told me:

"It must be reasonable and fair but I cannot work wonders."

Though he bears no grudge, he believed that during his tenure the outcome of plans, ideas, strategies, and probably governance would have been more fruitful and productive if some of the then Directors would of have a different insight as it pertains to a myriad of changes that was occurring at that time. Some of which were internal and external coupled with members' needs, expectations and from the standpoint of a Board to 'wow' membership with their excellent leadership.

“ Towine is saying that time is now to embrace growth and continuity, for the future is now and every member can positively contribute by never engaging in voting for friends and family, and be ethical by voting for others who are willing to serve and possess the business acumen to take Huggins Credit Union further. ”

As a cooperator in the then position of leadership, Towine recognized and experienced that different views and opinions held by some were embedded in what they believe. Thus, making it a little more challenging to persuade any headstrong personality/personalities otherwise. Based on such, he gracefully stepped down and for the interest of our society (which he loves dearly) and allowed the show to go on.

In 2024, Towine is appealing to the Board of Directors to actively look or give consideration for the young people in our society who are desirous of serving, give them a chance because they have the education and possess the 'know how' to go forward. Also train and equip them with cooperative knowledge and wisdom, marry it with the education and language of this - their present time because we are surrounded by the GEN Z. They, the Gen Z's, have so much going for them. He is positive that if the Board approach this particular group, they will see that they have a different perspective to life and finance. They have a tendency to approach situations differently, which may be so effective. By grooming them and offering the





Mr Lionell Towine casting his vote at one of Huggins Credit Union's AGM. Former president Mr Robin Samlalsingh (L) and Melissa Marcano can be seen in the background.

proper guidance, they will take us forward because we are all in this challenging financial climate that can be harnessed with various methods of approach.

This former frank speaking director is saying to the entire Huggins membership that we can reach our fullest potential if:

- There is term limit
- Have a committee set up to train, develop and assist who are willing to serve
- Long serving members should step down, and not seek re-election for some time and allow others a chance
- We meet more than once a year, not only annual general meetings
- It is erroneous of us to continue with the mantra that the young people do not want to serve and clearly the chances offered are limited, because the articles he is seeing on the quarterlies are from "young blood".

Towine is saying that time is now to embrace growth and continuity, for the future is now and every member can positively contribute by never engaging in voting for friends and family, and be ethical by voting for others who are willing to serve and possess the business acumen to take Huggins further. He pointed out that each member is an owner, and have the right, not only at Annual General Meetings, to enquire of the operation, financial, educational or any aspect of our organization. This he believes must be facilitated and encouraged. For the interest of good governance, it is not 'taboo' to constructively object to a decision or action made or taken by the Board of Directors. He will not consider this as hating or bashing but an opportunity to encourage excellent leadership vested in our peers who serve us by knowing that they have to be accountable.

Passionate about the younger generation, he is advising the youth that they should try until they succeed. Nothing comes easy, life is not a bed of roses without thorns and one must have a story to tell. This is to encourage others and when one share one story, it will inspire others to do better and never quit.

In closing, Mr Lionell Towine is thankful that he was afforded the opportunity to share his views and hope that all that he expressed is not negatively interpreted.

**(interview with Greer Sebro is can be accessed on the April to June 2023 Quarterly)*



Tailoring

by Nathaniel Maxwell

Tailoring, a term dating back to the mid-17th century, the making or adaptation of something to suit a particular purpose, typically referring to clothing. An activity mainly done by designing, cutting, fitting, and altering clothing to fit an individual's body shape and size.

Tracing back to ancient civilizations such as Egypt, Greece and Rome, tailored clothing reflected one's social status. When tailors' guilds were first established in major European towns in the Middle Ages, tailoring became a more specialized profession, with custom garments being made for aristocracy and wealthy merchants. Typical items made were capes, cloaks, coats, doublets, whalebone stays, dresses and much more, catering for both men and women.

Tailoring was taught by traditional apprenticeships, with the knowledge and skill being passed down from master to apprentice without the need for written manuals. Systems of measurement changed drastically throughout history as tailors were always tasked with creating three-dimensional garments for highly varying body shapes, so complex systems for acquiring these measurements were devised. Though manuals were eventually created, they paled in comparison to the observant eye and hand of an experienced tailor.

Today, tailoring is still an important aspect of the fashion industry, as it evolved through modern technology and the development of new materials. Though ready-to-wear clothing is widely available, custom tailoring is still preferred by those who desire a perfect fit and unique style.

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Evaluating Loans and Shares By Emma-Marie Morales

You have access to a range of financial services and products as a credit union member, all tailored to your requirements. Two key offerings that credit unions provide are loans and shares (or savings accounts). Knowing how to assess these choices will enable you to make well-informed judgments that fit your situation and financial objectives.

Evaluating Loans

When thinking about taking out a loan, there are a few things to consider:

- **Loan conditions:** Examine the conditions of the loan, taking into account the duration of repayment, the monthly payment schedule, and any additional costs. Extended payback durations might lead to reduced monthly installments but increased total interest expenses.
- **Charges & Fees:** Pay attention to any origination fees, upfront costs, or prepayment penalties related to the loan. These extra charges may affect the overall cost of borrowing.
- **Credit Conditions:** Recognize the credit conditions for the loan, including any qualifying restrictions and credit score thresholds. When it comes to lending standards, your credit union can be more accommodating than commercial banks.
- **Customer Service:** Take into account the caliber of customer service your credit union offers. You can get assistance with the loan application procedure and get answers to any queries or worries you may have from a helpful and accommodating lending staff.

Evaluating Shares (*Savings Accounts*)

The following elements should be taken into account while assessing shares:

1. **Account Fees:** Examine any costs connected to keeping up a savings account, like minimum balance requirements or monthly maintenance fees. To get the most out of your savings, look for accounts with low fees.
2. **Access and Convenience:** Take into account how easily you can access your savings account, taking into account branch locations, mobile banking apps, and internet banking services. Select an account that lets you easily access your money when you need it.
3. **Coverage for Insurance:** Verify that the National Credit Union Administration (NCUA) has government insurance on your savings account, up to the highest permitted amount. You can feel secure knowing that your money is protected thanks to this safeguard.
4. **Other Perks:** Seek out any other advantages your credit union may provide, such loyalty plans, tools for financial literacy, or savings on other goods and services.

To conclude, your credit union's loans and shares should be carefully evaluated based on a number of criteria, such as fees, terms, and customer service. You may confidently make decisions that support your financial well-being by weighing your options and evaluating your financial requirements and goals. To maximize your financial results and assist you in making decisions, don't forget to take advantage of the knowledge and experience of the employees at your credit union.

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Dr Eric Williams



George Chambers



A.N.R. Robinson



Patrick Manning



Basdeo Panday



Kamla Persad-Bissessar



Dr Keith Rowley

EDUCATION FROM 1962 - 2024

and the role of our Prime Ministers

by Rachel Briggs - Editor

Since 1962 our twin island democratic republic experienced changes with political regimes inclusive of their respective leaders' policies, achievements and even the down turn of the economy. Let us follow the contributions made by the Prime Ministers in the incarnation of Dr Eric Williams, George Michael Chambers, Arthur Napoleon Raymond Robinson, Patrick Mervyn Augustus Manning, Basdeo Panday, Kamla Susheila Persad-Bissessar and Dr Keith Christopher Rowley.

As Trinbagonians we should be able to know our history and learn from it. We must seek to appreciate and be proud of who we are as a people. Our population is nearing 1.5 million and it is high time that we become more aware of how our Prime Ministers added to our country's rich legacy.

The Father of the Nation, Eric Eustace Williams born in 1911, was an accomplished historian, writer, lecturer, scholar and politician. Though he was hearing impaired, this did not hinder him from charting the way forward to benefit the citizens of Trinidad and Tobago. In 1956, together with like-minded persons, they formed the People's National Movement (PNM). The party contested its first General Election with a slim majority won 13 out of 24 seats. As the Chief Premier in 1956 he and his government laid the foundation and formulated the required institutions as it pertains to the instituting of the framework on the

governance of the citizenry, by adopting and in some cases modifying and charting the way forward in all aspect of our lives. Public Administration in the form of Education, Security, Health, Finance, et cetera, were created. Williams engaged, in what some will call quasi-participatory politics, when he and some government officials together the then Opposition leader - Rudranath Capildeo and some members of the Opposition went to Marlborough House, Great Britain to negotiate our independence. On August 31st 1962 a new nation was born – Trinidad and Tobago.

During Williams' reign, our country experienced an economic 'oil boom' and the 1970 black power uprising. His political finesse even allowed him the opportunity to contest a general election where he won every seat (to date only he alone accomplished this). His books 'Capitalism and Slavery' and 'Inward Hunger' should be a "must read" for Trinbagonians.

After Williams' passing (he is the only serving Prime Minister to die in office), the then President (Sir Ellis Emmanuel Innocent Clarke) appointed George Michael Chambers, a lawyer, as our second Prime Minister. Chambers, a product of Mango Rose, Laventille, born in 1928, also spend a considerable amount of time in Icacos; during his tenure, he steered the country through a time of uncertainty. Oil prices were declining and there were claims of mismanagement. However, during his term (he only served one) he was instrumental in honouring our national personalities through

national monuments. Such being the Eric Williams Financial Complex, the Audrey Jeffers Highway, the Claude Noel Highway, the Uriah Butler Highway, etc. This is excellent because our nation's children when traversing our nation's roadways will be able to connect with what was taught in the classroom. After his tenure came to an end, he gracefully ended his political career and led a simple life (he was the first Prime Minister to be appointed and the first Prime Minister to lose his seat in a general election).

By 1981 there was a paradigm shift. The third Prime Minister, Arthur Napoleon Raymond Robinson, born in 1926, was the first from the sister-isle that took the reins of power and of a different political party – National Alliance for Reconstruction. Robinson was a public servant, lawyer and politician. He too served one term in this post. It is believed that Robinson paid the political price for the measures he took to 'bring back' the economy. One of which was a 'salary cut' for public servants. There was also an attempt to destabilize his government in 1990 by members of the Jamaat al Muslimeen. The leader being Iman Yasin Abu Bakr (born Lennox Phillip, former police officer). During the insurrection, which lasted six days, Robinson was shot and lives were lost. Robinson will always be remembered for his proposal and the eventual founding of the International Criminal Court; he also authored - "The Mechanics of Independence Patterns: Patterns of Political and Economic Transformation in Trinidad and Tobago". He was later appointed President and the first and only Tobagonian to hold the position of Prime Minister and then the Presidency.

Manning followed thereafter. Born in 1946 in the city of San Fernando, this geologist, became our youngest Prime Minister in 1991. Manning, a visionary par excellence, transformed the waterfront in Port of Spain. Under his stewardship, he championed the formation of the University of Trinidad and Tobago, and strategically 'preached the gospel' of the 20/20 vision. He is also credited with the GATE initiative, made available to every citizen. He, however, paid the political price for calling elections early twice during his tenure and was appointed as Prime Minister (by the then President, Robinson), due to an election deadlock. This was a first in our young republic.

Panday led a coalition government. He being a trade unionist, economist, teacher and actor with a Diploma in Drama and our only Prime Minister who appeared in two films. The first in 1963 'Nine hours to Rama' and 1964 "The Winston Affair". Somewhat of a comedienne one will always remember the phrase,
"If yuh see me and a lion doh feel sorry for me but feel sorry for the lion or the lioness."

Before GATE, his initiative was the dollar-for-dollar tertiary project. He created history as the first Indo-Trinidadian and Hindu to lead the country and the first and only Prime Minister to be charged and convicted for corruption. It took 18 years for the charges to be dropped and his name was cleared.

Persad-Bissessar born in 1952 from Siparia started from humble beginnings. An attorney and current Leader of the Opposition, who was elected as the first female Prime Minister from 2010 to 2015, and the second Prime Minister to head another coalition as one of her predecessors – Panday. The first and only female and second Indo-Trinidadian and Hindu with the mantle of leadership. She was once appointed as the first female Attorney General. The latter post was short lived and was handed over to Ramesh Lawrence Maharaj by Basdeo Panday. This said woman also faced the most election defeats (both general and local) and is still leading the charge by giving yeoman service as our current Opposition Leader. Persad-Bissessar implemented the Children's Life Fund where ten percent of government ministers' salaries were used to save children's lives by providing specialists medical care and surgery to the nation's children abroad. She was bestowed 'SILK' – Senior Counsel – during her tenure as Prime Minister. However, Mrs. Persad-Bissessar faced the most election defeats (both general and local).

We are now under the leadership of a second Tobagonian and first scientist – Dr Keith Christopher Rowley, born in 1949 in Mason Hall, Tobago who ascended to the corridors of power in 2015. This volcanologist seems to be riding on the wave of good governance because he is on his second term; one will have to wait and see what 2025 holds for him. The author of "Mason Hall to White Hall: His Name is Keith Rowley: Memories of a Boy's Journey from Dennett, Tobago". He extended Manning's 20/20 vision to "Vision 20/30". Our current Prime Minister was given an Honorary Degree from Howard University, Washington DC, and he renegotiated deals with BP in favour of our country.

Every one of our Prime Ministers academically excelled in their own right and they all show how Education is an asset. They did not come from an upper-class society and we must note that education during their early childhood was not available to every citizen. Yet, they attained the position of leadership through the asset of education. Seeing that asset was for the privileged few, we will wonder how they were schooled in their earlier years, since primary education was not made mandatory at that time of their individual births. Fellow citizens we need to be reminded that these stalwarts were all born during the years 1911 to 1952.

In, 2001 the School of Education, Faculty of Humanities and Education University of the West Indies, St Augustine produced a paper where Lynda Quamina-Aiyenina and her other counterparts on page 9 of that publication cited:
"Before the emancipation of the slaves in 1834, education was provided only to children of the free classes, and this usually involved the use of private tutors at personal expense," and "Primary school education up to age 12 was made compulsory and free in 1961."

Citizens based on the above, our Prime Ministers in their own right capitalized on EDUCATION and positively contributed to our nation's tapestry. Let us follow in their footsteps and use education as the tool to bring about positive change.



COMPLIANCE & CREDIT UNIONS

by Kyran Williams

The term “Compliance” is defined as obedience to rules/laws set out in legislation or policies. Credit Unions are accessible to persons in need of any type of assistance, where members are expected to comply with rules and protocols set by the State and or Board of Directors to maintain a desired standard. Compliance with Credit Unions can be explained and followed in four steps.

Rules/Regulations

In any credit, there must be a set of rules or bye laws put in place to maintain order. These laws are there to protect the organization from losing its integrity and values. It is also important to have rules for members to conserve their trust and security.

Agreements

For transactions to be valid, agreements must be made between members and the organization. Members must agree to terms and conditions approved by the Credit Union. These agreements include sums of money loaned, interest rates or even accounts being opened. Members should agree to the bye laws created by the organization before making any drastic decisions.

Trust

Trust is a very key element in compliance and Credit Unions. Both the Credit Union and members must show that they feel trusted and are both trustworthy. Before any agreements, a member should know or feel that the organization they are dealing with is reliable and have a sense of surety that the money they are investing is safe. Credit Unions should know that a client they are working with is honest and has a clear background, knowing that monies loaned are in good hands and are invested well.

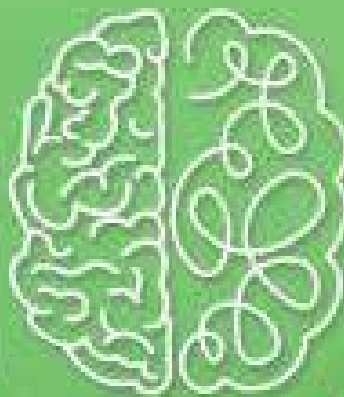
Communication

A good Credit Union has active communication with its members. Whether it's through emails, messages or calls, it is valuable that members are up to date with what's going on in the Credit Union. These notifications could be crucial changes made by the Board, deadlines or any other important announcements. Communications in a Credit Union can also start with a member. These can include prompt and detailed replies to inquiries.

In conclusion, Credit Unions and their members should understand why and how important it is to comply rules/laws. It could be the difference between helping a person in need of financial assistance or missing out on good business because of a disorganized Credit Union left with a bad reputation.

MAY IS MENTAL HEALTH

AWARENESS MONTH



By Emma-Marie Morales

Mental Health Awareness Month is an annual event that raises awareness of the value of mental health and wellbeing in May. It's time to dispel the stigma associated with mental illness, increase awareness, and offer assistance. Since its founding in the US in 1949, this observance has spread throughout the world, bringing together organisations and people to support, advocate for, and educate about mental health.

The Value of Raising Awareness of Mental Health

Despite being a crucial component of total wellbeing, mental health is frequently disregarded or misinterpreted. The World Health Organisation (WHO) defines mental health as a condition of well-being in which people are aware of their own potential, are able to manage everyday stressors, are able to work effectively, and are able to give back to their communities. But millions of people worldwide suffer from mental health illnesses, which have an adverse effect on their productivity, relationships, and day-to-day life.

Eliminating the Myth

The ongoing stigma and discrimination associated with mental health concerns is one of the main barriers to treatment. This stigma may deter people from getting treatment, which could result in illnesses going untreated and symptoms getting worse. The purpose of Mental Health Awareness Month is to dispel these myths and promote a society that is accepting, sympathetic, and supportive of people who are dealing with mental health issues.

Encouraging Resources and Education

One effective strategy for eradicating stigma and advancing mental health is education. Organisations hold workshops, activities, and campaigns during Mental Health Awareness Month to educate people about coping mechanisms, treatment options, and mental health disorders. By raising public awareness and education, people may better support loved ones who are suffering from mental illness, identify the warning symptoms of mental disease, and seek care when necessary.

Promoting Accessible Healthcare

It is a fundamental human right to have access to mental health care, but many people struggle to get the help they require. These obstacles may consist of societal stigma, a lack of services, and budgetary limitations. During Mental Health Awareness Month, advocates can push for increased funding for mental health services, better access to care, and legislative changes that put mental health first.

Providing Assistance to Those in Need

Support systems are essential for resilience and mental health rehabilitation. Communities unite during Mental Health Awareness Month to express support for those who are impacted by mental illness. Peer support groups, counselling services, helplines, and community events are just a few of the various ways that this support can be provided. These programmes provide a sense of acceptance and understanding, which supports people in feeling acknowledged and encouraged as they pursue mental wellbeing.

In conclusion, May is Mental Health Awareness Month. It is an opportunity to consider the significance of mental health and to take steps to help those who are in need. Through increasing consciousness, combating stigma, advancing education, and supporting easily available healthcare, we can establish a more understanding and welcoming community where all individuals can flourish both psychologically and emotionally.

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TESTIMONIALS



"The magazine is full if informative and useful information. Congratulations to the young intelligent minds who are a part of the Education Committee and a job well done to their mentor, Rachel. I will like to suggest that you create a section for the things relating to the Cooperative Society rules, regulations and customs and bring all items together. Excellent work."

Ayana Antoine

"Very nice good articles."

Joanne Loobie



"In comparison to what we had before the work produce is excellent. Now we are seeing relevance in production under the guidance of the Chairperson since 2021. Members will appreciate that there is information for everyone without discrimination."

Pradeep Raman

"Thumbs up."

Galene Gabriel



"I must say that this Quarterly gets better every time. Great work Rachel."

Randall Howe

"The work being done by Miss Briggs with these young people is a step in the right direction. New blood is much needed for our continued progress and existence."

Lionell Towine



"Well done Education Committee."

Sharifa Constantine-Bristol



International Children's Book Day

By Emma-Marie Morales

Every year on April 2nd we recognize and celebrate International Children's Book Day. A day we share spaces for children to build a devotion for reading and for them to observe the diverse world of fiction where they can enter lands of imaginative adventure. This day is also special since it is the birthday of author Hans Christian Andersen. A Danish author well known for his outstanding and influential fairy tales such as *The Ugly Duckling*, *The Little Mermaid* and *The Snow Queen*.

Growing up as children, reading is essential for our everyday life. We use reading to build basic skills in language, speech and to expand our vocabulary. It is through Children's books we build creative instincts. As children begin to read more, they get a bigger and better understanding of the world. They start to become more creative in their minds as they grow. Hans Christian Andersen is the essential example to support this. Growing up, Hans Christian Andersen loved reading stories with his father and built a passion for poetry and story writing. By the time he was 30, he decided to make fairy tales for children. Some of these tales were created based off different experiences and encounters he went through growing up. Tales that were enjoyed by children and older generations.

Nearly two centuries later, his stories were rewritten, translated and re-envisioned. Most notably, Disney movies were inspired and reimagined by his tales such as *The Little Mermaid*, *The Ugly Duckling* and *The Snow Queen* or better know today and *Frozen*.

If Hans Christopher Andersen can influence generations through fairy tale books, who's to say a young child near you can't? To join the celebration of International Children's Book Day, you can start by doing something simple like gifting a young one in your family a book and reading along with them.

Donate children's books to children's homes or to needy families with young ones. In schools you can create bookmarks in class with students or classmates. Anything along those lines would help push the narrative and purpose of International Children's Book Day.

Trailblazing a classic influence for a newer generation.

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World Water Day

by Nathaniel Maxwell

World Water Day, observed since 1993, is a United Nations Observance held on the 22nd of March each year, with a theme to accompany the event. The theme this year is Water for Peace, celebrating water and highlighting the need to act against the global water crisis. A special emphasis is placed on the tensions that can arise over a precious resource such as water, leading to instability and conflict, but also the role it can play to promote peace.

Access to water is a human right, however there are billions of people in the world today living without access to fresh drinking water which has had devastating effects on their lives. Water is essential to adapting to the effects of climate change. Improper governance can lead to increased competition for water between sectors and an escalation of the water crisis.

A major event on that is the UN releasing their World Water Development report and holding a campaign to raise awareness and engage thousands of people around the world, informing decision making that attempt to address the water crisis.

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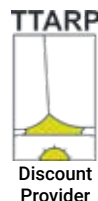
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HISTORY OF OWARE

by Nathaniel Maxwell

Oware is one of the oldest and most popular traditional board games in Africa. Dating back at least 15,000 years ago to the Sumerians of Africa. One of the oldest sedentary or seated games of Ghana, played in other parts of Africa with the name varying from country to country.

Oware is a strategy game for two or more players, it requires 48 seeds (four per pit) and played on a board with twelve small pits or hollows arranged in two rows with six pits on either side. There are two larger holes to store a player's captured seeds. The objective is to capture more seeds than your opponent, as the player with the higher number of captured seeds wins the game.

Although the game's exact origin had been lost to time, Africa had always been considered its traditional home, with the Sumerians using it as a system for record keeping. One side of the board indicated money and goods received and the other for recorded sales or payments.

The game thrived over the years, with unique variations and rules being developed across different regions. Oware

is the name used in Ghana, it means 'being married', as it was said long ago a game between a man and a woman lasted so long, they got married to have more time to play. In the Caribbean, the name used is Warri, but Mancala is also another popular name.

Today, the game retains its cultural and social significance, though evolving in several ways with the advent of computers and the internet. Computer versions of the game allow players from all over the world to face each other online.

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Examining Herbal Medicine's Potential for Healing

By Emma-Marie Morales

For millennia, people have turned to herbal medicine—also referred to as botanical medicine or phytotherapy—as a natural means of health and well-being. Herbal treatments, which are derived from plants and plant extracts, provide a comprehensive substitute for traditional medicine that frequently has fewer adverse effects. The use of plants for medical purposes has been a common and beneficial practice from ancient times to the present.

A Long Tradition of Herbal Medicine

Herbal medicine has a long history that crosses countries and cultures. For thousands of years, traditional medical systems like Ayurveda, Traditional Chinese Medicine (TCM), and Native American medicine have included herbs into their procedures. These age-old therapeutic practices acknowledge the plants' inherent capacity for healing, harmonizing and balancing.

The Science Behind Herbal Remedies

Even though herbal medicine is frequently connected to folklore and traditional knowledge, contemporary scientific research is starting to confirm the effectiveness of many herbal treatments. Research has indicated that specific herbs possess bioactive substances with therapeutic attributes, including antibacterial, anti-inflammatory, and antioxidant effects. For instance, garlic contains allicin, which has antibacterial qualities, and turmeric contains curcumin, a substance with anti-inflammatory and antioxidant qualities.

Herbal Medicine in Modern Healthcare

Herbal medicine has seen a rise in popularity recently as more people look for safer, more natural alternatives to prescription drugs. Pharmacies, health food stores, and internet merchants are increasingly carrying herbal supplements, tinctures, teas, and topical therapies. In addition, a lot of medical professionals, such as naturopathic physicians,

herbalists, and physicians that practise integrative medicine, include herbal treatments in their treatment regimens as a complement to traditional therapies.

Regulation and Safety

Although there are many advantages to using herbal medicine, you should exercise caution and consult a certified healthcare provider before introducing any new herbs into your wellness regimen. The dose and quality of herbs can differ among products, and some may worsen pre existing medical issues or interact negatively with pharmaceuticals. Furthermore, unlike pharmaceutical pharmaceuticals, herbal supplements are not subject to FDA regulation in the United States, so it's critical to select reliable companies that follow quality guidelines and independent testing.

In conclusion, herbal medicine offers a multitude of natural medicines taken from the riches of the earth, representing a varied and time-honored approach to health and healing. Herbs can be utilized either on their own or in conjunction with traditional medicines to improve general health and address a variety of health issues. We may use the power of plants to support health and vigor for future generations if we respect the knowledge of conventional medical systems and welcome scientific investigation.

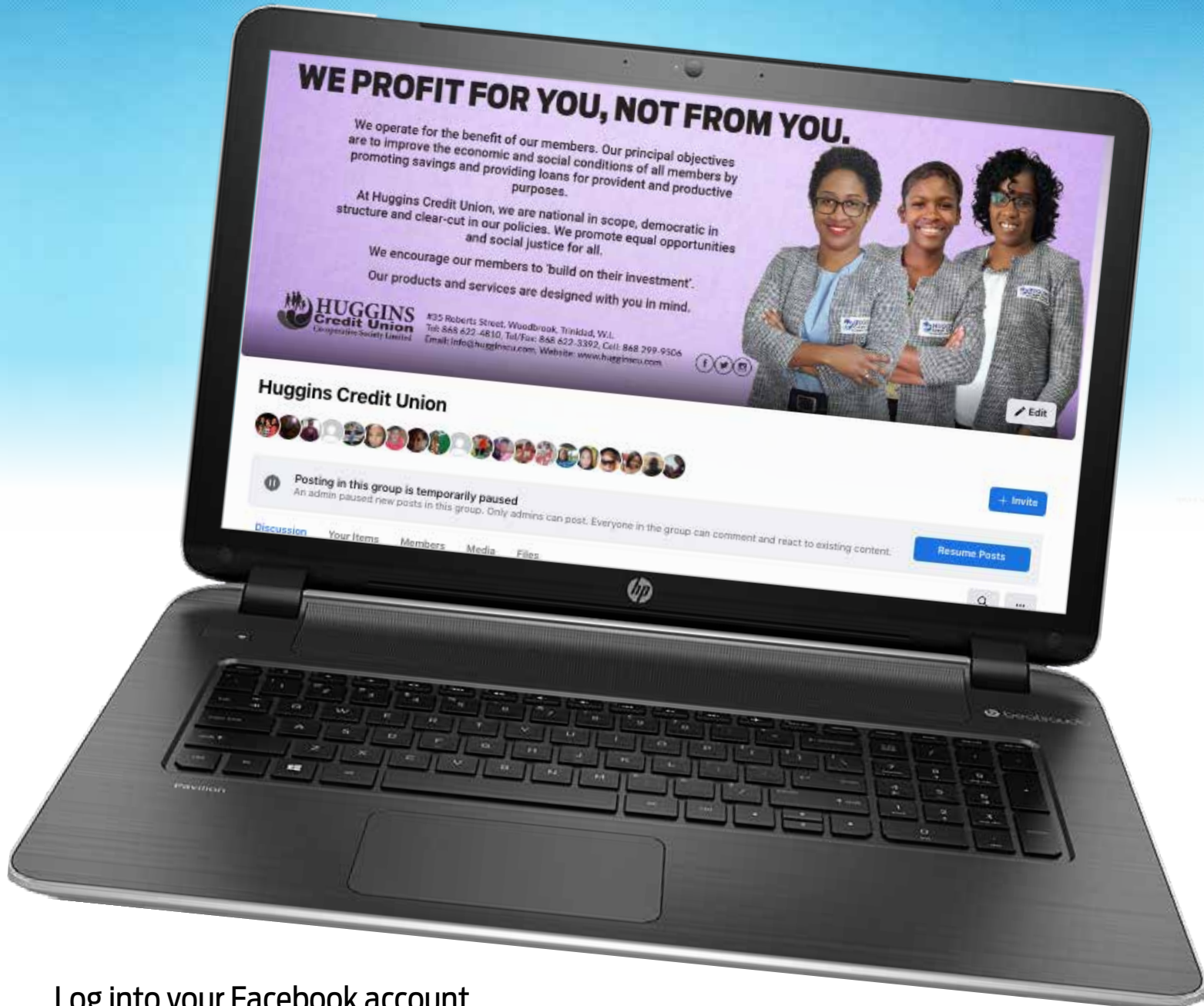
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THE FAMILY INDEMNITY PLAN

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.

