

# A Christmas Greeting

**...from the President,  
Martin Minguell**

I greet you and bring you Season's Greetings on behalf of the Board of Directors, the Credit and Supervisory Committees, the Management and Staff of RHAND Credit Union.

For, "Onto us a Child is born ..." and the celebration of the birth of the Christmas babe, the Joy, Peace and outpouring of Goodwill that came with his birth is upon us, to once more allow each of us to reflect and rekindle these 'goods' that we all ascribe to.

Amidst all the negatives that continue to exist within our personal and extended environments it just feels great to shout and give praises to the Almighty as we say "It is great to be Alive!". It feels great to share the love that this Christ Child brought to the earth amongst family, friends and even those who just need to feel that love. I invite you to give this season. No matter how small, let it positively transform someone's life. Let it light their internal fire and put a smile on their face.

It is man's nature to live with expectations, but we must humbly



acknowledge that the Almighty holds us and our future in the palm of his hand. So, as we cross the threshold from 2012 to 2013 and beyond let us be our brother's keeper, look out for the individual that needs those words of encouragement, a person to talk with or even a shoulder to cry upon. Let us be the leaders of change amongst the negatives in our communities for your rewards come only from the Almighty and may never be earthly rewards.

On reflection those who once walked among us, whose light shone the brightest, found the time for those in need.

A Happy and Joyous Christmas Season, and a Bright and Prosperous New Year 2013 from your RHAND family.

A handwritten signature in black ink, appearing to read "Martin Minguell".



**RHAND  
CREDIT UNION**

Vol. 3 • December 2012



# A Christmas Greeting

...from the Chairman of RHAND Retirees' Group, Mr. Joseph Lewis

RHAND Retirees extend greetings of the season – 'MERRY CHRISTMAS! FELIZ NAVIDAD! JOYEUX NOEL!'

Christmas waves a magic wand over the world and behold, everything is softer and more beautiful. May peace be your gift and your blessing all year through, as we look forward to good health and prosperity in the New Year.



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Design:  
Phoenix Publishing Ltd



# A true pioneer

## MAY CHERRIE

May Cherrie was born on the 13th May, 1922. She devoted her life and career to helping people and was among one of the first persons to be qualified in the field of Medical Social Work where her accomplishments were many. Equally, May Cherrie played an integral role in the development of the Port of Spain General Hospital during the 1950's. She was a woman known for her patience and compassion as she worked diligently to find ways to improve the lives of persons working in the social medical services.

Ms. Cherrie was known for her immediate and innovative response to the needs of those around her. She was an active fundraiser who supported the growth of non-governmental

organisations. It was this deep appreciation and care for individuals that led her, along with 11 other persons to pioneer RHAND Credit Union in 1947, an organisation they had helped build to cater to the financial needs of civil servants.

This year, RHAND introduced the May Cherrie Honour Award. Every year two scholarships will be offered through the Early Childhood Centre, as we remember her efforts during the early years of the St. Martin's Welfare Association. The first recipients were Emmanuel Diaz Brown and Kyra Huggins.

Sadly missed, May Cherrie passed away on the 16th November, 2011. She will be lovingly remembered by us all.



First-time Parliament experience for our young interns

# RHAND's 2012 Summer Internship Programme

One of the activities we look forward to having every year is our Summer Internship Programme. A key component of our Internship Programme is that of mentorship whereby the employees of RHAND give of our time and attention to ensure that our adopted students are exposed to the philosophy of the Credit Union: "People Helping People". In addition, students are provided with opportunities to hone certain technical, interpersonal and communications skills, as well as opportunities to visit our national institutions.

This year's six-week 2012 Summer Internship Programme began on July 16, 2012 with an Orientation Session – attended by both students and their parents. The Opening Address was given by our General Manager, Mr. David Maynard, with presentations made by Ms. Marlene Felix, Mrs. Norma James, Attorney-At-Law Veera Bhajan and Ms. Shammah Taylor – one of last year's interns.

There were twelve participants – ten of whom were assigned to the Head Office, one to the Tobago Branch and one to the Arima branch. In fact, four of the twelve students are RHAND Scholarship Awardees (S.E.A.):

Verne Tittle, Shenelle Forde, Anandel Husbands and Akili Fraser.

In terms of external activities, these included visits to the Parliament of Trinidad and Tobago, the Telecommunications Authority of Trinidad and Tobago and the Copyright Music Organisation of Trinidad and Tobago. There was also a formal training session in dining and etiquette conducted by Mrs. Marguerite Gordon.

The Programme was very impactful and life-changing, as highlighted by some of the comments we received from the participants:

- "The most memorable experience was the visit to the Parliament of Trinidad and Tobago because I sat in the chair of Hon. Wade Mark, Speaker of the House of Representatives" – Khaleel Stafford, Chaguanas South Secondary (assigned Information and Communications Technology Department).

- "What I liked most about the Programme at RHAND besides the hands-on experience with members was the places visited, because it opened my eyes to other aspects of the

financial world such as the Central Bank and how it works in relation to the Government" – Verne Tittle Jr., Queen's Royal College (assigned to the Marketing and Member Relations Department).

- "I will remember to tell others that RHAND Credit Union is not like the rest and to tell them about their family-oriented style" – Kafirca Timothy, Bishop Anstey High School (assigned to the Credit Administration Department).

- "I liked that the Interns were placed in departments that suited their career choices" – Sherece Benskin, St. Francois Girls' College (assigned to General Manager's Office).

- "I will always remember the book (Take The Stairs – Rory Vaden) which we read and discussed as a group with members of the management team" – Andrew Jones, Arima Central Secondary School (assigned to the Finance and Accounting Department).

It was really our pleasure having these twelve students onboard and, we thank everyone who made our 2012 Summer Internship Programme a success.





## Ponche de Creme Recipe

10 Servings

Preparation time - 30 minutes

6 eggs

4 cups evaporated milk

1 cup sweetened condensed milk

\* cup granulated sugar

2 cups golden rum or 1 cup puncheon

\* teaspoon grated nutmeg

1 teaspoon minced lime zest

1 teaspoon aromatic bitters

(\* optional ingredients)



### Preparation

In a medium stainless steel bowl beat eggs with sugar, place into a double boiler, and over simmering water cook eggs until thick and sugar has dissolved. Do not heat the eggs directly to prevent cooking.

Remove the mixture from the heat.

Add condensed milk, evaporated milk and alcohol. Combine the mixture well.

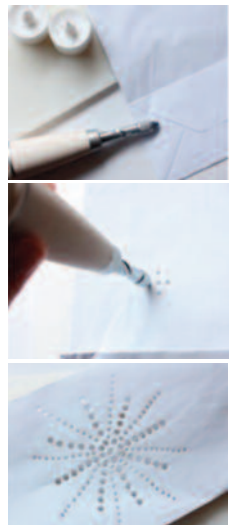
Add lime zest, aromatic bitters and

nutmeg stirring continuously.

Store in glass bottles and refrigerate until ready for use.

Serve with crushed ice.

**Enjoy!**



### You'll need:

- Paper bags
- (Light Emitting Diodes (LED) candles
- A single hole-punch or similar single punch tool
- A cutting mat or chopping board

### Step one

Using a flat paper bag, punch holes straight through both sides of the bag - go freehand or trace a printed pattern or picture. Try a Christmas theme such as snowflakes, stars, Christmas trees or random patterns for a graphic look. A mix of different styles looks nice.

### Step two

Carefully open the bag, turn the LED candle on and place it inside the bag. LED candles flicker gently and have a golden glow to mimic real candlelight. They're also safe as there's no chance of them catching fire - unlike real candles so close to paper!



## SILENT NIGHT

*Silent Night  
Silent night, holy night  
All is calm all is bright  
'Round yon virgin Mother and Child  
Holy infant so tender and mild  
Sleep in heavenly peace  
Sleep in heavenly peace*

*Silent night, holy night,  
Shepherds quake at the sight.  
Glories stream from heaven afar,  
Heav'nly hosts sing Alleluia;  
Christ the Savior is born  
Christ the Savior is born*

*Silent night, holy night,  
Son of God, love's pure light.  
Radiant beams from Thy holy face,  
With the dawn of redeeming grace,  
Jesus, Lord, at Thy birth  
Jesus, Lord, at Thy birth*

Many interesting fables abound for the origins of "Silent Night." Most of them are fanciful and untrue. Many of these anecdotal stories claim that Pastor Joseph Mohr of St. Nicholas Church in Oberndorf, Germany, wrote the words on Dec. 24, 1818 in order to provide a guitar-accompanied carol for Midnight Mass. They claim the church organ did not work because mice ate the bellows.

In fact the church organ worked just fine. And the words – well Pastor Mohr had written them in the form of a poem two years earlier while serving at the pilgrim church in Mariapfarr. The truth is that on Christmas Eve of 1818 Pastor Mohr decided that it might be nice to have a new carol for the coming service. And he thought that his poem could be set to music. He hurried off to see his friend, Franz Gruber, who was a school teacher and also served as the church's organist and choir master. Maybe he could help. And he did. In a few short hours Franz came up with the hauntingly beautiful melody that is so loved and revered to this day. At the request of Joseph, who had a special love for his guitar, Franz composed the music for guitar accompaniment. Just short hours later, Franz stood with his friend the pastor, Joseph, in front of the altar in St. Nicholas church and introduced "Stille Nacht" to the congregation.

"That night, a song was born which has become an anchor for Christmas celebrations everywhere. Silent Night" has been translated into nearly 300 languages and dialects. Its lullaby-like melody and simple message of heavenly peace can be heard from small town street corners in mid-America to magnificent cathedrals in Europe and from outdoor candlelight concerts in Australia to palm-thatched huts in northern Peru.

The English version we sing comes from the 1863 translation by the Rev. John Freeman Young. Rev. Young was elected Bishop of the Episcopalian Church in Florida in 1867.



**SOME SHOPPING SAFETY TIPS**

The holiday season is a time when busy people can become careless and vulnerable to theft and other holiday crimes. The following tips can be helpful to you to be more careful, prepared and aware during the holiday season:

- Shop during daylight hours whenever possible. If you must shop at night, go with a friend or family member.
- Dress casually and comfortably.
- Avoid wearing expensive jewellery.
- Do not carry a purse or wallet, if possible.
- Always carry your driver's license or identification along with necessary cash, cheques and/or a credit card you expect to use.
- Even though you are rushed and thinking about a thousand things, stay alert to your surroundings.
- Avoid carrying large amounts of cash.
- Pay for purchases with your linx or credit card when possible.
- Keep cash in your front pocket.
- Notify the credit card issuer immediately if your credit card is lost, stolen or misused.
- Keep a record of all of your credit card numbers in a safe place at home.
- Be extra careful if you do carry a wallet or purse. They are the prime targets of criminals in crowded shopping areas, transportation terminals, bus stops, on buses and other forms of travel.
- Avoid overloading yourself with packages. It is important to have clear visibility and freedom of motion to avoid mishaps.
- Beware of strangers approaching you for any reason. At this time of year, criminals may try various methods of distracting you with the intention of taking your money or belongings.

**CROSSWORD**

Down

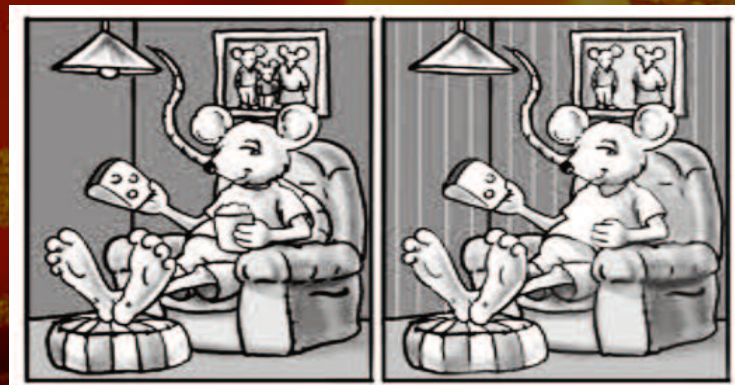
1. Transported (7)
2. Emblem (5)
3. Tropical bird (6)
4. Mistake (5)
5. Dependable follower (7)
6. Go in (5)
8. Magnitude relation (5)
13. Reinforcement (7)
15. Reasoned judgment (5)
16. Musical passage (7)
17. Opportunity (6)
18. Part of a church (5)
19. Ahead of time (5)
21. Obviate (5)

Across

1. Floorshow (7)
4. Spooky (5)
7. Detection device (5)
9. Vertical (7)
10. Inactivity (7)
11. Measuring implement (5)
12. Dictator (6)
14. Ecclesiastic (6)
18. Copious (5)
20. Drawn (7)
22. Pouch worn with a kilt (7)
23. Diadem (5)
24. Admittance (5)
25. Spiny anteater (7)



**SPOT THE DIFFERENCES**



There are at least nine (9) differences.



**Masters and Youth Calypso Competition 2012**

RHAND celebrated another successful year of culture. Members came out in full support of our seasoned performers and even our new comers to the competition.



**SEA Orientation and SEA Awards ceremony**

RHAND continues to educate our children by assisting students with the transition from Primary to Secondary school. The Award Ceremony held annually grants fifteen (15) deserving students, funds to assist with expenses for the up-coming term. This is offered for a period of five (5) years of Secondary Schooling. This year and for the first time two Scholarships were offered to the students of the St. Martin's Welfare Association Early Childhood Centre.



**Dr. Ken Nedd's Health, Wellness and Success Series**

World renowned motivational speaker and medical doctor, Dr. Ken Nedd exhorts participants to take charge of their personal wellbeing.



**Celebrating our 65th Anniversary**

RHAND staff members take time to remember and reflect on the early beginnings of RHAND Credit Union



**New Members' Orientation**

This programme was launched to give our new members a greater sense of the Credit Union movement and the products and services offered by RHAND.



**CONGRATULATIONS!!!**

**Birth of a new baby**

Estate Constable Hislop welcomed his new baby girl born on the 14th September, 2012.

