

The Credit Union Pulse

St. Kitts Co-operative Credit Union Limited

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The SKCCU Salutes a Son of the Soul

It is with great pride that the St. Kitts Co-operative Credit Union Limited congratulates Mr. Melvin Edwards, who has elevated to the highest office as **Chairman at the World Council of Credit Unions.**

This international apex body is the world’s leading advocate, as well as a platform for knowledge exchange amongst credit unions, and a developmental agency.

The vision of the World Council of Credit Unions (WOCCU) is to provide “Quality Credit Unions for Everyone.” It is hoped

that through this vision it would enable millions of people to grow by providing access to affordable financial services. “Today there are credit unions in 97 countries in the world and provides more than 172 million people worldwide with the opportunity to grow through access to safe savings, affordable credit and the chance for a better tomorrow.” More information about this esteemed organization can be found on their website www.woccu.org.

Mr. Edwards has always been a strong advocate for credit unions as well as the financial advancement of the down trodden of the society.

He has served on several boards including FND and he presently serves on the Board of Directors of TDC as well as the Caribbean Confederation of Credit Unions.

Although he has achieved much in his lifetime, he still

remains a very humble and approachable man, who smiles no matter who he meets. The St. Kitts Co-operative Credit Union is proud that he is a member and a stalwart of this institution and regardless of his many positions within the Credit Union Movement, he is always willing and ready to assist in the development of this Credit Union.

His accomplishments should be heralded as he has managed through hard work, perseverance, commitment, dedication, and strong will to elevate himself as well as the Federation to the world’s forum.

He has proven that it is does not matter how humble your beginnings or how small your country, you can achieve your dreams whether they are small or large.

Inspirations

- *A close friend can become a close enemy*
- *A healthy man us a successful man*
- *A soft answer turneth away wrath but grievous words stir up anger*
- *A wise man makes his own decisions, an ignorant man follows public opinion*
- *All things grow with time except grief*
- *As we live, so we learn*
- *Children are a poor man’s riches*

OECS Summit 2007 (St. Kitts Marriott Resort, Frigate Bay)



On the 12th and 13th of October 2007, the St. Kitts Nevis National Co-operative League hosts the 5th Annual OECS Summit at the beautiful St. Kitts Marriott. This year's topic was "Re-engineering the OECS Credit Union System for Sustainable Development" and it was quite ideal considering the local, regional, and international changes that are presently happening in the global financial market.

Over 200 participants attended the 2 day summit, and were treated to such topics as Credit Unions and Financial Sector Growth in the OECS Economic Union, Investment Management, Mortgage Lending, Card Services, Building a strong foundation for future growth and development and attracting and growing young members and leaders through school co-operatives. Facilitators were from all aspects and fields of business. They brought to the sessions a wealth of experience and knowledge that they imparted to the attendees. These topics were chosen to assist the co-operative decision makers in understanding the economic environment they have to face while navigating a path to greater market share and increased membership.

Participants were also given the opportunity to tour both islands and do some shopping while evening festivities were held at the Oasis Bar and Restaurant and the Fisherman's Wharf respectively. These events helped to foster networking amongst local and regional credit unions, and board and committee members.

The closing ceremony, which was held at the Fisherman's Wharf, finalized the turning over the secretariat to the St. Kitts Nevis National Co-operative League and the announcement of the location of the 6th Annual OECS Summit. Next year, the Summit will be held in the island of Antigua. Much appreciation and applause was given to the League for hosting a successful Summit. The league then presented each manager of each Credit Union represented a token to take back to remind them of their stay in St. Kitts. The evening ended with a little bit of dancing and socializing. Most of the participants left on Sunday and Monday respectfully and indicated that they enjoyed both the sessions and a change to tour St. Kitts-Nevis once again.



A Healthy Member is a Wealthy Member



What is Diabetes?

How do you know if you have the symptoms of this

disease?

The disease of Diabetes has been around for a very long time. There are 2 types of the disease, Type 1 is usually found in children and Type 2 is normally found in adults.

Type 2 diabetes is a lifetime disease that affects the way your body uses food for energy. The disease develops when an organ called the pancreas cannot make enough insulin or when the body is not able to use insulin correctly. Insulin is a hormone that allows the body's cells to use sugar for energy. Insulin also helps the body to store extra sugar in muscle, fat, and liver cells.

When insulin is not available or is not used correctly, the level of sugar in your blood gets too high and cells do not get the energy they need. If your blood sugar stays high for a long time, you can develop problems with eyes, heart, blood vessels, nerves, and kidneys.

Controlling your blood sugar is the best way to avoid serious complications from Type 2 diabetes, such as heart and blood vessel dis-

eases. Many people who have Type 2 diabetes enjoy healthy, active lives when they are able to control their blood sugar.

Exercising, eating healthy foods, and taking medicines all help control blood sugar.

More and more adults and children are developing type 2 diabetes. This is largely because of bad eating habits and a lack of physical activity. It is important to know whether you or your children are at risk for Type 2 diabetes and to know what you can do to help prevent the disease.

Some Symptoms of Type 2 Diabetes

At first, your blood sugar level may rise slowly that you may not know that anything is wrong. One third of all people who have diabetes do not know that they have the diabetes.

Some of the symptoms that can be linked to this particular disease are -

- Feeling extremely thirsty
- Having to urinate more than usual
- Feeling more hungry than usual
- Losing weight without trying
- Feeling very tired
- Feeling cranky
- Lots of infections, cuts and bruises that heal slowly

- Blurred vision (or diabetic retinopathy)
- Tingling or numbness in your hands or feet (or diabetic neuropathy)
- Lots of skin, gum and bladder infections
- Vaginal yeast infections

Treatment Overview

It is believed that changing one's diet as well as regular physical exercise and assist in controlling the blood sugar level. Here are a few more tips in the treatment of this disease -

- Change the way you eat by spreading carbohydrates throughout the day so your blood sugar level stays the same all day
- Exercising regularly to help your body use insulin better
- Try to wear a medical identification to let health professionals know in an emergency that you have diabetes
- Know how to recognize and quickly treat high blood sugar
- Take extra care of your skin, teeth, feet and gums
- Know how to care for yourself when you are sick.



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**Credit Unions.....
Together we are
Stronger**



With team work, anything is possible.

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SKCCU Staff decorating for the 25th Anniversary
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buy	100	buy	100
SHARES	SHARES	SHARES	SHARES
get	100 FREE	get	100 FREE
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