

TWCU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED

Est. May 25th, 1950 Reg. 17th June, 1950

DEC 2021, EDITION



Season's Greetings

FROM ALL OF US AT

TWCU CREDIT UNION CO-OPERATIVE SOCIETY LIMITED





www.twcu.co.tt



**DRIVE IN WITH YOUR DREAM
CAR FOR THE NEW YEAR!**

Access A Loan With Affordable Rates To
Purchase Your New Vehicle





Christmas Greeting From The President

ALFRED SANDY

Christmas is a season of hope, love and good will. It is also a time for friendly gatherings and family reunion. Christmas is a time for reflection which gives us the opportunity to look back at major issues that would have affected our lives for the past twelve months. We have been blessed with the resilience that is the hallmark of a successful people-based organization, notwithstanding the various challenges that came before us. The main one being the COVID-19 pandemic.

In keeping with our tagline, *“Progress Through Self Reliance”*, during our 71st year the Society recorded satisfactory progress in most of the projects undertaken. In this regard we look forward to the new year with much hope and enthusiasm.

As we celebrate Christmas, we take timeout to think of those families who have suffered the loss of loved ones, due to the pandemic and by extensions the spike in the crime rate. We also think of those individuals, who have lost their jobs and



are unable to provide for their families. It is my wish that the light of Christmas will comfort them and bring new life. May the light also shine brightly on all our cherished members, members of staff and their respective families and that the new year will bring them continued happiness health and prosperity God’s richest blessings.

**Merry Christmas and a
Happy New Year!!!!**

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Christmas Greetings From The Manager

By Shurla McEachnie-Christmas



In a year that has brought us all unforeseen challenges, I have also seen warmth, care and dedication demonstrated at every turn. I would like to sincerely thank you, our valued members for your support and our warmest wishes to your loved ones.

I have been inspired and appreciative of the willingness of our members to adapt to the difficulties presented by COVID-19 since March 2020.

The wellbeing of our members, their families and our employees will continue as a high priority as we move into 2022. We will be vigilant with our safety control measures and closely monitor any health advice from government.

Thank you for your willingness to abide by the measures we had to introduce this year – it has made a real difference to our team.

In all the uncertainty we have found ways to work with our members to achieve their goals, and we have continued our planning to offer more contemporary services and supports.

Thank you for trusting us as your service provider this year. We are looking forward to continuing to serve you in 2022.

On Behalf Of My Staff, We Wish You A
Merry Christmas and a Safe, Relaxing
Holiday Season.





70th Anniversary Re-Branding Launch

Embracing Change

January 31, 2020



THE NAME

The Name “TELEPHONE WORKERS' CREDIT UNION CO-OPERATIVE SOCIETY LIMITED” was derived from the Common Bond which consisted of the workers from the Telephone Company at that time in 1950.

From today, in 2020, and into the future, we shall be known and referred to as the TWCU Credit Union Cooperative Society Limited.

This name change, though it may seem minor, is quite significant as we have removed all perceived limitations and have now OPENED OUR BOND to all persons, as we forge ahead with our objectives to increase membership and to continue being sustainable.

THE LOGO

With a NEW all -embracing name, the Board and Members of TWCU's Re-Branding Committee turned their focus to the Society's LOGO.

Discussions revolved around our current image, what it represented and how it would cultivate growth and be aligned to the membership of the future.

After much deliberation, an image was selected which we felt acknowledged and paid homage to our heritage, reflected our togetherness and showed a committed foundation for the future.

The logo is a symbol of TWCU Credit Union Co-operative Society Limited operating with a strong legacy, rich diversity, unique culture, and enduring co-operative values,

This new era of CHANGE presents a dynamic, progressive co-operative credit union honed from our strong legacy, characterised by our integrity and prudence. Upon this foundation we are ready to embrace the opportunities and explore the possibilities that are unfolding in this ever-changing dynamic era.

So, today, the TWCU introduces our NEW LOGO and the meaning behind it all....

The stylized silhouetted telephone handsets denote recognition of our foundation and a tribute to our past.

The lines and colours represent the elements of our culture and values and aspirations.

❖ **Black - Our Strength**

❖ **Blue - Our Heritage**

❖ **Gold - Our Wealth**

**Our Perpetual Aspiration
towards a bright future,**

**The encircling bands of
members working together
articulate the dynamism of
co-operation...**

❖ **Red the energy that
propels us.**

❖ **Green.. the growth we
nurture.**

**The white background is the
common space we share,
transcending all barriers
within the local and global
co-operative community.**

Now, we integrate all the
elements of this positive
energy as we unveil to you and
the public the NEW TWCU
Credit Union logo for the very
first time....



Looking Back At Our Legacy

Take a look at our online article

“ TWCU Credit Union...

A Historical Perspective”

To find out more about the history of TWCU

To Listen or Read A Copy, Visit Our Website at

www.twcu.co.tt/history

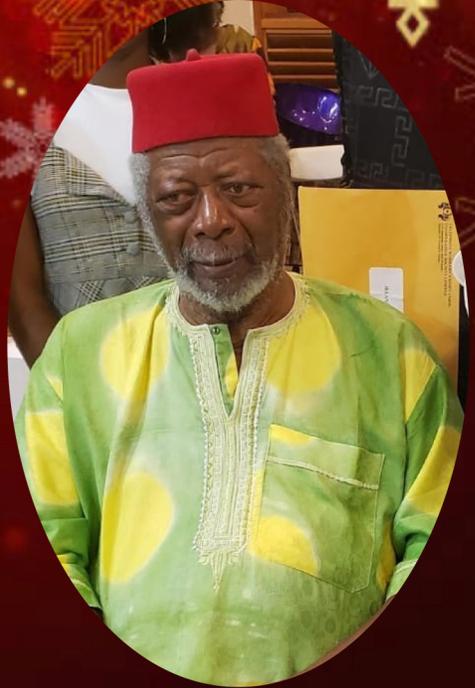


Special Feature

Chief Leroy Clarke...

A Reflection

By Trevor Alleyne



Chief Leroy Clarke, Master Artist, author, philosopher came into the life of TWCU Credit Union Co-operative Society Limited in 2019 when he consented to be chief judge of 2019 TWCU Youth Art Competition and also graciously provided his Legacy Studio at Wellsprings, Cascade, to host the prize-giving ceremony.

The Chief enthusiastically entertained the awardees and was impressed by the work produced by the young artists. He encouraged them to pursue careers in the arts.

The Chief was one of Trinidad and Tobago's famous artists with renowned international acclaim as Master Artist, author, and poet. In 2008, he was awarded an Honorary



Doctor of Letters from the University of Trinidad and Tobago. Leroy embraced his African heritage and spirituality and was initiated as Chief Ife' Oje' Won Yomi Abiodun in the Orisha community in Trinidad and Tobago.

In his early years he was a teacher at St. Philip Anglican Primary School, John John on the outskirts of Port of Spain. He was active in community work, debating and literary activities in the St. George West Congress of Youth. He was also the lead singer in a local group, the *Beamers*. Later, Leroy went on to pursue his passion in the Arts and grew into an iconic personality that was the pride of Trinidad and Tobago.

Clarke's Art resonated in a philosophy that he developed predicated on the culture of the land of his birth. Leroy, born in 1938, grew up in the working class grassroot environment of Gonzales in the environs of Port of Spain which has been traditionally known as "*behind the bridge*". The area and its people vibrated with expressions of music, mas, the steel band, carnival, Shouter

Baptist and Orisha spirituality and working class social values of hard work and economic struggle. Leroy, as a child and an adolescent was immersed in this milieu that would have molded and gave birth to this iconic giant of a man. His seminal philosophy was developed out of this crucible and influenced his visual art, poetry and books. Leroy embraced the cultural norms and mores of Trinidad and Tobago society and used them as channels for his philosophical thoughts and ideas. He was a harsh critic of what he saw as the backwardness and mediocrity of society.

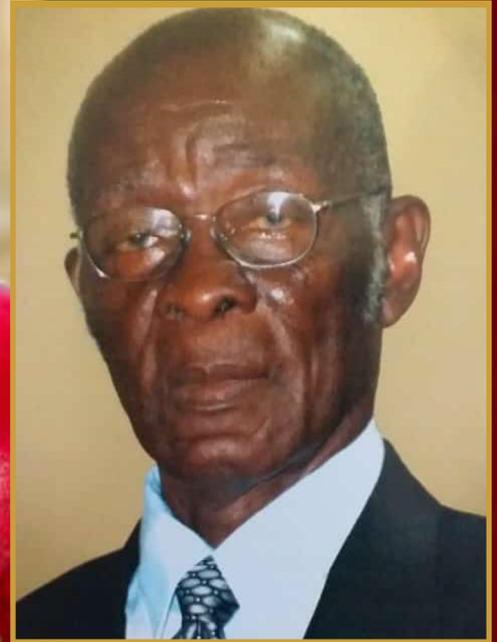
Clarke in his work *Douens* illustrates the backwardness of society and the negativity that prevented them from exploring their potential. In Trinidad and Tobago folklore “douens” are the dead unbaptised children whose feet are turned backwards. Then he used El Tucuche, Trinidad’s second highest mountain peak as a symbol of our higher self to which we could strive to and attain from the state of backwardness what he termed “douendom”.

TWCU is the richer for having known Chief Leroy Clarke and enjoyed his magnanimity and support for the youth of our Society.



William (The Conqueror) Mc Kenzie

10 August 1930 - 11 October 2021



William Mc Kenzie - The Family Man

Mr. Mc Kenzie was a devoted family man who loved his family dearly. According to his wife, 'he worked hard to take care of his family'.

He was a labourer, fisherman, mechanic, technician, foreman, supervisor. In many instances he self-taught and was a 'Jack of all trades' to ensure that the needs and wants of his family were met.

William Mc Kenzie- Professional Life

At a very young age, he started working at Friendship and Lowland estates. He joined then TELCO as a driver. He was promoted to a technician, foreman and retired in 1990 as a supervisor.

William Mc Kenzie- Sports & Community Personality

Mr. Mc Kenzie loved sports, especially cricket. This love inspired him to utilize his engaging personality to manage/coach firstly the Lambeau Women Cricket Team and later extended his leadership to the Tobago Women's Cricket team and was able to foster the growth and development of several national athletes. Six (6) of these women also played for the West Indies team. To assist in fund raising for the team, he used his seine to go out to sea and catch fish which the ladies used to prepare and sell meals for years. This was a source of income for the club and enabled them to produce several national players and to

travel to various islands in the Caribbean.

He was a community man and served as President of the Lambeau Village Council for several years.

William Mc Kenzie- Politician
Mr. William Mc Kenzie, inspired by the late Dr. Eric Williams joined the PNM in 1956- and was an inspiration in the party, and a mentor to many.

He served as the Electoral Representative for Lambeau/ Bucco/ Mt Pleasant district during the period 1984-2000. He was also a part of the start of the new incarnation of the Assembly in 1980.

He never lost an election and it was said that he was able to turn the party's good fortune

when he was appointed minority leader.

He was the only Representative from his team (PNM) for a four year period (1988-1992)

“He shaped the future of Tobago by remaining steadfast in opposition and focused on service.”

He is described as “old school — who placed great value on dignified conduct, respect, and always protecting one’s good name. These qualities allowed him to transcend party politics, and in that way, he represented the best of the PNM.”

In 2016, he was also the recipient of the Chaconia Gold Medal for Long and Meritorious Service to Trinidad and Tobago. In 2018, he was awarded the Dr Eric Williams Medal of Honour for long-standing service in the party.

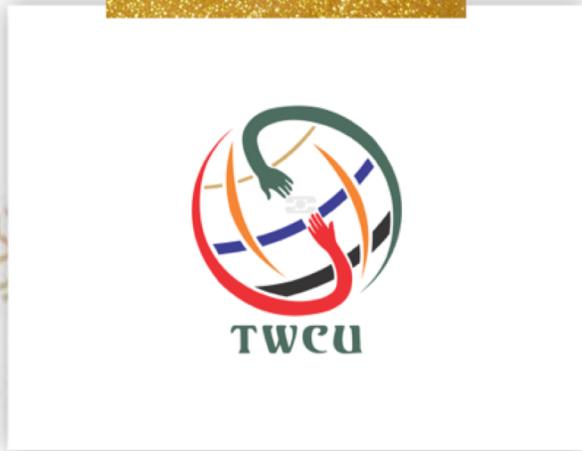
The party's political leader-Tobago said that anyone who worked with the beloved community man or who was lucky to have known him and/or was mentored by him, should consider that a privilege.



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www.twcu.co.tt**



Carla Griffith-Roberts



Mervin Griffith



Cindy Joseph



Kysha George



*Special Prize Winner (Youngest Participant)
Jayden Ramkissoon*

Quiz Competition Top Scorers

Highlights



Season's Greetings To You All

Greetings From Supervisory Committee

We, the members of your Supervisory Committee, wish to take this opportunity to thank you for allowing us to continue to serve you. We have experienced another year of trials and tribulations, however, it is members like you who make our jobs a pleasure.

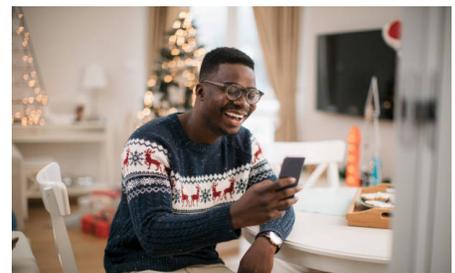
As the time approaches, we wish that your holiday season and New Year be filled with much joy, happiness and success. We look forward to working diligently for you in the coming year and, as the saying goes:

“Christmas is not a time nor a season, but a state of mind. To cherish peace and goodwill, to be plenteous in mercy, is to have the real spirit of Christmas” – Calvin Coolidge.

We join with the Board of Directors, Committees and staff in wishing our Valued Membership and their families a Happy, Holy and Peaceful Christmas and a prosperous New Year 2022. Enjoy the holiday season but also remember to be safe.

Committee members:

Eastlyn Haynes - Chairperson, Neesha Hillerick - Secretary, Natasha Bain, Susan Nurse and Akilah Andrews



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Group Health Plan
Today!

www.twcu.co.tt

Greetings From Membership & Bye-Laws Committee

Best Wishes For Christmas 2021 & A Resilient New Year 2022

By Trevor Alleyne



The Membership and Bye-Laws Committee wishes Peace and Goodwill to All. Christmas symbolizes Hope, Joy and Peace. We wish these heartfelt greetings to members, officers and staff. These Best Wishes are expressed with significance and meaning as we have come to the end of another year marked by the continuing challenges of the Covid-19 pandemic. TWCU has demonstrated resilience during these year long challenges and we must look forward with expectancy for greater hope as we strive for normalcy in the New Year 2022.

This year 2021 we celebrate our second Christmas season during the global Covid-19 pandemic.

The population traumatised by the lockdowns, curfew, and state of emergency that were

implemented as measures to curtail the spread of the virus appears to be awaiting “to exhale” through the merriment and joy of the Christmas season.

Trinidad and Tobago, as many countries in the world at large, had high expectations that after the trauma of 2020 that by this 2021 Christmas season the world would have come to grips with the pandemic. There was anticipation that the implementation of vaccination and other mitigation protocols would have been effective to reduce the deleterious effects of the virus. However, the dynamic evolution of new and easier transmissible variants have created concerns and challenges for governments and health professionals around the world.

In 2022 we pray that TWCU’s strong legacy and resilience and visionary leadership would strengthen our resolve to overcome the challenging environment and TWCU would experience new growth in the New Year.

Merry Christmas and Prosperous New Year 2022 from the Membership and Bye-Laws Committee (**Trevor Alleyne; Hamilton Scoon; Alfred Sandy; Lorna Maycock; Alfred Noel; Rosetta Bedeau.**)



@twcu_tt



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www.twcu.co.tt



Season's Greetings

Greetings From Credit Committee



To All our TWCU's esteemed members

It was a pleasure to be of assistance to you

Through this challenging 2021

We wish All God's blessings,

health, strength and prosperity

to You and your families

as WE the Credit Committee

continue to serve you in 2022.

Have a Happy New Year!

From Ingrid P Jack

On behalf the Credit Committee



*Spruce Up Your Home
For The New Year*

No Need To Worry About High Interest Rates!
Access A Loan With An Affordable Rate.

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A Christmas Cheer

Greetings From HR/IR Committee

The HR/IR Committee would like to extend the Most Holy, Happy, and Healthy Christmas Greeting to All The Board of Directors, the Committee members, Sub Committee members, Staff, Our valued members' and their families.

God richest Blessings and a Bright and Prosperous New Year 2022

Vernon Toussaint

On behalf of HRIR Committee



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www.twcu.co.tt/newsletter-2021

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Our Credit Union. One Family

Highlights From October 2021 Edition



 **twcu youth**



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Christmas Greetings

From Youth Arm Committee



We have made it through yet another year. We stood by each other, supporting one another.

This year has been one not without its own challenges. With the current youth arm executing being tenured for the past year and for the one coming, we appreciate your willingness to work with us and support all our endeavours. From our school supply drive even to our recently ended inter-credit union debate.

We, the youth arm executive would like to thank the youths and even the TWCUCredit Union

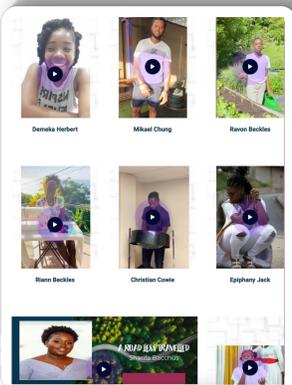
body at large for your support thus far and going forward. It is with a tone of gratitude we would also like to wish you all a very Merry Christmas & God's choicest blessings in the New Year 2022..

In addition, I would like to invite you to take a look at our page on the TWCUC website

and to check out our Instagram page @twcuyouth. There you can find media from the events we

hosted throughout the year. Once again, on behalf of the Youth Arm Executive Committee, Merry Christmas and Happy New Year.

Daniel Caesar
Chair - Youth Arm Committee



Youth Arm Day 2021

Take a look at our TWCUC Youth Arm Members as they show off their talents for part of our Web Week Activities - Adapt & Thrive

www.twcu.co.tt/youth-day-2021





Debate Competition With TWCU Credit Union and Rhand Credit Union



Debate Competition 2021

Highlights





Thank You For Rhand Credit Union For Participating In Our Debate Competition 2021



Credit Union Day 2021



Youth Arm Activities

Highlights



Joseph Corbie S.E.A. Scholarship Awardees:

Justin Des Vignes, 1st Place Winner; Jalani Johnson, 2nd Place Winner; Coren Stewart, 3rd place winner



Scholarship Awards

Highlights

David O'Brien CSEC Scholarship Awardees:

AKILAH BONNETTE, KELICIA FELICIEAN, DANICA ST. JOHN



CHRISTMAS GREETINGS

From HARCON Harrington Consulting Limited



Christmas is the time of year for not only giving but reflecting. We decorate, socialize and spread cheer. As we celebrate this annual season, let us connect inwardly to be appreciative for what we have, spare a thought for those who may not have as much or are living under the trying times of the Pandemic and let

us persevere to make the spirit of Christmas not only a season in the calendar but to be a permanent light in our lives for the overall betterment of our fellow man. In this regard, I take the opportunity to wish the Board, Committees, Staff and Members of TWCU continued blessings of hope, health and prosperity.

Happy Holidays from the Management and Staff of HARCON Harrington Consulting Limited.

Ermath Harrington
Managing Director



Sign Up For Health E-Card

TWCU Members who are on the Group Health Plan can now store a digital copy of your card on your cellular phone.

www.twcu.co.tt/health-ecard

EXCITING THINGS AHEAD!

Greetings From Afflatus Software And Consultancy Services



For the past year, it was a pleasure learning more about TWCU Credit Union and understanding what members valued and working closely along members of staff and committee members on various projects. During that time, we were happy to be apart of some of the dynamic activities that was introduced to members during 2021. Is there anything more to look forward to? Most definitely! 2021 was just the beginning!

A new direction ahead for TWCU is coming soon, where we will continue to introduce and integrate the latest technology to help build stronger communications channels and provide exceptional user experience and so much more.

On behalf of my team at Afflatus Software and Consultancy Services, we would like extend our gratitude for the trust you placed upon

us and we are very thankful for your ongoing support and look forward to delivering exciting new things for you in 2022.

We hope that the TWCU Family Continue to have A Safe, Healthy and Enjoyable Holiday.



Cheresse Fleming
Founder | CEO



Health & Safety Tip

Sanitize Your Hands After Using A Point of Sale Terminal or ATM Machine.



Shop Easy All Year Round

With Safe and Secure Public Parking with affordable rates
at TWCU's Car Park located in the Heart Of The City.

Located: #69 Fredrick Street, Port of Spain

For More Information, Visit Our Website

www.twcu.co.tt/carpark





HAPPY
New Year

TO YOU AND YOUR FAMILY

UPCOMING EVENTS FOR 2022

23
APRIL

72ND ANNUAL GENERAL MEETING

Torriena Hall Centre of Excellence, Macoya, Tunapuna.



25
MAY

72ND ANNIVERSARY OF TWCU

31 Pembroke Street,
Port Of Spain

