GECCU LTD

General Employees' Co-operative Credit Union Limited

GECCU BUZZ

VOL.7



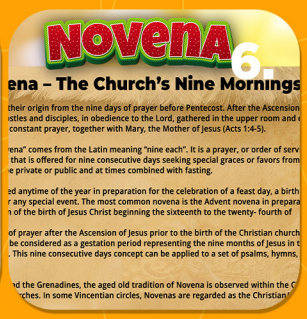














PRESIDENT'S CHRISTMAS GREETING

2024

Seasons greetings to our members and fellow cooperators. It gives me great joy to bring you a brief message on behalf of the Board of Directors, Management and Staff.

As we look back on 2024, we can say that this year has indeed been a wonderful yet challenging one. We celebrated our diamond anniversary with many activities befitting such an occasion amidst the devastation brought on from the passage of Hurricane Beryl. Once again as a credit union, we rose to the occasion and responded with donations and special loan packages for those affected.

As we look to the future however, we are reminded that we must become even more creative and innovative to ensure the continued growth and stability of our organization. We must as much as possible learn from our mistakes and struggles, and build resilience and capacity.

Let us face the future together and may the blessings of God be with us all.

Thank you and have a blessed Christmas and a bright and prosperous new year.

Best Regards,

Michael Layers

President - GECCU LTD.



2024 CEO'S CHRISTMAS GREETING

As 2024 comes to a close, we reflect on a landmark year celebrating GECCU's 60th anniversary—a journey that has highlighted our steadfast commitment to our members and the community. Since my installation as CEO in June, I have been deeply grateful for the confidence you have placed in me. The unwavering support from our members and the public has been both humbling and inspiring, reinforcing my commitment to GECCU's mission. Our anniversary began with a church service, honoring our tradition of starting with gratitude. Throughout the year, we have engaged members and stakeholders across a variety of initiatives that touch different aspects of their lives.

From recreational activities for seniors to tailored loan promotions and expanded university bursaries—including increased support for underprivileged applicants—our programs have sought to uplift and empower our community. We've also offered free small business training and intend to host a Christmas Market, providing local businesses with an opportunity to showcase their products and build their clientele.

Our commitment to the community extended to South Rivers, where we organized a fun day to express our appreciation. This year, however, also presented serious challenges, including Hurricane Beryl's damage to our branches in the Southern Grenadines and an attempted robbery at our South Rivers office. These events impacted many in our community, including our staff, members, and the public, who faced trauma and disruption to their lives and livelihoods. In response, we provided critical support to affected staff and community members, including assistance through our Social Development Fund, professional support, tailored low-interest recovery loans, and loan forbearance options.

Strengthening our foundation is key, and this year we continued our investment in staff and volunteer training, refined internal processes, and furthered our risk management capabilities. Looking forward, we are excited about embracing new technologies, including artificial intelligence, to improve service delivery, enhance efficiency, and meet evolving member needs.

To all of our stakeholders—members, staff, volunteers, and partners—thank you for being the true backbone of GECCU's success. Your commitment and trust enable us to grow stronger and reach higher, year after year. As we close this year of celebration and look to 2025, we remain dedicated to serving you with even greater purpose. Your feedback and ideas are always welcome; they help us improve and stay true to our mission. I humbly ask for your continued support as we work together to build and protect this precious gem we call GECCU.

With sincere gratitude,
Maxine Richards-Johnney
CEO, GECCU



EDUCATION CHAIRPERSON'S GREETING 2021

Dear Valued Members of GECCU Ltd.,

As we embrace the joyous Christmas season, I am delighted to extend heartfelt greetings to you on behalf of the Education Committee, the Board of Directors, Management, and staff of GECCU Ltd.

This year, as we celebrate 60 years of service under the theme "A Gem We've Built Together!", we are reminded of the enduring strength of our credit union's philosophy— "members helping members". This season, let us seize the opportunity to live out this spirit of generosity by sharing love, hope, and goodwill with those around us.

Our unique Vincentian traditions, including the cherished Nine Mornings celebration, offer a perfect backdrop for this. For nine mornings leading up to Christmas, communities come together in the early hours to sing, dance, pray, play games, and share in drama and fellowship.

These communal activities are a powerful reminder of the bonds that unite us as a people and the joy that comes from collective celebration.

As we gather in these spaces and in other holiday traditions, let us also reflect the love of Christ—spreading compassion, kindness, and support to those we encounter. May our actions this season bring joy and light to others, ensuring that the heart of Christmas is felt by all.

On behalf of all of us at GECCU, I wish you and your loved ones, a Christmas filled with peace, love, and abundance. As we enter a new year, let us remain committed to building our communities and living out the values that define our credit union family. Together, we will continue to uphold the gem we have built through love, service, unity, and care. Merry Christmas and a Happy, Prosperous New Year!

Sincerely,

Peggy DaSilva

Sis. Peggy DaSilva

Chair, Education Committee

CHRISTMAS TIDBITS

STAYING HEALTHY FOR THE SEASON

BE MINDFUL

Slow down and savor your food.
Mindful eating helps you recognize when you're full, preventing overeating
Engage in conversation, and enjoy the experience of eating.
Avoid distractions like your phone or TV while eating.

LIMIT ALCOHOL INTAKE

If you do drink, limit your intake to one or two drinks.
To stay hydrated and avoid overindulging, drink water or sparkling water in between alcoholic drinks.
Alcohol may cause you to over eat.

BALANCED MEALS

Remember to eat from all of the 6 food groups.
Watch your portion size.

PHYSICAL ACTIVITIES

This is a perfect opportunity to burn some extra calories.
Doing the extra house cleaning.
Try some brisk walking when doing your shopping.

KNOW YOUR NUMBER

For persons living with diabetes and hypertension; Be aware of your numbers going into and coming out of the festive season.
For diabetics your A1c should be <7%
For hypertensives your blood pressure should be <130/80.
If you are hypertensive with diabetes or a heart disease, your blood pressure should be even lower.

Nutrition Unit
Ministry of Health, Wellness and the Environment

CHRISTMAS Recipes

TANGY HONEY GLAZED CHRISTMAS HAM

Ingredients

8-10 lb Frozen Ham
1 ¼ cups brown sugar
1/3 cup pineapple juice
1/3 cup honey
1 small orange (juice & zest)
2 tbsp mustard
A pinch of ground clove
Whole cloves





Method

1. Boil ham for 1 hour or until fully cooked.
2. Preheat oven (180°C / 350°F)
3. In a small saucepan, combine brown sugar, pineapple juice, honey, orange juice, orange zest, mustard and ground clove. Bring to boil, then reduce heat and simmer 5-10 minutes. Set aside.
4. Trim skin from ham leaving a thin layer of fat. Score in diamond pattern and place whole cloves in the corner of each diamond.
5. Spread Tangy Honey Glaze covering ham completely.
6. Set to bake in uncovered roasting pan. Reapply Tangy Honey Glaze at 10 minute intervals while ham baked for a total of 30 – 45 minutes.
7. Place on platter and garnish and serve as desired.

Source: Anonymous

OKRA PUNCH

Ingredients

8-12 okra
2 cups water
½ cup evaporated milk
¼ cup condensed milk
1 tsp nutmeg
1 tsp vanilla extract,
1 tsp cinnamon
½ cup Guinness (optional)
1/3 cup sugar



Directions:

1. Remove the top of the okras and discard accordingly.
2. Wash okras and place in small pot with 2 cups of water. Leave to boil for approximately 7 minutes or until the okra is tender. Remove from heat and allow to cool.
3. Place boiled okra with the liquid into a blender and blend until smooth.
4. Add remaining ingredients. Blend for 5 minutes.
5. Pour into pitcher and add sugar or condensed milk to taste.
6. Place in the refrigerator to chill or serve on ice.

CARIBBEAN-STYLE STEWED PIGEON PEAS

Ingredients

2 1/2 cups of pigeon peas (fresh or frozen)
2 tbsp coconut oil
1 cup coconut milk
1 cup water
1 onion medium chopped
2 cloves of garlic minced
2-3 flavour pepper chopped
1 cup of peeled and chopped pumpkin
1 tsp fresh thyme
2 sprigs of green onion/ chive chopped
Salt and pepper to taste
1-2 tsp molasses or browning syrup (optional)
1 whole hot pepper (optional for a bit of heat)



Directions

1. Heat oil in a large pot to medium high, you can use a cast iron pot for best results.
2. Slowly add Pigeon Peas to avoid spattering. Stir in the peas, cover and let simmer for a few minutes stirring and checking them every few minutes.
3. Turn up the heat to high for a minute or two until most of the moisture has evaporated, makes sure stir constantly to avoid burning.
4. Stir in the vegetables and aromatics (flavour peppers, onions, garlic, pumpkin, chive, and thyme) let them simmer for a minute.
5. Then add the coconut milk and water. The whole hot pepper can be added at this point, try not to break it to avoid overpowering the pot. Stir well and bring to a boil and once boiling reduce to a simmer and let simmer for 20-30 minutes until peas are tender and the pumpkin has basically melted or mashed easily with the touch of a fork or spoon. Feel free to add in a little extra water if needed.
6. Serve and enjoy! (Optional garnish with chopped parsley).



CHRISTMAS MARKET











CHRISTMAS PUZZLE

Find and circle all of the Christmas words that are hidden in the grid.
The remaining letters spell a secret message.

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

ANGEL
BELLS
BETHLEHEM
CANDLES
CANDY CANE
CAROLS
DECORATIONS
EGGNOG
FAMILY
FRANKINCENSE
FRIENDS
FRUITCAKE
GABRIEL
GIFTS
GOLD
GREETING CARDS
HOLLY
ICICLES
JESUS
JOSEPH
LIGHTS
MANGER
MARY
MISTLETOE
MYRRH
ORNAMENTS
POINSETTIA
SANTA
SHEPHERDS
SKATES
SLEIGH
SNOWFLAKES
SNOWMAN
STABLE
STAR
STOCKING
THREE WISE MEN
TOBOGGAN
TOYS
TREE
WREATH


GECCU
60th
Anniversary
GECCU LTD
General Employees' Co-operative Credit Union Limited
Endless Christmas
LOAN SALE
$35,000
GECCU TERMS & CONDITIONS APPLY!
PRIZES TO BE WON!!
EVERY WEEK!
UP TO 60% DISCOUNT
PROCESSING FEES
PAY NOTHING UNTIL
FEBRUARY
/GECCU
@GECCULTD
+1 (784) 532-9253
LOANS@GECCU.COM

DOOR TO DOOR CAROLLING

Growing up in Rose Hall, I eagerly anticipated Christmas for two cherished traditions: the community light-up and door-to-door carolling. While I participated in both, carolling held a special place in my heart as it combined my love for singing with the chance to earn a little extra money.

On the nights of December 23rd and 24th, when villagers were busy decorating their homes and baking Christmas treats, my cousins and I would head out to spread festive cheer. I can still recall the grand opening speech I delivered before the singing began:

"Good night to the master and mistress of this beautiful cottage. We, the bold, bold choir arriving from the east, have come to put you in remembrance of Christmas.
Christmas comes but once a year. At this time, we join with family and friends to celebrate the birth of Jesus Christ. I am sure you will be grateful to hear me say: Choir, Choir, can you sing me a song that will charm the hearts of the listeners?"

Without missing a beat, my cousins would harmonize as if they'd been rehearsing for years. We sang beloved carols like Silent Night, Oh Holy Night, Oh Come All Ye Faithful, and We Wish You a Merry Christmas.

Our finale was always a playful rendition of We Wish You a Merry Christmas with a humorous twist:

We nah go no way until we get something,
We nah go no way until we get something,
We nah go no way until we get something,
So bring out the cake.
We smell you baking,
The curtains changing,
So bring out a slice now,
Some dollars to share.



DOOR TO DOOR CAROLLING

Despite the hilarity it caused, we insisted on singing it every time!

One memorable night, I mistakenly declared, "We, the bold, bold choir arriving from the north." A senior villager promptly emerged with a cup in hand, playfully correcting me: “No... ya mess it up! Fix it. You came from the east! You need to say the east, otherwise no chocolate and cake for you tonight.” The retired teacher returned inside, waiting for me to rectify the error. We quickly made the correction, leaving afterward in laughter, our pockets a bit fuller from the evening’s efforts.

This heartwarming tradition still thrives in rural areas like Rose Hall in St. Vincent and the Grenadines. It remains a joyful celebration of Christ’s birth and a unifying force within the community. For me, it was not only a delightful way to embrace the season but also an opportunity to gather Christmas treats and pocket money.



Novena – The Church's Nine Mornings

Novenas take their origin from the nine days of prayer before Pentecost. After the Ascension of Jesus Christ, the apostles and disciples, in obedience to the Lord, gathered in the upper room and devoted themselves to constant prayer, together with Mary, the Mother of Jesus (Acts 1:4-5).

The word "Novena" comes from the Latin meaning "nine each". It is a prayer, or order of service, or Holy Eucharist that is offered for nine consecutive days seeking special graces or favors from God. Novenas can be private or public and at times combined with fasting.

It can be offered anytime of the year in preparation for the celebration of a feast day, a birthday, an anniversary, or any special event. The most common novena is the Advent novena in preparation for the celebration of the birth of Jesus Christ beginning the sixteenth to the twenty- fourth of December.
The nine days of prayer after the Ascension of Jesus prior to the birth of the Christian church on Pentecost can be considered as a gestation period representing the nine months of Jesus in the womb of Mary. This nine consecutive days concept can be applied to a set of psalms, hymns, and or scripture.

In St. Vincent and the Grenadines, the aged old tradition of Novena is observed within the Catholic and Anglican churches. In some Vincentian circles, Novenas are regarded as the Christian/Church's Nine Mornings.

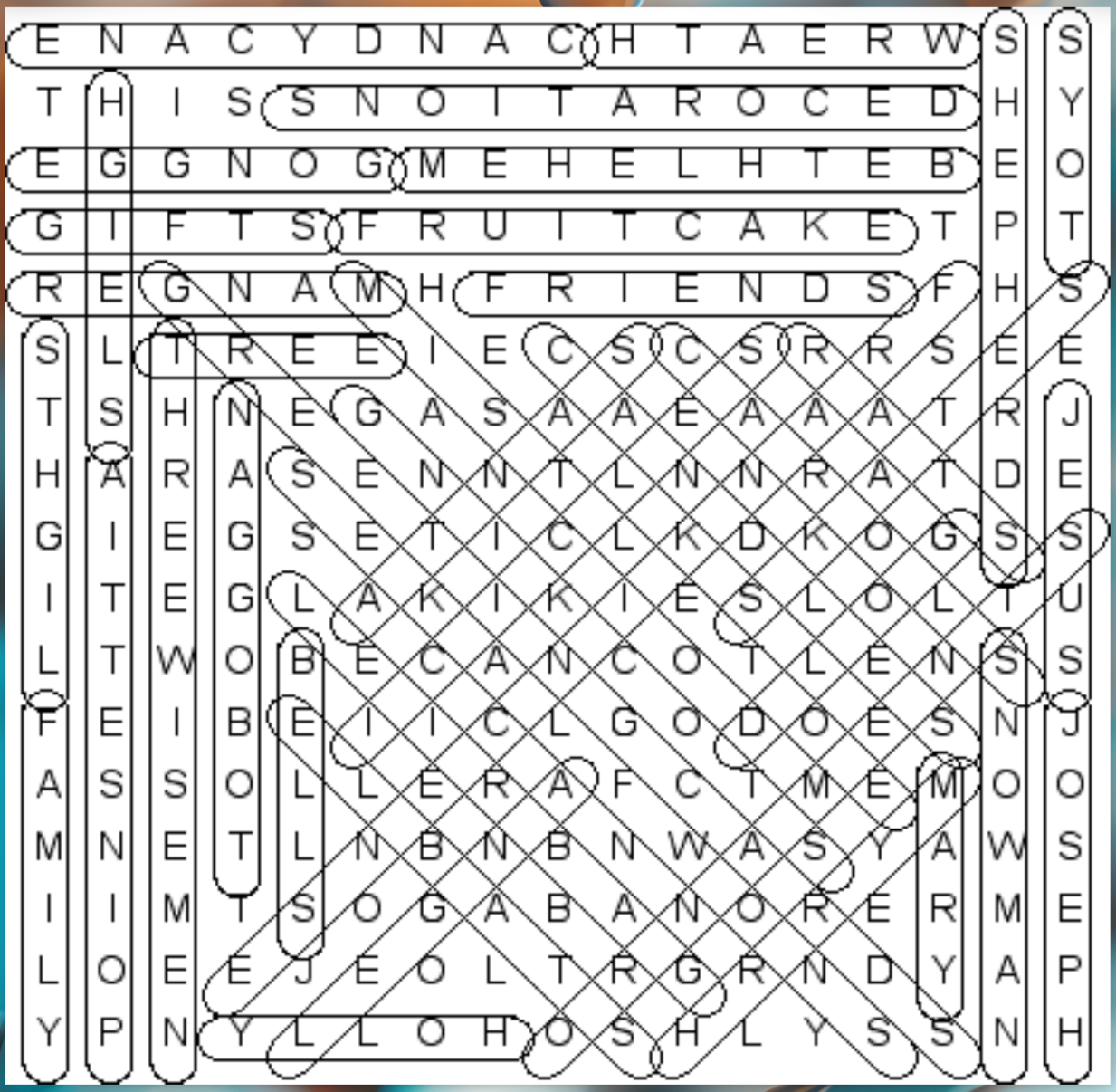
Church goers, especially the elderly will wake early in the morning, clad in hats, sweaters and long-sleeved apparel for mass which begins promptly at 5:00 am or 5:30 am. The service generally takes the form of a regular Sunday morning mass, but is not as structured, some may even say rigid. There's the usual singing of hymns, readings, and prayers by the few who have gathered. Novenas are generally shorter and livelier.

I've been privileged to speak on one of the central Christmas Novena themes annually; and I've been doing this for several years now. I must admit that I look forward with excitement to the Christmas novena more than any other event at this time of year. Truth be told, putting the sermonettes together is a delicate but very timely distraction from the 'noise' and hectic Christmas season.

In all the hustle and bustle of Christmas parties and merry making one can easily lose sight of the true meaning and essence of Christmas. Just as we decorate our trees and light our homes, we must also prepare our hearts for Christmas. This period of preparation and thoughtful reflection on the nativity of Jesus, guided by the wisdom of the scriptures essentially begins with prayer. Let this little prayer help keep our minds and hearts fixed on Christ's coming, so as to be more ready to receive Him on Christmas Day, and when He comes again.

I hope you'll get to experience the joy of this aged-old Christmas Novena tradition this year at one of our local churches.

CHRISTMAS PUZZLE



ANGEL
BELLS
BETHLEHEM
CANDLES
CANDY CANE
CAROLS
DECORATIONS
EGGNOG
FAMILY
FRANKINCENSE
FRIENDS
FRUITCAKE
GABRIEL
GIFTS
GOLD
GREETING CARDS
HOLLY
ICICLES
JESUS
JOSEPH
LIGHTS
MANGER
MARY
MISTLETOE
MYRRH
ORNAMENTS
POINSETTIA
SANTA
SHEPHERDS
SKATES
SLEIGH
SNOWFLAKES
SNOWMAN
STABLE
STAR
STOCKING
THREE WISE MEN
TOBOGGAN
TOYS
TREE
WREATH

The hidden sentence is: TIS THE SEASON TO BE JOLLY

SOLUTIONS

GECCU 60th Anniversary

Keeping Our Promises To You!

GECCU BUZZ VOL.7 CREDITS

Special Thanks to:
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