



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

# Quarterly

October - December 2024 - Issue 4



Professor

*Sanjay*

*Bahadoorsingh*

Hummingbird Gold Medal awardee

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# Dear Valued Members of Huggins Credit Union

As we approach the joyous occasion of Deepawali ( festival of lights), I want to take this opportunity to extend my warmest wishes to you and your families on behalf of the entire Huggins Credit Union team.

Deepawali, the Festival of Lights, is a time to reflect on the triumph of light over darkness, knowledge over ignorance, and hope over despair. It reminds us of the importance of community, togetherness, and the enduring power of goodness.

In this spirit, we at Huggins Credit Union are proud to be a part of your financial journey.

Our commitment to empowering and supporting our members remains stronger than ever, especially during these times of celebration. Just as Deepawali symbolizes prosperity, renewal, and the illumination of our homes and hearts, we are dedicated to helping you achieve financial success, stability, and growth.

As you light your deyas and celebrate with loved ones, may this Deepawali bring new beginnings, peace, and prosperity to your lives. Let us all take this opportunity to reaffirm our shared values of generosity, compassion, and resilience in the face of challenges.

We sincerely appreciate the trust you place in us as your financial partner. Your support has allowed Huggins Credit Union to continue serving our community with excellence and care, and for that, we are truly grateful.

On behalf of the entire team, I wish you and your family a Deepawali filled with love, joy, and success. May the year ahead be bright and prosperous for you all.

Warm regards,

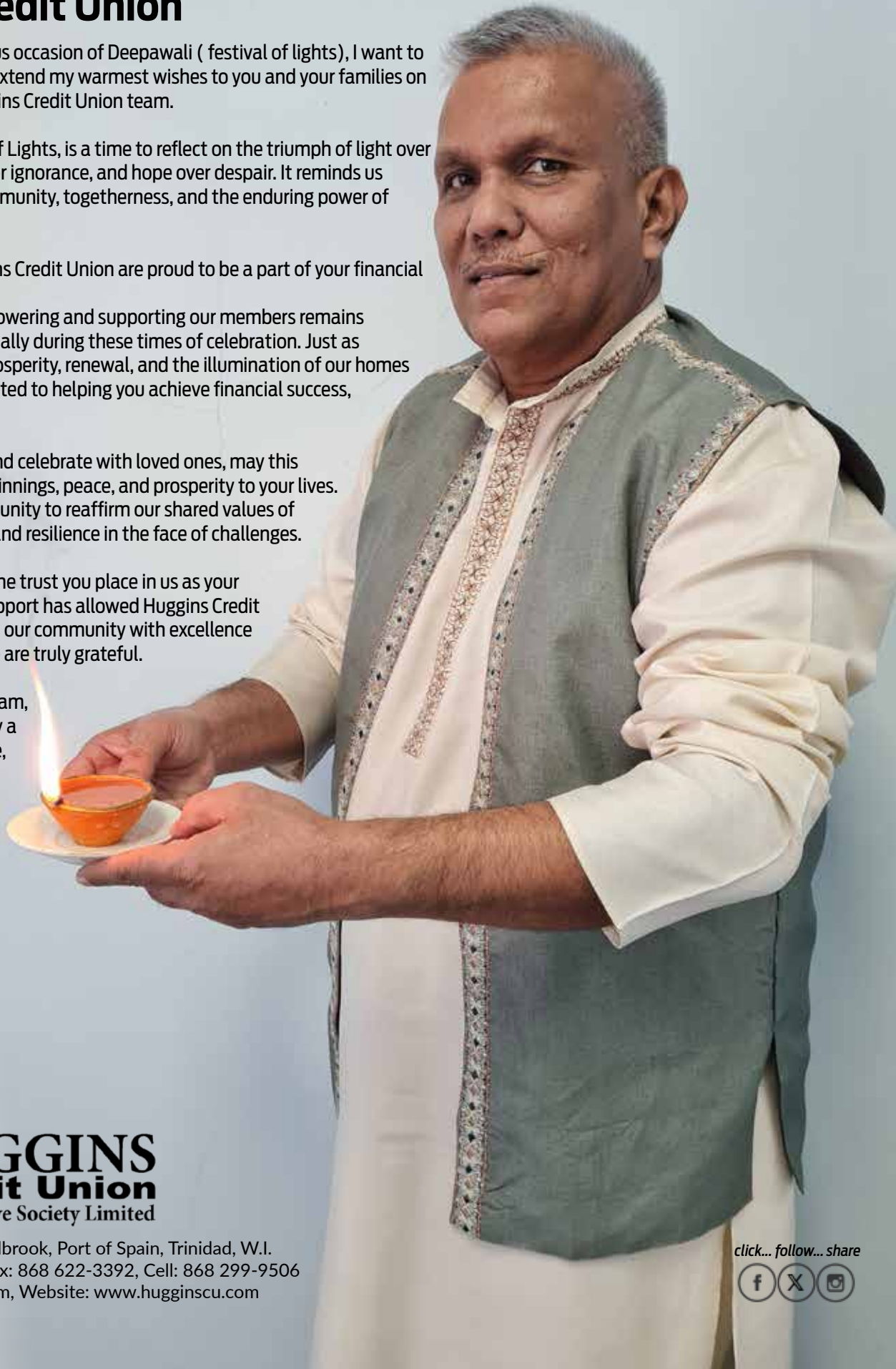
*Pradeep Raman*

Pradeep Raman  
President



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# Contributors



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Kyran Williams



Emma-Marie  
Morales



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Pradeep Raman



Richard Guiseppi



Randall Howe



Trishula  
Baran-Theodore



## Editor's Note



We are in the final quarter of 2024 and we all will be welcoming 2025 be it at a religious ceremony/event, a party, at home with family or on the job. It has been a privilege to have you here with us where we are learning and growing together as a family.

The Education Committee is committed to growth, development and progress. It is our wish that you continue to journey with us and as a family we will achieve more and leave a legacy to our youth. One must be mindful that this is not a 'me thing' but this is our shared destiny as a society where we are showing concern for members':

- Financial needs through granting loans, share savings, financial counselling
- Education in the form of the SEA Awards and having a variety of topics in every publication
- Socially by having other yearly events other than our Annual General Meeting

We intend to do more but we need your support and encouragement. We are making a clarion call for members to come forward and serve because this is our society and we should proud to be a part of this esteemed organization.

For those who have experienced challenges please do not give up, we are here to help by being our brother's keeper. For this Christmas let us be responsible in our merriment and always remember the reason for the season – JESUS CHRIST.

**Isaiah 7:14 states:**

**"Therefore the Lord Himself will give you a sign. Behold, the virgin shall conceive and bear a son, and shall call His name Immanuel."**

Merry Christmas everyone and a bright and prosperous New Year.

*Rachel*

Rachel Briggs,  
Chairperson  
Education Committee



# One World

through cooperative finance.

## Celebrating Credit Union Day Together!

Dear Valued Members,

As we celebrate Credit Union Day on 17th October, 2024 with the theme "**ONE WORLD THROUGH COOPERATIVE FINANCE**". I want to extend my heartfelt gratitude for being an essential part of the Huggins Credit Union family. This month is a time to reflect on the unique values that define us: community, cooperation, and commitment to our members.

At Huggins, we're dedicated to putting people before profits. Our mission is to empower you with the financial tools and resources you need to achieve your dreams, whether it's purchasing your first home, saving for a special occasion, or planning for a secure retirement. Your success is our success, and we're here to support you every step of the way.

Throughout this month, we invite you to join us in various activities and events that celebrate our cooperative spirit. Together, let's honor the incredible impact we can make in each other's lives and our community as a whole.

Thank you for your continued trust and support. We are proud to serve you and look forward to many more years of partnership and growth.

Warmest regards,  
Pradeep Raman  
President  
Huggins Credit Union



# Soca Parang

by Richard Guiseppi

**U**pon hearing the word Parang, some would associate its meaning with festival or music and perhaps even refer to the word as slang. In Trinidad and Tobago, however, the word Parang is most associated with musical sounds expressing the feelings and sentiments of Trinidad's Spanish-speaking community.

Parang music is commonly heard in Trinidad and Tobago during the Christmas season and is performed at various venues, including house-to-house serenading by different Parang groups.

Soca parang, a unique and vibrant musical genre, has its roots deeply embedded in the cultural tapestry of the Caribbean region. The term "parang" itself, derived from the Spanish word "parranda," refers to the lively, celebratory nature of the music, which is often associated with the Christmas season. The origins of soca parang can be traced back to the blending of Trinidadian soca and the traditional parang music of Venezuela, a fusion that has given rise to a captivating and rhythmic style. Historically, parang music has its origins in the Caribbean quadrille

(type of dance) traditions, which have evolved over time to incorporate diverse cultural influences. The introduction of the Afro-Trinidadian rhythms and instrumentation, such as the steel pan, into this traditional form has resulted in the distinctive sound of soca parang. The vibrant and energetic nature of soca, with its infectious beats and celebratory spirit, has seamlessly integrated with the festive parang tradition, creating a unique musical experience that is deeply rooted in the Caribbean diaspora.

Parang soca or Soca parang is a fusion of calypso, soca and parang. It originated in Trinidad & Tobago and is often sung in a mixture of English and Spanish. The first major parang soca hit was a track entitled "Parang Soca" sung by the Calypsonian Edwin Ayoung sobriquet (Crazy) for the 1978 Christmas season that also gave this soca sub-genre its name. Crazy is viewed as the pioneer of the parang soca and is also dubbed the Original Parang Soca King.

## Interview done by Rachel Briggs

### Professor Sanjay Garth Bahadoorsingh

**Hummingbird Gold Medal awardee  
for rendering loyal and devoted service beneficial  
to Trinidad and Tobago.**



**M**embers, Professor Sanjay Garth Bahadoorsingh is a proud father, son, engineer, educator, friend and motivator. He is very down to earth and humble and captivates people's hearts whenever he interacts with them. He credits his upbringing to his family, faith (a member of the Presbyterian Church since birth) and good relationships formed since a child into adulthood.

He recalled that when he was around the age of eighteen or nineteen his late father introduced him to our credit union. To be exact it was in the year 2006 that he officially joined and he applauds him for such a wonderful financial decision. Family is extremely important to and considers the backbone of all his accomplishments. He shared that his family was elated and proud of his national award. They have been a constant source of support and encouragement throughout his journey thus far. Being recognized on a national level is also an outcome of love and support they have given him and he deeply appreciates their steadfast belief in all his endeavours. His family's joy and pride make this recognition truly unforgettable, and he is grateful to share this moment with them.

He also shared that both his mother and himself got very emotional recognizing that their father (who was also a member), who passed in 2019, would have been very proud and happy of his achievement.

Professor Bahadoorsingh states that receiving this award has been a humbling and emotional experience in that this honour is less about the individual recognition but more about the acknowledgement of the collective effort of all the persons who continue to inspire, support and work alongside and with him. He has always pursued his passion for engineering with quiet persistence, while also being deeply committed to community service and education with great enthusiasm. This is where he found resolve and purpose as an agent of positive change geared towards being an integral part of improving our country and by extension our region.

To the membership, Professor Bahadoorsingh highlighted that his late father, also shared a deep faith in our credit union. As members, our unwavering support have been crucial in helping our credit union grow and succeed. Professor Bahadoorsingh remarked that his achievement is for each and every one of us who have been a part of this journey and this achievement should always remind us of our collective commitment to fostering financial well-being,





**Professor Bahadoorsingh with his daughter, mother and brother at church**

community development and personal empowerment. He further mentioned that we should be reminded of the strength we possess when we come together, putting people first before profit and ensuring that our membership always at the heart of what we do. It is in so doing, we will continue to build a stronger future for each other and those yet to join our credit union family.

Education is important, imperative and necessary. During his university years, he was unable to recollect a specific study schedule but recalls he was always fully committed to completing each programme of study on time and giving his best. He recalled that long days and even longer nights were the norm, demanding sacrifices with a significant amount of time devoted to academic growth. To date, he still has and maintained great friends who shared in his passion for electrical engineering. This support system has been invaluable for their respective successes.

Professor Bahadoorsingh expresses that education is also a cornerstone of one's individual success and societal progress. It also empowers individuals with knowledge, skills and critical thinking which enables personal growth and allows informed decision-making, in all aspects of life. Education also opens doors to better economic opportunities fostering financial stability and career advancement. Education is indeed multi-faceted leading to more than knowledge since it allows social development, empathy, tolerance and inclusivity.

These qualities are essential for building cohesive communities, fostering awareness, and addressing global challenges like poverty and climate change, while also promoting gender equality and creating opportunities for marginalized groups. In essence he is stating that education should be used to improve people's lives.

He acknowledges individuals who are balancing work and study, commending them for their effort and determination. He advises that effective time management, recognizing a support network, prioritizing tasks, and maintaining a healthy



work-life balance are essential. For those in this situation, setting clear goals is crucial for staying focused and motivated. Additionally, having a structured schedule ensures dedicated time for both work and study. He also emphasizes that open communication with employers and educators can provide the necessary flexibility and support when life's challenges seem overwhelming.

Professor Bahadoorsingh is sharing with us that his work revolves around many aspects of electrical power engineering. As the Professor of Power Systems and Sustainable Energy at the University of the West Indies, he is involved in almost everything that is AC (alternating current), DC (direct current), LV (low voltage), HV (high voltage), RE (renewable energy) and EV (electric vehicle). He is actively involved in simulation studies and various types of analysis of the Caribbean Islands power systems for decarbonization, improving resilience and reliability as well as advancing grid modernization. He also has a role in reviewing the manufacture and performance standards of electrical products such as cables, circuit breakers, electric vehicle service equipment, transformers, solar panels and inverters entering the local market. He is also instrumental as well in developing electrical installation standards for safety of plant and personnel.

His mentor is none other than, his late father and member, father, Ranjit Bobby Bahadoorsingh, who has taught and instilled in him the values of hard work, integrity, kindness and a very deep sense of responsibility. This still today, continues to guide him as he traverses the journey of life. His late father's humility, wisdom and quiet strength shaped who he is today for which he is eternally thankful. His upbringing provided him with a wonderful childhood and it is difficult to actually pinpoint his favourite childhood memory. The emphasis of love and support is what he cherishes the most.

Professor Bahadoorsingh remains dedicated to serving his community, country and the Caribbean region because he finds deep fulfillment in his work across all areas and his efforts will continue to be thoughtful, consistent and steadfast. This is not about recognition; it is about service believing in what he does and it is his objective to make a positive difference. His passion is to serve and serve with passion in all he set forth to accomplish.

In closing, Professor Bahadoorsingh would love to be remembered as a compassionate person who inspired and encouraged those around him to come together for a greater purpose and who assisted them in achieving their potential.

He ends with wishing every member a Merry Christmas and a Prosperous and Productive New Year.

Note: The members of the Education Committee will like to extend congratulations to Professor Sanjay Garth Bahadoorsingh for his achievement and publicly thank him for being a guest speaker at one of our meetings held on 23rd October, 2024. We wish you all the best in your endeavours.



# Cybersecurity and You

by Randall Howe

## Stay Safe Online This Christmas: A Cybersecurity Guide For Trinis and Beyond

**A**s we approach the festive Christmas season, the digital landscape becomes a target for cybercriminals seeking to exploit the surge in online shopping, financial transactions, and general internet activity. October, being Cybersecurity Awareness Month, is the perfect time to arm yourself with the knowledge and tools to protect against cyber threats, whether you're in the Caribbean or the USA. In both regions, cyber risks increase during the holiday season, but there are significant differences in how these regions approach cybersecurity.

### Why Cybersecurity Matters During Christmas

The Christmas season is a prime time for cyberattacks because of the increased online shopping, digital transactions, and the excitement of securing last-minute deals. Cybercriminals often use tactics such as phishing scams, fake online stores, and email attacks to trick users into giving up personal information, credit card details, or falling victim to ransomware.

Many people are also gifting or receiving smart devices, from phones to tablets and smart home gadgets, which opens the door to potential security risks if not properly secured. Whether you're in Trinidad, Jamaica, or the USA, the first step in protecting yourself is understanding the risks and how to mitigate them.

### Cybersecurity in the USA vs. the Caribbean

#### *The USA Approach:*

In the USA, cybersecurity infrastructure is more robust due

to a greater awareness of cyber threats, government-led cybersecurity initiatives, and stricter data protection laws such as the Cybersecurity Information Sharing Act (CISA). During the holiday season, many American companies ramp up their security measures by employing advanced firewalls, intrusion detection systems, and two-factor authentication (2FA) for customers and employees alike. Major retailers also alert their customers to potential scams, educating them on how to recognize phishing emails and fake websites.

Additionally, US financial institutions typically have fraud detection systems that monitor transactions for unusual activity, providing an extra layer of protection. Consumers are also more accustomed to tools like password managers, antivirus software, and security patches that help keep their personal data secure.

#### *The Caribbean Approach:*

In contrast, while Caribbean countries like Trinidad and Tobago, Barbados, and Jamaica are becoming more aware of cybersecurity, they generally face challenges such as limited resources and less robust infrastructure. Although financial institutions and larger businesses are making strides in implementing security measures, the region as a whole is still catching up to the standards seen in the USA. This makes Caribbean consumers slightly more vulnerable during high-transaction periods like Christmas.

However, Caribbean nations are increasingly investing in cybersecurity awareness campaigns and legislation. For

*Continued on page 13*



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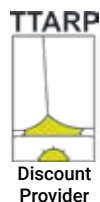
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instance, the Cybercrime Act of Trinidad and Tobago, and similar laws across the region, are designed to address cyber threats. Despite this progress, there's often a lack of widespread public awareness of simple steps people can take to protect themselves online, like using secure websites (look for "https" in the URL) or avoiding clicking on suspicious links in emails and messages.

### Key Cybersecurity Tips for Everyone This Christmas

No matter where you are, these basic cybersecurity practices can help you stay safe this holiday season:-

- **Use Strong Passwords:** Make sure your passwords are long, unique, and difficult to guess. Avoid using the same password across multiple websites.
- **Enable Two-Factor Authentication (2FA):** This adds an extra layer of protection by requiring not only your password but also a second form of verification, such as a text message code.
- **Be Wary of Deals That Seem Too Good to Be True:** Scammers often set up fake online stores with incredibly low prices to lure in unsuspecting buyers.
- **Secure Your Wi-Fi Network:** Make sure your home Wi-Fi is password-protected and uses encryption to prevent unauthorized access.
- **Keep Devices and Software Updated:** Regularly update your devices and apps to fix any security vulnerabilities.
- **Monitor Your Bank Statements:** Keep a close eye on your transactions during the busy shopping period to catch any unauthorized charges early.

### Why October is Important for Cybersecurity

Cybersecurity Awareness Month, celebrated every October, is a global initiative aimed at educating the public on how to stay safe online. This month serves as a timely reminder to review your digital habits, especially as you prepare for the end-of-year rush. The theme for Cybersecurity Awareness Month often focuses on empowering individuals to take control of their online security.

**The Christmas season should be a time of joy, not stress over stolen identities or hacked bank accounts.**

In the Caribbean, initiatives like these are gradually gaining traction as governments and businesses work to spread the word about digital safety. In the USA, the message is widespread, with many educational programs and campaigns aimed at reducing the risk of online fraud, particularly around Christmas.

### Be Cyber Smart This Christmas

The Christmas season should be a time of joy, not stress over stolen identities or hacked bank accounts. While both the Caribbean and the USA face growing cyber threats during this period, you can protect yourself by staying informed and following simple, effective cybersecurity practices.

Whether you're a seasoned computer user or someone who doesn't interact with technology often, remember: the key to staying safe online is awareness. October's Cybersecurity Awareness Month is the perfect time to start building better digital habits so that, come Christmas, you can focus on celebrating with your loved ones without worrying about cyber risks.



# One World

through cooperative finance.

[WOCU.org/icuday](https://www.woccu.org/icuday)

# INTERNATIONAL CREDIT UNION DAY

by Emma-Marie Morales

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect on the history of the credit union movement, promote its achievements, recognize hard work and share the experiences of members. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

In 2024, we will gather together as a global movement on Thursday, October 17, to celebrate ICU Day under the theme: One World Through Cooperative Finance. At one time in our history, when we seem to be more divided, we hope our credit unions will spend the 76th anniversary of the ICU Day to show how our movement closer to people through democratic, members of the financial institutions that make people profit to take over profit from democratic, members -owned, members -owned, members -owned profits that people have a profit in the area

## How to get involved in International Credit Union Day in 2024?

1. Join your local credit union: If you are not already a member, consider joining a credit union in your community to access financial services and support the cooperative institution.
2. Share Your Credit Union Story: Share your experiences and successes with your credit union on social media or in your community to inspire others to explore this financial opportunity.
3. Take part in credit cooperative activities: Find local or virtual activities and parties organized by credit cooperatives in your area.
4. Support financial education: Promote financial reading and education in society, especially among young people to have basic financial skills.
5. Support financial inclusion: advocate for policies and initiatives that promote financial inclusion and access to all available financial services.
6. Volunteer at your credit union: If you are a member of a credit union, consider volunteering your time and skills to support your credit union's outreach efforts.

[https://www.woccu.org/member\\_services/engagement/icuday](https://www.woccu.org/member_services/engagement/icuday)

<https://www.awarenessdays.com/awareness-days-calendar/international-credit-union-day-2024/>

[https://www.woccu.org/member\\_services/engagement/icuday](https://www.woccu.org/member_services/engagement/icuday)

<https://foxcu.org/financial-resources/blog/october-2022/celebrating-international-credit-union-day-2022>



# Meet La Familia de Carmona y Amigos

Interviewed by Rachel Briggs and Kyran Williams

**M**embers, we were delighted to be afforded the opportunity to have a conversation with Mrs. Marcelvia Fitzwilliams-Carmona, Treasurer, and her son Joel Carmona, Band Leader of La Familia de Carmona y Amigos. The following is their story.

## History of Group

First and foremost, Mrs. Carmona credits her late husband, Philip Carmona, a retired Assistant Commissioner of Police, with the formation of the group. He grew up in Palo Seco and was inspired by his grandfather, a dynamic mandolin player, and the rich parang culture in his home town. He was instrumental in the group's formation, originally a house band made up with fellow villagers from Edinburgh Gardens, Chaguanas. They would go to various homes in the village and serenade neighbours with their harmonious voices and rhythms. Then in 2004, the band, La Familia de Carmona, was officially formed with members of the Carmona Family and a few close friends. After some time, the band rebranded into **La Familia de Carmona y Amigos** and they entered their first competition in 2006. Performing '*Celebración*' but didn't place. However, in 2009, they started to taste success, with a third placed finish at the National Parang Association of Trinidad and Tobago's competition with their renditions '*Hablando a la Virgen*' and '*Gloria al Cristo*' which were their own compositions. The next year they won their first competition at the Prime Minister's Best Village competition. In 2011 at 'Parang on the Hill' in San Fernando they secured the third place. The National Parang Association of Trinidad and Tobago hosted a Tune of Choice competition in 2012, they missed the first place by a few points and settled for second. In the same year they entered The National Parang Association of Trinidad and Tobago Soca Parang competition with the rendition, "Christmas Time" and achieved second place. They also won second place at The National Parang Association of Trinidad and Tobago competition in 2016 with their lead singer, Karlene Carmona-Reyes, winning best female Lead Vocalist.



Founder, Philip Carmona

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With two albums under their belt, the debut 'Celebración' was released in 2006 and their sophomore 'La Familia de Carmona y Amigos presents... A Parang Season' followed ten years after in 2016.

### Inspirations & Mentors

Throughout the years, the band developed a fanbase that always show their love and support, for which they are grateful and thankful and is looking forward to their continued support and patronage in the years to come. Due to this, they are inspired to continue working on their craft by practicing with dedication for a minimum of three hours per week (it is usually more than this nearer to the Christmas season). This is no easy task and it is done out of love and dedication for the artform.



Band Leader - Joel Carmona

Joel stated that his inspiration comes from the group's common love for Parang. He later shared that his late father gifted him a guitar and his sister, who was more experienced with the instrument, started to teach him the basics. Joel, with a smile on his face, also mentioned that his niece has a passion for singing, is also a part of the band.



Lead singer - Karlene Carmona-Reyes

### Future for Parang

Over the years the audience for Parang seems to be fluctuating and it will/may seem that the same songs from the genre are being replayed. Joel is of the view, that paranderos are genuinely trying to be innovative and doing the best that they can. This group is doing their part (they are considering another album) but the resources are limited. He also believes that entities (public and private) with the resources should assist bands promoting their music to an international level. Seeing how there is a huge international following for classic Soca and Calypso music Parang can also attract those same listeners. The members also stated that those that want to enter the world of music should have a passion for the artform.

They also give back to society by assisting schools, mostly in Central, if they are a part of any competition. Also, they lend their support to St. Phillip and St James and Our Lady of Mount Carmel churches when requested

### Conclusion

For 20 years, this gifted group of local musicians and singers use their talents to further build on our local musical culture loved by those regionally and around the world. Fuelled by their love for the music, they continue to not only appeal to those that enjoy the music but include the younger generation. Over the years, the group has changed from its original members but that hasn't stopped their growth as artists. They still have an ambition to perform and create new music. Most of all their goal is to become more versatile.



La Familia de Carmona y Amigos

For bookings, you can contact Joel Carmona at 706-0349.

Finally, their wish for everyone this Christmas is love, peace and togetherness.

As consumers and lovers of the culture, we should do our part and give groups like this the support and recognition they deserve. They have proven over the years that they have the talent, the ideas and work ethic to continue a vision started by their loved one Philip Carmona (deceased).





## Spotlight on three contributors



### **TRISHULA BARAN-THEODORE**

Trishula Baran-Theodore has been a long-standing member with the credit union. She is currently employed with American Airlines and has experience with the banking sector, retail and customer service. She earned her psychology certificate with the University of the West Indies and aspires to start her own business in cosmetics and skin care.



### **DEBORAH LEE RIVIEARS**

Deborah is a Clinical Psychologist who has worked professionally in the field from 2013 after obtaining her Masters of Science (MSc) in Clinical Psychology at the University of the West Indies. She is currently a Board Member at Rebirth House Drug Rehabilitation Centre and has worked in a variety of settings, including tertiary education, community service for adults, victim services and private practice and has facilitated therapeutic groups for men and women.

As a solutions oriented professional she implements effective treatment plans for children, adolescents and adults and utilises a range of evidence based therapeutic approaches including Sand-Tray Therapy, Cognitive Behavioural Therapy, Acceptance and Commitment Therapy and Trauma-Focused Therapy. Her specialty areas include mood disorders, relationship issues, anxiety disorders, grief, trauma and abuse. She is currently the Supervisor (Clinical Services) with the Victim and Witness Support Unit of the Trinidad and Tobago Police Service (TTPS).

She believes that each person has their own story that has shaped what they are currently experiencing. Through her work, she strives to foster a safe space where clients can tell their story, gain insight into how that has impacted them, and create a new reality that is more fulfilling.



### **RICHARD GUISEPPI**

Meet Richard Guiseppi, a dedicated Materials Coordinator at VEMCO Ltd, with over 5 years of experience in supply chain management and inventory control. Proud holder of a BSc in Occupational Safety, Health & Environment. Former member of the Trinidad & Tobago Senior National Basketball Team. Passionate about fitness, travel, and quality time with loved ones.

#MaterialsCoordinator #TravelEnthusiast #BasketballLife

# 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.

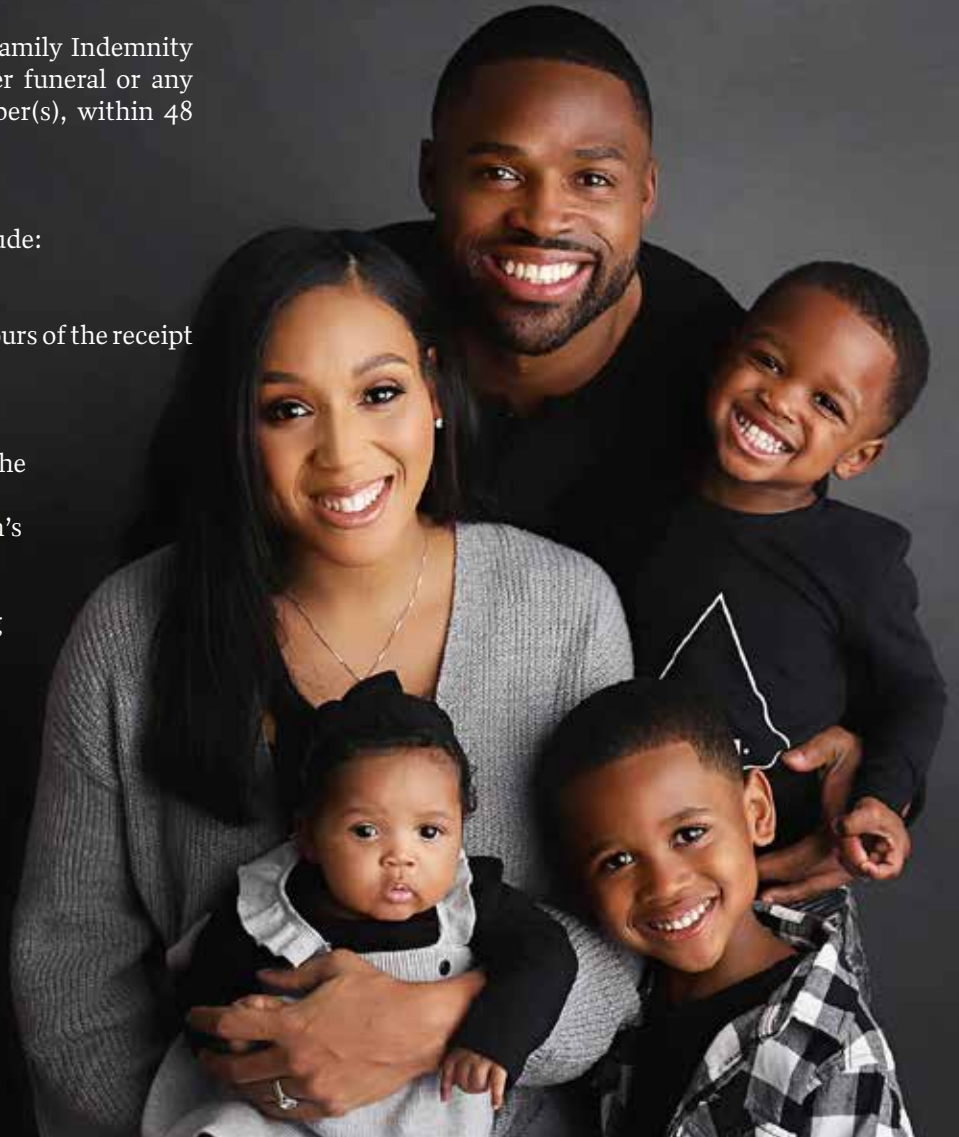
## FIP Benefit Options

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 Kyran Williams

**T**he Christmas season is nearing us and a lot of us are getting ready to go on a Christmas Shopping spree for our loved ones. Majority would get all their needs early whilst others may go last minute. Whenever you choose to go, these are some tips you should have in mind. These tips are listed to ensure safety to you physically and financially.

## **Budget**

The number one thing you need for shopping in general is money. Money is the reason we work, live comfortably and take care of ourselves and families. One concerning habit Christmas shoppers tend to do each year is overspend for the holidays which lead to hard times in January. To overcome this, we must have a budget and properly strategize how and where our funds go. Save your money throughout the year if you want to have something grand for the Christmas holidays. Have control of your spending. Yes, it's the season of giving but you must have some boundaries or limits on your spending. So, when you're about to begin Christmas shopping, set a limit on how much you're spending for the holidays and make sure to have enough going into the next month.

## **Handle funds delicately**

Again, in order to go shopping, of course you must have funds. So why put yourself at risk? When shopping, don't have too much cash on you. Practice keeping your wallet in your front pocket. When your wallet is in your back pocket, you give pick pocketers a chance. Try not to flash your money too freely while shopping as well. Be on the lookout for counterfeit money. This regularly occurs around the Christmas times and is a serious crime. And lastly, keep a close eye for people trying to steal your credit card information. This can happen

when you put your information into an unsafe website or sharing it with fraudulent scams.

## **Try not to shop alone**

The level of crime, especially armed robbery has been on the rise in our country, happening especially in parking lots. We all want to enjoy our Christmas without anything drastic happening. If you plan on spending a significant amount on gifts for you loved ones, try to tag someone along or go with a group. These groups can consist of family members or friends. The aim is to have more persons around for safety reasons. You are most likely to get targeted alone rather than with a group, especially if the things you bought are valuable. Try not to have the items too exposed for others to see.

## **Keep an eye out for your young ones**

Especially around something exciting like Christmas time, when out with their parents, children have a tendency to stray and leave their parents' side. Wandering throughout shopping malls and ending up lost, leaving parents and guardians petrified. Nothing is more worrying than not knowing your child's whereabouts. In a situation like this, anything can happen to your loved one. If possible, hold on to your child's hand when walking through malls, avoid letting strangers or unusual characters giving them anything free. If you have to stop to have a conversation with someone, make sure your child is at your side. If in an enclosed area, make sure your child is in sight.

The Christmas holidays can be a fun time for everyone. Gifts maybe expensive but our lives and safety are priceless. When shopping, always remember to be vigilant, stay safe and protect our children.

Have a safe and Merry Christmas and a Happy New Year!!!

# President

## Pradeep Raman

by Rachel Briggs



**P**radeep Raman was ushered into his first and the shortest stint as President in 2022. However, this did not stop him from being able to achieve in such time:

1. The establishment of a functioning Nominations Committee, together with the relevant terms of reference,
2. Addressing delinquency through the hiring of a collection agency where outstanding balances and arrears were kept at a minimum,
3. Increased interaction with the membership where he addressed the membership via videos which were posted on our social media platforms for religious festivals; namely Eid, Divali and Christmas,
4. Reviewing and updating of the policy manual which was last reviewed in 2015, and
5. At the 2023 Annual General Meeting proposed an honorarium for the Presidency for the 2022 term going forward.

Now at the helm, two years later, his plan is to continue the excellent work of serving the membership which is foremost on his agenda. A firm believer in working diligently, he sees his election to the Presidency, as an opportunity to bring the membership together through every possible avenue which will foster unity and strength.

Though an accomplished pharmacist, all his life has been spent serving others within his religious fraternity. He spent two years as a teacher after which he delved into the medical field of serving the wider community. During the Covid-19 pandemic he went beyond the call of duty, where he personally delivered medication to customers. Money was not his priority; all he saw were peoples' lives to be saved and appreciated his actions as service to God Almighty.

Raman is passionate about people and sees the power of association as a tool to foster good relationships and learn from each other. He is frank speaking and calls 'a spade, a spade'. Over the years he watched the operations of our society and felt the calling to serve. However, in 2019 at an Annual General Meeting Wilma Abbott-Romany convinced him to serve on the Supervisory Committee. He accepted with open arms and the rest is history.

This was a turning point and a learning experience combined where he harnessed his skills in community service together with social work, thereby bringing about the necessary change in our society. He is also admitting that if he made anyone uncomfortable with whatever decisions that he has made, he is boldly defending his action without fear, remorse or contradiction. Living with the principles of honesty and integrity he believes it is the key to success in one's personal and professional life.

He holds Mrs. Alison Manodath, a cooperative officer, in very high esteem. Her knowledge, humility and professional opinion are qualities that must be encouraged and adopted by fellow cooperators. It is also his dream to see more young people take up the mantle and understand credit union operations and practices. Raman intends to work with the Education Committee by ensuring that this committee remains vibrant and therefore appeal to the youth.

One of his very first offerings as President was the appointment of a liaison officer from the Board of Directors to the Education Committee. Believing that this is the step in the right direction because education is relevant in everything that we do and it is the guiding principles to success and progress. This kind-hearted soul wants the best for our society and is determined to see a turnaround in all that we attempt.

His arms are outstretched to receive constructive criticisms, ideas, solutions and suggestions from any member and is making an appeal for communication in writing. Holding firm to the adage, "to whom much is given much is expected", our President intends to the best that he can.

His Christmas and New Year wish to the membership is for each and every member to have a peaceful Christmas and a Productive 2025.



**PLUMERIA**  
Inn Tobago  
*Your Place...Your Space!*

**A**s a credit union we are proud to have under our belt a guest house in the form of Plumeria, which opened its doors in 2020. Seeing that we commenced operations during the Covid-19 pandemic, it is evident to see that we overcame that challenge. We are confident that we will be here to serve the membership and the public for many more years to come. The following hereunder is our Plumeria Inn staff ready and waiting to serve you:

**DAWNANN OGEER – Assistant Manager**

She has been with Plumeria since inception, 2020, and is proud to be a part of a family that remains resilient during every challenge amidst challenges that is bonded with unity and strength. Under her direction, she endeavours that every guest that walk through the doors of Plumeria will have the opportunity to leave with the lasting impression that our excellent service is second to none. With this she always looks forward for their continued patronage and referrals.



She added that most customers states that:

1. Plumeria is a home away from home
2. The ambience is warm
3. The rooms are superb
4. Service is excellent

In closing Miss Ogeer wants the membership to know that for Tobago Carnival 2024, Plumeria was fully booked.

**THEA JACK – Receptionist**

Miss Jack joined Plumeria in September, 2024. This shy lass is always eager to serve guests, which she enjoys. Most of all she appreciates the friendly staff and feels at home. The environment is warm and friendly and is always willing to assist wherever and whenever called upon to do so.



**KERRON REGIS – Pool/Maintenance Technician**

Mr. Regis joined the family in 2022 and is proud to be a part of a family that is hospitable. With a passion for what he does he is here to stay and is always looking forward to meet and greet people from all walks of life.



**NAZMIN HOSEIN-JATTAN – Member/Guest**

A member since 2000 Nazmin is proud to support Plumeria. This is her second visit and hinted that there will be a third. She is mesmerized by the service and yes, she posted her reviews on our social media platform. Nazmin enjoyed her



discount as a member and expressed that the friendly staff gives excellent service and welcomes complaints with grace. She added that she loves the pool, great for relaxation, quiet, excellent room service and a friendly staff. She added: "We need a mini bar."

**RHEA FRANCIS-TELESFORD – Housekeeper**

August 2024 Mrs. Francis-Telesford came into the family and have no regret. This joyful soul is proud to provide the service that will leave guests in awe. She loves people and states that we all need each other.





# Negative Effects of Christmas

by Deborah Lee Riviears

**D**o the expectations society places on us at Christmas stimulate joy or highlight inadequacies? Around the world and in Trinidad and Tobago, Christmas is synonymous with pleasure and generosity. It triggers positive feelings, reinforces connections with family and friends and the traditions give us a sense of nostalgia and belonging. Unfortunately, the belief that Christmas is portrayed as happiness and harmony sets an unrealistic benchmark. The joy received from sharing and connecting with family and friends' swings on the pendulum of emotions that include inadequacy and stress. It stems, sadly from how we compare ourselves and our situations to others, and with a lot of help from social media, we are reminded that we do not measure up and are grossly inadequate. The contrast between expectation and reality however, can be particularly rigid and may lead to intense feelings of disappointment, anxiety, loneliness and depression, stemming from unmet expectations, financial hardship and family conflict.

Christmas comes to each of us wrapped in layers of powerful expectations that capture the deepest hopes and longings of our hearts. Rather than choosing expectations that are idealistic or pessimistic, we should aim for setting realistic goals at Christmas time. Realistic expectations do not mean expecting more than what you can give and does not mean expecting the worse. Let us be intentional about managing our expectations as managing expectations and accepting that the holidays might not be picture-perfect can also alleviate the pressure to feel a certain way.

The fear of debt and financial worries can cast a dark shadow during this time of the year. People often feel pressured to spend more. In many instances, our income has not kept up with the increases in everyday expenses and budgeting for the holidays can be challenging. Overspending inevitably leads to financial troubles, and the resulting debt and bills can have a profound effect on our mental health. For those of us who feel pressured and guilty to create the 'perfect' Christmas, we need to work through why we may be feeling this way so, in the long run, we can avoid falling back into the cycle of stress, anxiety, pressure, and even debt, when the holidays come back around each year.

Many people can feel a heightened sense of loneliness and despair at Christmas. The idealised image of family gatherings and social events can contrast sharply reality of feeling alone, and deepen the sense of being disconnected. Forced absences at this time can amplify feelings of sadness and loneliness and the season can exacerbate symptoms of depression. The media representation of Christmas often portrays an unrealistic picture. Detaching from these idealisms is key to breaking the mould and create a holiday that really works for you.

Having expectations is good. It's not good however, to get unnecessarily stressed, anxious, disappointed or envious, when you fail to reach them. Having realistic expectations is better. Let us make the Christmas memorable, and be deliberate in filling it with the things that matter.



# The Meaning Behind the *12 Days of Christmas*

by Emma-Marie Morales

**T**he "12 Days of Christmas" is a period in Christian tradition that spans the time between Jesus' birth and the arrival of the three wise men, also known as the Epiphany. These days begin on Christmas Day, December 25th, and continue until January 5th, Epiphany Eve. Each day has its own spiritual importance, with diverse civilizations across the world commemorating it with unique rituals, liturgies, and delicacies.

## Origins of the 12 Days

The 12 Days of Christmas are derived from Christian theology, notably the liturgical calendar, which organizes the seasons of the Christian year. The time between Christmas and Epiphany has been observed for millennia in various nations, however not all traditions define it in the same manner. Originally, the season was filled with festivals, religious observances, and communal meetings.

During this period, each day was frequently identified with a certain saint or event in Christian history. For example:

- December 26 - St. Stephen's Day, the first Christian martyr
- December 27 - Feast of St. John the Apostle, one of Jesus' original disciples.
- December 28: Feast of the Holy Innocents, commemorating the infants killed by King Herod in his attempt to eliminate Jesus

The period finishes on January 6, known as Epiphany, which commemorates Christ's revelation to the Gentiles, as symbolized by the visit of the three wise men.

## Popular Culture: The Carol "The 12 Days of Christmas"

The "12 Days of Christmas" carol, which goes back to the 18th century, is a popular tune in the English-speaking world. There are deeper readings to what appears to be a joyous song about progressively expensive presents delivered over the course of 12 days.

"The Twelve Days of Christmas" was written in England as one of the "catechism songs" to help young Catholics learn the tenets of their faith - a memory aid, when being caught with anything in \*writing\* indicating adherence to the Catholic faith could get one imprisoned, or shortened by a head - or hanged, drawn, and quartered, a rather peculiar and ghastly punishment.

The musical gifts include secret meanings related to the faith's teachings. The term "true love" in the hymn alludes to God Himself, not an earthly suitor. The "me" who gets the gifts refers to all baptized people.

The symbols represent the following:

- Partridge in a pear tree - Jesus Christ
- Two turtle doves - The Old and New Testaments
- Three French hens - faith, hope and charity (the theological virtues)
- Four calling birds - the four Gospels (Matthew, Mark, Luke and John)
- Five golden rings - the first five books of the Old Testament, known as the Pentateuch
- Six geese a-laying - the six days of creation
- Seven swans a-swimming - the seven sacraments or the seven gifts of the Holy Spirit

*Continued on page 24*

Continued from page 23

- Eight maids a-milking – the eight Beatitudes
- Nine ladies dancing – the nine fruits of the Holy Spirit (love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control)
- Ten lords a-leaping – the Ten Commandments
- Eleven pipers piping – the eleven faithful apostles
- Twelve drummers drumming – the twelve points of belief in the Apostles' Creed

While the "12 Days of Christmas" is well-known today because of its relationship with the holiday season, its origins are highly religious, allowing Christians to reflect on the significance of Christ's birth and the evidence of His presence in the world. This period's celebration has developed, combining religious traditions with cultural rituals, and it remains meaningful to many people across the world.

<https://www.catholicnewsagency.com/resource/55904/the-history-of-the-twelve-days-of-christmas>  
<https://www.ewtn.com/catholicism/library/origin-of-the-twelve-days-of-christmas-10885>

## Appreciation from: **NEW BEGINNING EDUCATIONAL CENTRE**

**T**he staff of New Beginnings Educational Centre, wish to thank the Education Committee of Huggins Credit Union Cooperative Society Limited for their support.

Your donation is appreciated during these challenging times. We send heartfelt greetings and a special thank you to Kyran Williams for highlighting New Beginnings and bringing the awareness of our school to the Team.

Thank you to Nathaniel Maxwell who did the site visit with Kyran Williams, not forgetting Miss Galene Gabriel for also visiting us and sharing her expertise in education.

Ms. Rachel Briggs, we wish to commend you for your dedication to the involvement of youth in civil society work. You have created opportunities for the young adults to gain early exposure to compassion and empathy.

Heartfelt thanks to the Board of Directors for trusting the Education Committee with this project.

Thank you  
From the NBEC Team

### NOTE:

Kyran Williams stated that it was an honour to initiate and be the front-runner on this project with assistance from Nathaniel Maxwell amidst his busy schedule. He strongly believes in Education and as a Teacher's Aide he is anticipating a greater sense of appreciation where the public can become more aware of the challenges others experience with cognitive learning and how we can bridge the gap of same.



Kyran Williams & Director, Miss Griffith



Nathaniel Maxwell & Miss Griffith



Some items purchased for the school



# S.E.A. AWARDEES

The S.E.A. Awardees for 2024 are Sofia Alibocas, Jeremiah Caruth, Liam Farmer, Camare Waldron and Aidan Wharton. Let us understand our junior co-operators and future leaders and we wish them the best in all endeavours.

## LIAM FARMER



### 1. How old are you?

I am twelve years old

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

My name is Liam Farmer. I attend Fatima College and I enjoy playing video games with my friends and sports.

### 3. Why you are proud to be a member of this credit union?

I am proud to be a member of this credit union because I love to save money.

### 4. How did you prepare for S.E.A.?

I prepared for S.E.A. by doing a lot of past papers, asking questions when I didn't understand, corrections when I got the wrong answer and turning the movies that I watched into my creative writing.

### 5. What is your dream career?

My dream career is to become a Pilot.

## AIDAN WHARTON



### 1. How old are you?

I am eleven years old

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

I enjoy reading, swimming, watching anime, spending time with my family and trying out new foods. I am also an active member in both my church and school choirs.

### 3. Why you are proud to be a member of this credit union?

I'm proud to be a part of Huggins Credit Union since my grandmother, my mother and stepdad are also members.

### 4. How did you prepare for S.E.A.?

I prepared for S.E.A. by saying this quote daily,

"Struggle is temporary, Sacrifices are like Investments. Give up on the short-term comfort for the long-term win. Be patient and stay focused."

Also, with the love and support of my family knowing they were already proud of me to do my best in each past paper and to learning from my mistakes.

### 5. What is your dream career?

My dream career is to be a Pilot. I have joined my school's Science Technology Engineering and Mathematics (S.T.E.M.) club to help prepare me for this career.

## CAMARE WALDRON



### 1. How old are you?

I am thirteen years old

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

My name is Camare Waldron and I love working out.

### 3. Why you are proud to be a member of this credit union?

I am proud because I love saving money.

### 4. How did you prepare for S.E.A.?

I studied at home. My mom got lessons for me as well as an online tutor. We also did past S.E.A. questions.

### 5. What is your dream career?

I would like to be anything with fitness.

**Worried about your health or the cost to be healthy?**

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Huggins C.U. is offering a medical plan to members where they can benefit from a lower group rate.

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# NATIONAL AWARDS

**T**rinidad and Tobago celebrated 63 years as an independent nation on 31st August, 2024 and 48 years as a republic on 24th September, 2024. In fact, the latter was achieved on August 1st 1976. However, the Parliament's first sitting as a republic was on September 24th 1976. Hence the reason, for same being observed on that day.

Annually, national awards are bestowed to individuals (nationals, sometimes non-nationals or even posthumously) as well as organisations for their contribution to society in different spheres.

Our nation's highest honour/award is the Order of the Republic of Trinidad and Tobago (ORTT), which is in gold, and replaced the Trinity Cross (TC) in 2008. The Chaconia Medal, the Hummingbird Medal, the Public Service Medal of Merit and the Medal for the Development of Women are awarded in gold, silver or bronze.

## Recipients for 2024

### ORDER of THE REPUBLIC of TRINIDAD & TOBAGO (ORTT)

**Mark Loquan:** National Service (Energy and Steelpan Innovation)

**Professor Patrick Hosein:** Technology, Innovation and Engineering

**Russell Martineau, SC:** Attorney-at-Law

### CHACONIA MEDAL - GOLD

Chaconia Medal (For Long and Meritorious Service/tending to promote national welfare/or strengthen community spirit)

**Dr Anne Osborne** (Posthumously—Music)—Pianoforte and Steelpan

**Anon Naipaul** (Business)—Chairman Xtra Foods Supermarket

**Dr Christopher Laird** (Film Industry)—Former Director of

Banyan

**Eustace Nancis** (Business and Community Service)—Managing Director

**Karen Darbasie** (Banking and Finance)—CEO of First Citizens

**Marilyn Stollmeyer** (Health and Education) -Retired nurse, midwife and lactation consultant

**Mohan Persad** (Business & Community Service) - Director of Persad's the Food King Supermarkets

**Lt Col A.R. Norris Baden-Semper** (Retired) - Retired Defence Force Officer

**Dr Robert Jeffrey Edwards** (Medicine/Community) - Lecturer, Director Medical Research Foundation of Service

**Ruth Lindyann Bodden-Ritch** (Posthumously - Culture and the Arts Music) -Former Educator in Music

**Sandra Pyke-Anthony** (Community Development) - Facilitator

### CHACONIA MEDAL – SILVER

Chaconia Medal (For Long and Meritorious Service/tending to promote national welfare/or strengthen community spirit)

**Dr Andrew Dhanoo** (Healthcare and volunteerism) - President of the Diabetes Association/Biochemist/ Researcher

**Imran Khan** (Business) - Chairman of KC Confectionary Ltd.

**James Philbert** (National Security and Public Service) - Retired Acting Commissioner of Police

**Joanne James** (National Security and Public Service) - Retired Assistant Commissioner of Police

**Linda Hewitt** (Posthumously - Statistics and Community Service) - Former Statistician

**Nazir Khan** (Business) – Retired

**Stephen Williams** (National Security and Public Service) -Former Acting Commissioner of Police

Continued on page 28

### **HUMMING BIRD MEDAL - GOLD**

(For Loyal and Devoted Service/in any field of human endeavour/or for gallantry/or other humane action)

**Amjad Ali** (Business) - Director of Advance Foam Ltd.

**Arlene Alleyne-Daniel** (Culture/Arts/Community Development) - Retired Teacher

**Beverly Ramsey-Moore** (Culture/Arts/Community Development) - President of Pan Trinbago

**Dr Elaine Davis Iton** (Health and Community Development) - Medical Doctor/Educator/Diplomat

**Dr Gillian Paul** (Posthumously - Education) Former President of COSTAATT

**Glenn de Souza** (Culture) - Welder/Culture Teacher

**Dr James Armstrong** (Arts and Public Service) - Artist

**Kenwyn Crichtlow** (Arts) - Chairman of the National Museum and Art Gallery

**Dr Khamedaye Basdeo Maharaj** (Dermatology) - Medical doctor/Dermatologist

**Dr Krishna Kumar Sundaraneedi** (Public Health/Research and Development) - Medical Doctor

**Merissa Aguilera** (Sport) - Former West Indies and T&T cricketer

**Navin Stewart** (Sport) - Former T&T cricketer, Athletics Development Officer TTSPORT

**Dr Richard Anthony Clerk** (Medicine and Community Service) - Medical Doctor

**Dr Ronnie Bholia** (Medicine) - Eye care doctor

**Sister Roberta O'Flaherty** (Education and Community Service) - Executive Director Credo Foundation for Justice

**Professor Sanjay Garth Bahadoorsingh** (Engineering and Education) - Professor of Electrical Engineering (member)

**Stanford Callender** (Public and Community Service) - Former Member of Parliament

**Dr Solaiman Juman** (Medicine and Research) - Senior Lecturer

### **HUMMINGBIRD MEDAL – SILVER**

(For Loyal and Devoted Service/in any field of human endeavour/or for gallantry/or other humane action)

**Cindy Ramnarine** (Education) - Principal of Bishop's High School, Tobago

**Derek Philip** (Education) - Director of Planning and Engineering Services at University of Southern Caribbean

**Duvone Stewart** (Culture and the Arts) - Musician

**Major Edouard Wade** (Retired - Music and Culture) - Retired Defence Force Officer

**Phillip Fraser** (Education and Sport) - Director of San Juan Jabloteh Sports Club

**Kathryn Nicole Mc Connie** (National Service) - Lecturer/Tour guide

**Dr Jennifer Rouse** (National Service and Social Work) - Gerontologist and policy analyst

**Michael Bradshaw** (Youth Development and Community Service) - Quality Assurance Professional & Adjunct Lecturer

**Nasser Khan** (Education and Literacy) - Author, Researcher, Journalist, Editor, Producer.

**Naomi Adonis-Woodsley** (Education) - Vice principal Naparima Girls' High School

**Roger Boothman** (Culture and the Arts) - Songwriter/Tutor/Artist

**Romeo Gunness** (Education) - Principal Debe Secondary School

**Rhonda Jones** (Community Service and Sports) - Teacher 1 Primary

**Rhondall Feeles** (Community Service) - Businessman and Social Activist

**Zena Ramatali** (Education) - First Vice President of the National Parent Teachers Association.

**Jacqueline Sampson Meiguel** (Public Service Governance) - Ombudsman

**Dr Janet Stanley-Marcano** (Education) – Retired

**Nadira Maharaj** (Health care -Medical Laboratory Service) - Manager, Laboratory Services

**Narieman Hosein-Ahmad** (Posthumously -Public Service) - Former Chief Personnel Officer

**Raj Badhal** (Public Service) - Retired

**Shaheed Allaham** (Education and Community Service) - Retired teacher

**Sonia Mahase-Persad** (Education/Nation building) - Retired principal

**Stephanie Lewis** (Public Service) - Former Chief Personnel Officer

**Fitzgerald Mc Arthur Jeffrey** (Posthumously) - National Service

### **MEDAL FOR THE DEVELOPMENT OF WOMEN – GOLD**

(Awarded for Outstanding Contribution to the development of Women's Rights and Issues)

**Rowena Martineau Pitt** (Development of Women) - Director of Tabitha's Home for Women and Children

### **MEDAL FOR THE DEVELOPMENT OF WOMEN – BRONZE**

(Awarded for Outstanding Contribution to the development of Women's Rights and Issues)

**Giselle Granger** (Development of Women in Agriculture) – Farmer



# Christmas Sugar Cookies

Compiled by Emma-Marie Morales

Make this delicious Christmas sugar cookies recipe decorated with royal icing for the holidays.

Author: Fadela

Total Time: 38 minutes

Yield: 40 cookies

How to make Christmas sugar cookies decorated with royal icing (for about 40 cookies)

## INGREDIENTS

### *Sugar cookies :*

- 200 g (1 3/4 stick) Butter - unsalted and softened
- 160 g (1 1/3 cups) Powdered sugar
- 400 g (1 1/3 cups) Flour - all-purpose
- 2 Eggs - room temperature
- 1 tsp Vanilla extract
- 1/4 tsp salt

### *Royal icing*

- 400 g ( 3 1/3 cups) Powdered sugar
- 40 g (3-4 tbsp) Water
- Food coloring

## INSTRUCTIONS

### *Cookies*

1. Place the softened butter with the powdered sugar in a bowl.
2. Mix with an electric mixer for 2-3 minutes at medium speed until you get a creamy butter texture.

3. Add the eggs and vanilla extract and mix again with the hand mixer to incorporate them.
4. Add the dry ingredients, flour, and salt and mix with the mixer or your hands until you have a smooth ball of dough.
5. Cover the dough with plastic wrap and place it in the refrigerator for at least 30 minutes.

### *Baking*

1. Roll out the dough on a lightly floured work surface to a thickness of 3-4 mm.
2. Cut out the dough with cookie cutters and place it on a baking sheet lined with parchment paper.
3. Preheat the oven to 170°C and bake the cookies for 8-10 minutes.
4. Let the cookies cool down a bit before moving them to a cooling rack.

### *Cookies icing*

1. If the icing seems too runny, add a little powdered sugar and mix again, and if it seems too thick add a little water.
2. Place the powdered sugar with the water in a large bowl and mix with an electric whisk for 5 minutes until the icing is well blended and smooth.

### *Decoration*

1. Color the icing to your liking and place it in a piping bag fitted with a small round tip 2 or cut a very small opening.
2. Decorate the tops of the cookies with royal icing.
3. Immediately sprinkle sugar or decorations on the cookies and let them dry completely at room temperature for about 1 hour.

### *NOTES*

Storage: Up to 1 week at room temperature in a storage box with a tight-fitting lid. The cookies alone can be kept up to 3 months in the freezer

# Diwali Mouth Watering Recipes

By Trishula Baran-Theodore



## MANGO TALKARIE

### Ingredients:

2 lbs green mango  
10 cups water  
¾ cups sugar for boiling  
1 ½ tsp salt for boiling  
½ cup oil  
1 tbs hot pepper  
2 tbs garlic grated  
2 tbs bandhania or chandon beni  
1 cup sugar for cooking  
3 tbs amchar masala  
1 tsp salt or to taste

### Instructions:

1. Wash the mangoes and wipe dry. Cut each mango in half lengthwise. Remove the seed core and papery film on each side. Cut each half into 1/2-inch strips lengthwise.
2. Bring 10 cups of water to boil in a large stockpot or saucepan. Add mango, sugar, salt and cook until skin is tender but still firm, about 20 mins. Drain and set aside.
3. Heat oil in a dutch oven or heavy bottomed pot over medium flame.
4. Add hot pepper, garlic, bandhania and cook until edges are brown.
5. Add amchar massala and sugar stir for 2 - 3 mins.  
. Add drained mango and salt and cook for 5 minutes—turning continuously.
7. Taste for salt and sugar



# CURRY CHANNA & ALOO

## Ingredients:

1 pound chickpeas dried, channa, garbanzo beans  
4 tablespoons curry powder  
1 tsp turmeric optional  
12 cloves garlic grated or minced (divided in half) (about 3-4 tablespoons)  
2 tablespoons culantro minced, bandhania/shado beni (substitute with cilantro if not available)  
½ cup extra virgin olive oil  
¼ teaspoon methi fenugreek (optional)  
½ onion sliced  
Hot pepper to taste  
2 potatoes large, cut into quarters lengthwise, 1.5 pounds  
4 scallions roughly chopped (if scallions are very large, only use two)  
3 thyme sprigs, 5 or 6 small  
1 teaspoon cumin toasted, ground, (geera), or to taste  
Salt  
2 tablespoons culantro bandhania, for finishing

## Instructions Prep work:

1. Pick over chickpeas, remove any stones and debris and wash with several changes of water. Soak chickpeas in about 5 cups of water overnight. Drain.
2. Add 8 cups of water and chickpeas to a saucepan and bring to boil over high heat. After it comes to a vigorous boil, reduce heat to medium. Continue cooking until fork tender but not mushy, about 20-25 minutes (could take longer on your stove). Strain, reserving liquid (produces about 5 cups of liquid).
3. Grate or mince garlic. Mince culantro. Peel, wash and cut potatoes in quarters lengthwise, wash and roughly chop scallions and thyme. [chopped thyme sprigs are inedible and could be dangerous for kids. For this reason, I usually keep thyme whole and remove whole sprigs after cooking is complete.]
4. Make curry paste. Mix curry, turmeric, if using, half of

garlic (6 cloves), minced culantro (bandhania) and 1/2 cup water in a small bowl.

## To cook:

1. Pour oil into a large heavy bottomed pot over high heat, heat. When hot, add methi, cook until it darkens. Add the onion and hot pepper, cook for 3 minutes. Add remainder of garlic and cook until the edges of the onion become golden brown.
2. Add curry paste and cook until it darkens, becomes grainy and fragrant and separates from oil, about 3-5 minutes. At this point you can rinse the curry paste in a bowl with a little water {1 tablespoon} and add to pot.
3. Add potatoes and cook for about 3 minutes, stirring constantly.
4. Add chickpeas, scallion, thyme, remainder of minced culantro and salt. Cook about 3-5 minutes, stirring occasionally to prevent chickpeas and potatoes from sticking.
5. Add reserved liquid and enough water to cover the chickpeas and potatoes, about 5-6 cups. Stir, scraping up the spices at the bottom of the pot. Bring to a boil. Reduce heat to low, cover and cook, [stirring every 8 minutes and cutting potatoes in half using spoon], until potatoes are tender and sauce thickens (but not totally evaporated), about 40-60 minutes. [At the end of cooking, I mash about 4 pieces of potato with the back of the spoon to allow the sauce to thicken more rapidly]. If the chickpeas are not tender enough for your liking, continue to add two cups of water, in increments, until it is your desired texture. Some like it firmer than others. It helps to stir the pot repeatedly for about 5 minutes to bring it to the right consistency.
6. Remove cover, stir in cumin and chopped culantro and cook for an additional 5 minutes until sauce thickens but is not totally evaporated. Rest for 10-15 minutes before serving to allow sauce to thicken further.



# BUSS UP SHUT

## Ingredients:

3 cups (360g) all-purpose flour  
1 teaspoon (4g) sugar  
2 teaspoons (9g) baking powder  
1½ teaspoons (8-9g) salt  
1 tablespoon (14g) ghee, butter, or oil  
1¼ cups (300ml) warm water or slightly more  
⅓ cup (63g) shortening or butter  
¼ cup (60ml) oil, ghee, or melted butter for oiling the paratha

## Instructions

1. Mix the all-purpose flour, sugar, baking powder, and salt in a large bowl. Then, make a well and add the softened ghee or oil, followed by warm water.
2. Knead it for 30-60 seconds to form a soft, sticky dough ball.
3. Divide the dough into 6 equal pieces. Set aside and let it rest covered with a clean kitchen towel for anywhere from 15 to 30 minutes.
4. Next, place each dough ball on a heavily floured board and roll it into a circle (no need to be perfect).
5. Using your fingers or a knife, smear about a tablespoon of butter (or shortening) on the surface of the dough and lightly sprinkle it with flour. Then, use a knife to make a single slit from the center of the dough out to

- the edge.
6. Next, roll the dough clockwise, forming a cone. Pleat the ends into the bottom of the cone and push the cone tip inwards. Place it in an oiled pan and cover with a damp cloth. Repeat this process for the other 5 balls of dough. Oil each piece to prevent them from drying out.
7. Cover with plastic wrap and let it rest for 2 hours or more.
8. Heat the griddle, crepe pan, or tawa on medium heat when ready to cook.
9. Flatten each cone gently, rolling it from the center outwards.
10. Rotate the cone each time you roll it to make a 10-inch circle. Make sure the edges are thin.
11. Gently place the dough on the griddle and heavily oil the other side, oiling the edges too.
12. Cook until tiny bubbles form on the top of the roti, then flip it.
13. You have several options for making torn-up shirts:
  - Smash the paratha with two spatulas while still on the griddle.
  - Put the paratha in a large bowl with a lid and shake the heck out of it
  - Cover with a clean cloth and shake it up.
14. Serve warm and enjoy.





# PHOLOURIE

## Ingredients

- 1-2 tablespoon cilantro
- 1 tablespoon parsley
- ½ - scotch bonnet pepper minced or -1 teaspoon hot sauce adjust to taste
- 2 -3 tablespoons onion chopped
- 3-4 garlic cloves
- 2 cups all-purpose flour
- ½ cup split pea powder
- 2 teaspoons yeast
- 2 green onion white part chopped
- ½ - teaspoon cumin spice
- ½- teaspoon turmeric
- ½ teaspoon curry powder
- 1 teaspoon or more salt adjust to taste
- 2 teaspoons sugar optional
- 1 1/3 cup warm water or more adjust to form a thick batter

## Instructions

1. In a mini food processor blend together cilantro, parsley, garlic, onions and scotch bonnet pepper until puree. If you do not have a processor finely chop the ingredients and smash using a mortar and pestle or rolling pin. If you have green seasoning use about 2 tablespoons instead.
2. In a large bowl combine all ingredients except the water; flour split pea and all-purpose, yeast, salt sugar cumin, turmeric, curry, onion mix and yeast. Thoroughly mix.

3. Then add warm water a little at a time until you get to desired consistency – like thick pancake batter. I usually use about 1 1/3 cup. Thoroughly mix preferable with your hands.
4. Set the mixture in a warm area and let it rise and double in size -approximately 1- 2 hours
5. In a large sauce pan pour vegetable oil, until it is at least 3 inches (or about 5 centimeters) high (too little will result in flatter balls), and place on medium heat until oil is about 375 degrees. The dough is going to be slightly sticky so use your hands to grab a little bit of mixture at a time and drop in the oil or use a spoon to spoon up the batter, and another spoon or spatula to drop it in the oil, sort of in the shape of a ball. Do not overcrowd the pan. Do so in batches.
6. Fry for a few minutes (about 7 minutes or more until the bottom side is golden brown. Turn the ball over and fry for a few more minutes until the other side is slightly golden brown.
7. Use a large spoon or something like that to take it out of the oil. I usually place them on napkins right away to soak up some of the excess oil.

The Divali recipes are from the following sites: -  
[www.cookingwithria.com](http://www.cookingwithria.com)  
[www.africanbites.com](http://www.africanbites.com)  
[www.jennagthehijabitt.com](http://www.jennagthehijabitt.com)



## PARANG SONGS

Members we are in the Christmas season and one of the most notable musical genres at this time is Parang. Let us understand the meaning of these well-known parang and their respective meaning.

### RIO MANZANARES

#### Spanish

Río Manzanares, déjame pasar  
Río Manzanares, déjame pasar  
(Río Manzanares)  
que mi madre enferma me mandó a llamar  
(déjame pasar)

Manzanares, Manzanares,  
con tu corriente pa arriba  
por una mujer bonita  
yo quiero perder la vida.

Manzanares, Manzanares,  
con tu corriente pa un lao,  
por una mujer bonita  
yo quiero morir ahogao

Río Manzanares, déjame pasar  
Río Manzanares, déjame pasar  
(Río Manzanares)  
que mi madre enferma me mandó a llamar  
(déjame pasar)

Río Manzanares, déjame pasar  
(Río Manzanares)  
que mi madre enferma me mandó a llamar  
(déjame pasar)

Río Manzanares, déjame pasar  
(Río Manzanares)  
que mi madre enferma me mandó a llamar  
(déjame pasar)

Mi madre es la única estrella  
que alumbra mi porvenir  
y si se llega a morir  
al cielo me voy con ella

Mi madre es la única estrella  
(Río Manzanares, déjame pasar)  
que alumbra mi porvenir  
y si se llega a morir  
(que mi madre enferma me mandó a llamar)  
al cielo me voy con ella

Río Manzanares, déjame pasar  
Río Manzanares, déjame pasar  
(Río Manzanares)  
que mi madre enferma, me mandó a llamar  
(déjame pasar)

#### English

Manzanares River, let me pass  
Manzanares River, let me pass  
(Manzanares River)  
that my sick mother sent for me  
(let me pass)

Manzanares, Manzanares  
with your current up  
for a pretty woman  
I want to lose my life

Manzanares, Manzanares  
with your current up  
I want to lose my life  
I want to drown

Manzanares River, let me pass  
Manzanares River, let me pass  
(Manzanares River)  
that my sick mother sent for me  
(let me pass)

Río Manzanares, déjame pasar  
(Manzanares River)  
that my sick mother sent for me  
(let me pass)

Río Manzanares, déjame pasar  
(Manzanares River)  
that my sick mother sent for me  
(let me pass)

My mother is the only star  
that lights up my future  
and if you die  
I'm going to heaven with her.

My mother is the only star  
(Manzanares River, let me pass)  
that lights up my future  
and if you die  
(that my sick mother sent for me)  
I'm going to heaven with her

Manzanares River, let me pass  
Manzanares River, let me pass  
(Manzanares River)  
that my mother is sick, she sent me to call  
(let me pass)

# Bendita tú eres

## Spanish

Bendita tú eres, excelsa O María  
Bendita tú eres, excelsa O María  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías  
Bendita tú eres, excelsa O María  
Bendita tú eres, excelsa O María  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías.

El santo angel Gabriel a Maria le anunció  
El santo angel Gabriel a Maria le anunció  
Que por el poder de Dios, concebiría un Hijo  
Que por el poder de Dios, concebiría un Hijo

Bendita tú eres, excelsa O María  
Bendita tú eres, excelsa O María  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías.  
Bendita tú eres, excelsa O María  
Bendita tú eres, excelsa O María  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías.

Maria le contestó, "Hágase tu voluntad."  
Maria le contestó, "Hágase tu voluntad."  
"Yo soy la sierva de dios que se cumpla su mandato."  
"Yo soy la sierva de dios que se cumpla su mandato."

Bendita tú eres, excelsa O María  
Bendita tú eres, excelsa O María  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías  
Bendita tú eres, excelsa O María  
Bendita tú eres, excelsa O María  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías

Bendita tú eres, excelsa O María  
Bendita tú eres, excelsa O María  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías  
Bendita tú eres, excelsa O María  
Bendita tú eres, excelsa O María  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías

Maria visitó a su prima, Isabel,  
Maria visitó a su prima, Isabel,  
Y ella la saludó de la siguiente manera,  
Y ella la saludó de la siguiente manera.

Bendita tu eres, excelsa O María  
Bendita tu eres, excelsa O María  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías  
Bendita tu eres, excelsa O María  
Bendita tu eres, excelsa O María  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías  
Por haber parido a nuestro gran Mesías

## English

Blessed are you, O exalted Mary  
Blessed are you, O exalted Mary  
For having given birth to our great Messiah  
For having given birth to our great Messiah  
Blessed are you, O exalted Mary  
Blessed are you, O exalted Mary  
For having given birth to our great Messiah  
For having given birth to our great Messiah

The holy angel Gabriel announced to Mary  
The holy angel Gabriel announced to Mary  
That by the power of God, I would conceive a Son  
That by the power of God, I would conceive a Son

Blessed are you, O exalted Mary  
Blessed are you, O exalted Mary  
For having given birth to our great Messiah  
For having given birth to our great Messiah  
Blessed are you, O exalted Mary  
Blessed are you, O exalted Mary  
For having given birth to our great Messiah  
For having given birth to our great Messiah

Mary answered, "Thy will be done."  
Mary answered, "Thy will be done."  
I am the servant of God, may his command be fulfilled  
I am the servant of God, may his command be fulfilled

Blessed are you, O exalted Mary  
Blessed are you, O exalted Mary  
For having given birth to our great Messiah  
For having given birth to our great Messiah  
Blessed are you, O exalted Mary  
Blessed are you, O exalted Mary  
For having given birth to our great Messiah  
For having given birth to our great Messiah

Blessed are you, O exalted Mary  
Blessed are you, O exalted Mary  
For having given birth to our great Messiah  
For having given birth to our great Messiah  
Blessed are you, O exalted Mary  
Blessed are you, O exalted Mary  
For having given birth to our great Messiah  
For having given birth to our great Messiah

Mary visited her cousin, Elizabeth,  
Mary visited her cousin, Elizabeth,  
And she greeted her as follows,  
And she greeted her as follows,

Blessed are you, O exalted Mary  
Blessed are you, O exalted Mary  
For having given birth to our great Messiah  
For having given birth to our great Messiah  
Blessed are you, O exalted Mary  
Blessed are you, O exalted Mary  
For having given birth to our great Messiah  
For having given birth to our great Messiah  
For having given birth to our great Messiah

Reference Websites:

<https://guanaguanaresingsat.blogspot.com/2011/11/bendita-tu-eres-song.html>

[https://www.smule.com/song/isabel-parra-%C3%A1ngel-parra-rio-manzanares-karaoke-lyrics/5761564\\_5761564/arrangement](https://www.smule.com/song/isabel-parra-%C3%A1ngel-parra-rio-manzanares-karaoke-lyrics/5761564_5761564/arrangement)

# WE ARE ON WHATSAPP!



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