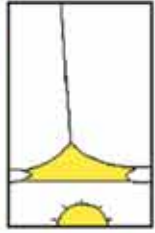


TTARP



TTARP... an Association of Responsible Persons

Q50

ISSUE NO. 1, 2013



Celebrating 20 years
with TTARP!

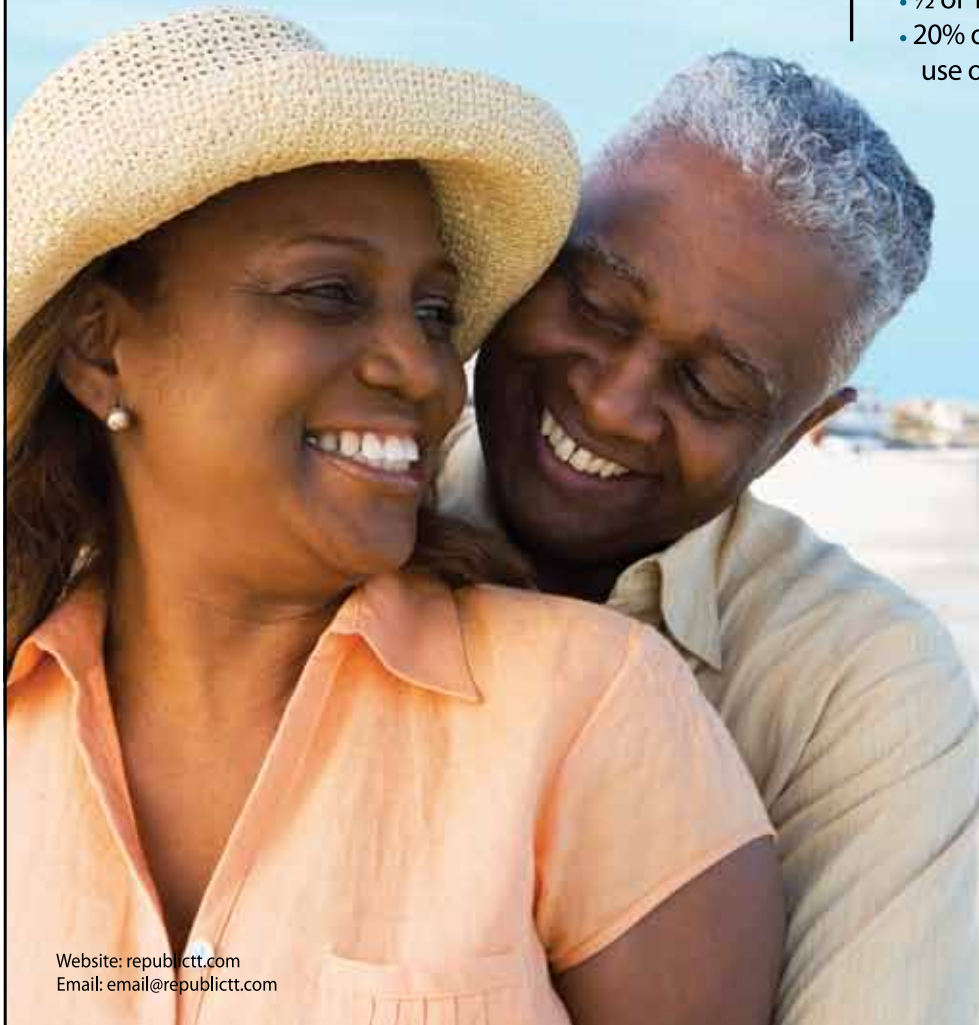


Celebrate Your Sweet Sixties with a MAJOR LEAGUE Account

Like fine wine, Major League gets better with age. Now Major League offers big benefits to persons from 60+.

Benefits you can enjoy:

- Free Club/OneCard and wallet
- Free TeleBanker
- Free Blue Machine ABM transactions
- Free admission to TTARP and special discount on annual membership fee for primary account holder ONLY
- Free Online Banking with RepublicOnline
- Free embassy letters
- Waiver of annual card fee on Republic Bank Visa or MasterCard® Credit Cards, excluding Republic Bank Signature, Platinum and AAdvantage® Credit Cards
- No commission on Travellers Cheques
- 15% discount on locker rentals
- ½ of 1% for new loans except seasonal campaigns
- 20% discount on car insurance at Colfire with use of Republic Bank Credit Cards



Website: republictt.com
Email: email@republictt.com

Spouse, relative or friend who are 60 and over can enjoy the same benefits as a joint account holder once the person has signing authority.

Visit our website at republictt.com, call 625-4411, or come in to any of our branches.

 **Republic Bank**
We're the One for you!

Depend[®]



Designed to look like regular underwear
providing outstanding protection,
confidence and custom fit for both of you.



Depend[®]

www.depend.com

© Registered trademark of Kimberly-Clark 2010 KCWW



A.A. LAQUIS LTD.

Home Health Centre

**NOW OPEN AT
SHOPPES OF MARAVAL!
TO SERVE YOU BETTER!**



HURRY IN TODAY AND SEE OUR FANTASTIC NEW LOCATION!

Shoppes of Maraval (868) 622-5434



A.A. LAQUIS LTD.
Home Health Centre



Contents

Publisher-TTARP, **Editor**-Peter Peña
Editorial Coordinators-Mayling Younglao, Kern Williams, Denise Joseph
Producer - Sapphire Consultants Ltd
Advertising-Nicole C. Jules,
 Sapphire Consultants / Michelle Nunes
Printers - Guardian Media Ltd.
Copy Reader - Ruth Frazer-Munroe

Contributors - Michelle Nunes, Jennifer-Gibbons Joseph, Neville Navarro, Hubert Dolsingh, Dr. Derrick Lousaing, Sylvia Shallowe, Victoria Williams, and Nicole Jules.

For Advertising and Content placement, please contact:

Sapphire Consultants Limited - Michelle Nunes
 PO Box 1821
 #92A Wrightson Road, Port of Spain
 Trinidad W.I.
 Tel: 868-221-5103 Mobile: 868-374-8992
 Email: sapphire.consultants.ltd@gmail.com



OR
 Nicole C. Jules, Advertising Consultant,
 Mobile: 487-3298 Email: nphillipsbrowne@gmail.com

TTARP's Offices

North: #45 Tragarete Road, Port of Spain
 Tel: 622-9223 / 222-7912 / 221-7771
 Fax: 628-8842

South: c/o M&M Insurance Co. Ltd -
 Room 303 , Cross Crossing ,Shopping Centre,
 San Fernando Tel: 657-2256 / 2343

Tobago - c/o MEGA Insurance Co. Ltd - Bacolet
 Street, Scarborough - Tel: 639-2849/3845

Email: ttarp@tstt.net.tt

Website: www.ttarp.org

DISCLAIMER

050Q is published three times a year by TTARP. 050Q is a registered trademark of TTARP. Opinions and views expressed by contributors do not necessarily reflect the views of the Association, Producer or Advertisers.

TTARP does not accept responsibility for any professional advice or advertisements whatsoever published in this magazine

Important notice: All material provided within the magazine relating to health topics or issues is for information only and is not to be construed as medical advice or counsel. No actions should be taken solely on the contents of this publication.

Reproduction in whole or part without written permission is strictly prohibited.

Contents of this publication are covered by copyright laws. All rights reserved.

050Q Magazine is available at no cost as an integral part of TTARP membership.

Comments from the Board	4
What's your legacy?	5
FYZABAD ZONE	6
Am I at risk for breast cancer?	8
SANTA CRUZ ZONE	10
NIS CONTRIBUTIONS AND BENEFITS HAVE BEEN INCREASED	12
ARIMA ZONE	14
HIP PAIN AND REPLACEMENT	15
Benefits of certain foods	16
FREE Elderly and Differently Abled Mobile Service (ELDAMO)	17
Twenty years and counting	18
FRESH BROCCOLI SALAD	21
DIEGO MARTIN ZONE	22
The Buzz from Belmont Bees	24
Mowing your lawn the right way	26
Calendar of Events	28
Zonal Group Meetings	29
BREADFRUIT Recipes	30
Health Benefits of Breadfruit	31
Additional Discount Providers	32
Laughter	34

Comments from the Board

Dear Members,

This year of 2013, brings us pride and joy as we at TTARP celebrate 20 years of existence. There are so much we are proud of accomplishing and yet many more tasks left undone.

Our Zonal committees who work exceedingly hard at creating unity and bringing our members together regularly at social activities, we thank you.

The hundreds of discount providers who have realised that the elderly have purchasing power, but on limited pension budgets, we truly appreciate the discounts that are being offered, and we intend to foster closer relations and increase our network of providers.

Local government and legislation which offers an ear to our national issues complaints and suggestions,

it is our intention to continue to work with and lobby to promote higher quality services for our seniors in this country.

To all our other product and service providers, we thank you tremendously and in going forward, we look for growth, strength and prosperity - physically, spiritually and emotionally.

Our recent initiatives to increase membership have been quite successful and to date we have over 27,000 members.

Happy 20th Anniversary TTARPees, we look forward to seeing you at our anniversary celebration on October 12th at the Queens Park Savannah !!!

The advertisement features a circular inset on the left showing a man in a red shirt lifting a young child. On the right, a close-up shows a hand resting on a shoulder with a red glow indicating joint pain. The Seven Seas logo is in the top right corner. The text 'JointCare eases the strain' is prominently displayed. A circular seal reads 'UNIQUE COMBINATION OF GLUCOMEGA® GLUCOSAMINE + OMEGA 3'. Below this, it states 'Only Seven Seas JointCare contains GlucOmega® a unique formula of Glucosamine and Omega 3 which helps:'. A list of benefits follows: 'Reduce joint pain and inflammation', 'Rebuild cartilage', and 'Maintain muscles and bones'. At the bottom, it says 'Choose the right JointCare product for you' and 'Visit: www.seven-seas.com/products'. The slogan 'Enjoy The Movement' is at the bottom right. Three boxes of Seven Seas JointCare products are shown at the bottom left: 'JointCare ADVANCED with OMEGA-3', 'JointCare with PAIN RELIEF with OMEGA-3', and 'JointCare ORIGINAL with PURE COD LIVER OIL'.



by Jennifer Gibbons-Joseph

WHAT'S YOUR LEGACY?

IT IS ABOUT THE WAY YOU CHOOSE TO LIVE YOUR LIFE, YOUR EXAMPLE TO OTHERS AND YOUR VALUES AND BELIEFS, SUCH AS DISCIPLINE, HONESTY, HARD WORK, SPIRITUALITY, GRATITUDE AND LOVE.

Are you concerned about the type of legacy you would be leaving behind? Most people, by the time they reach their golden years, would have made valuable contributions to society and have begun thinking of what they can pass on to their loved ones.

There is also the belief that one has to be wealthy or own financial assets in order to leave a legacy behind. However, a legacy could be about the way you choose to live your life and how you incorporate your values and beliefs.

A definition of legacy is “something handed down from an ancestor or a predecessor or from the past”. It is also described as an inheritance “that which is inherited; a title or property or estate that passes by law to the heir on the death of the owner.” Planning a legacy is the continuation of life, not necessarily the distribution of assets.

It is about the way you choose to live your life, your example to others and your values and beliefs, such as discipline, honesty, hard work, spirituality, gratitude and love.

You can re-evaluate your legacy and influence the present and future generations, by doing a simple introspection exercise and answering the following questions:

- Have I found my real purpose in life?
- Have I released my bitterness or regrets from past situations?

- Am I counting my blessings?
- Am I building meaningful and happy relationships?
- Do I have a healthy state of mind?
- Am I living an honest and conscientious life?
- Are my actions in keeping with my values?
- Have I made peace with myself?
- What impact am I having on others?
- Do I want to leave this world a better place?

Remember, leaving a legacy is not just about death and leaving a will, it is about living and helping to shape people’s lives. It is like leaving a part of you behind. What part do you want to leave behind?

A quote from Shannon Alder says “Carve your name on hearts, not tombstones. A legacy is etched into the minds of others and the stories they share about you.”

Jennifer Gibbons-Joseph CPC,ELI-MP,
Certified Financial & Life Coach
Conec Marketing & Financial Services Ltd.
Tel.: 868-663-6338



FYZABAD ZONE

TRIBUTE TO A PATRIOT

“YOUR CHILDREN WILL TELL YOU THAT I’M RIGHT” - UAS

The above quotation is often said by an enigmatic, resilient and characteristic gentleman, who epitomizes the concept of a “JOHNNIE WALKER” (from the Scotch whisky TV ad.), with an ever-flowing outlet of energy, ideas, advice, anecdotes and wit.

URBAN AGUSTUS SYLVAN was born in the year 1927 in the district of Point Fortin but has lived in Port of Spain, Siparia and Erin and Point Fortin.

His early education took him from Point Fortin to St. Mary’s college, POS, and from there to teach at primary schools in rural south Trinidad. His achievements at this level included a personal acknowledgement letter from the first Prime Minister of Trinidad and Tobago, Dr. Eric Williams on an idea /suggestion for the standardization of school uniforms for students at different levels for all schools.

As an avid sportsman he represented many communities and organizations at different levels in hockey, football, table tennis, cricket and other sports. He also trained aspiring young persons in athletics, and at one time introduced a netball league for schools in the St. Patrick district.

In his younger days of athleticism, he rode motor cycles. Picture the road conditions of the ’50s, as he recalls cycling to the north, through Valencia, Manzanilla, Mayaro and back to Point Fortin, all in one day. After teaching at Primary schools in St. Patrick for many years, he joined the Government service and trained as a finance officer and as a valuator of lands and property in the country districts.

Urban Sylvan has written many a dissertation and thesis on the environment and community development and has witnessed and contributed to the growth and transformation of the people and the infrastructure in places such as Point Fortin and surrounding villages. Together with other activists at that time, he co-founded in Point Fortin a social club in the ’50s named PARVENU, which contributed to the upliftment of citizens at that time.

His many social and academic accomplishments include the Cooperative Credit Union movement tenures on boards and other statutory committees; as a member of the Regional Social Human Development Council (RSHDC) in the Penal / Debe and surrounding areas, he has assisted many groups in attaining and identifying community social projects which benefitted their lives.

Urban is a devout Roman Catholic and religiously attends church on Sundays, and together with other brothers of the



Urban Sylvan



by Neville A. Navarro.

Pointe-a-Pierre parish provided and served “Meals on Wheel” (MOW) to the needy and the poor for the past five years.

To his wife Louise and family he is well-loved and has great pride in having fostered a brilliant family line. His siblings and grands (26) spread from England to Canada to the US Army and all have achieved excellence in their endeavours.

To me he is my mentor and my friend, one who I can always rely on for constructive criticism, advice and assistance, and a ‘picong’ or two when the occasion is right. One of his favorite quotes is “before you were born” whenever he highlights one of his experiences.

As a long standing member of TTARP, he recognized that in the Fyzabad and Oropouche districts there was a need for a TTARP zonal group, and with the help of Joyce Wong Sang, TTARP’s zonal coordinator, one was formed with 15 members. To date there are over 150 members, with about 25 to 30 attending meetings monthly to plan the many social events of the group.

In his spare time when he is not working or writing he can be found in his garden, and he also rears husbandry and livestock. Today he is recovering from an illness which has restricted his mobility but his keen mind and sense of humour is still active and alert.

Long life and all blessings to you my friend.
NEVILLE A. NAVARRO.



Your laundry done
with **affordable style...**
only at Courts.

Whirlpool **duet**
sport™

COURTS

Bringing Value Home



Am I at risk for breast cancer?

Many women believe that they will never develop breast cancer because they have no family history of the disease or they have no other known risk factors. The reality is that all women are at risk for breast cancer. It does not discriminate. Women have a one in eight lifetime risk of developing this disease. In fact, the older a woman, the greater her risk of getting breast cancer. Women in the 55 to 65 age bracket are at the highest risk of developing breast cancer. Women can even be diagnosed with breast cancer in their 70's, as in their 20's.

No one knows exactly what causes breast cancer to develop in a certain person at a certain time and there are no sure ways to prevent it. However, it is not a death sentence. You can be proactive about your breast health.

The earlier a breast cancer is detected, the better the treatment options and chances of cure. In this way, earlier detection has helped to improve the length and quality of life of people diagnosed with breast cancer while reducing breast cancer death rates. There is

immense hope for those diagnosed with breast cancer. The key is to detect it early and accurately.

Now, with the opening of Trinidad & Tobago's first and only Specialist Breast Centre, women can be assured that all of their breast health needs can be addressed reliably and conveniently. Pink Hibiscus Breast Health Specialists is a comprehensive and integrative breast centre exclusively dedicated to the screening and early detection of breast



cancer. They offer a full range of screening and diagnostic testing for breast cancer through a multi-disciplinary team of professionals in a one-stop, best in class specialist breast centre. The Centre offers:

- State of the art technology
- A team of international medical specialists with over 30 years experience in breast health
- Accurate and speedy diagnosis at one location

Pink Hibiscus is committed to empowering women to take charge of their breast health. The best way to find breast cancer early is to get screened routinely. There are screening tests applicable for women of all ages. A specialist centre can help you determine your personal risk and what screening tests are right for you. The screening program is conducted annually and typically takes less than one hour.

Do something positive for yourself and your loved ones today – call Pink Hibiscus to set up your routine screening appointment – for the comfort in knowing.





Did you know?

“One in every eight women will develop breast cancer in their lifetime and the risk increases with age.”

Am I at risk for breast cancer?

All women are at risk for breast cancer. Most women have more than one known risk factor for breast cancer, yet will never get the disease. Some risk factors are things that you do not have any control over, while others can be changed. The most common risk factors are simply being female and growing older. But remember, there is no one cause of breast cancer. Known risk factors like having a family history of breast cancer, starting menopause after age 55 or never having children, account for only a small number of new breast cancer cases every year. This means that most women who get breast cancer have no known risk factors except being a woman and getting older.

Can I prevent breast cancer?

The causes of breast cancer are not fully understood. Although it is clear that age, gender and lifetime exposure to estrogen and other factors play an important role. There are no sure ways to prevent it. However, there are steps that you can take that may reduce your risk. These include maintaining a healthy weight, adding exercise into your routine, limiting alcohol intake and postmenopausal hormones, and breastfeeding if you can.

YOUR BEST DEFENSE TAKE CHARGE!

The best way to find breast cancer early is to get screened. Call us for a specialist consultation to determine what screening tests are right for you. All women age 40 and older should be screened every year. If you are younger than age 40 with either a family history of breast cancer or other concerns call us to find out when to start screening tests and how often to have them.

YOUR HOME FOR BREAST HEALTHCARE

Pink Hibiscus is the first and only Specialist Breast Centre in Trinidad & Tobago exclusively dedicated to the screening and early diagnosis of breast cancer. Pink Hibiscus offers a full range of screening and diagnostic testing for breast cancer and breast problems through a multi-disciplinary team of professionals in a one-stop, best in class specialist breast centre. We bring state of the art technology and a team of medical specialists with over 40 years experience in breast health to deliver accurate and speedy diagnosis at one location. Our integrative and proactive approach to breast care is unsurpassed and puts each patient first every single time – expedited scheduling, one single location for all of your needs, less stress, not hospital owned or run, reminders to attend annual screening. It is a woman's home for a superior and comfortable experience.

“If you are in your 50's or 60's, annual screening is especially relevant for you.”

Book an appointment for the Pink Hibiscus screening package, show your **TTARP CARD** and receive

\$100 off

In Partnership with
GUARDIAN LIFE
OF THE CARIBBEAN LIMITED

This is applicable for women 40 years and older and valid until December 31, 2013. This voucher cannot be used in conjunction with any other discount or benefit.
Hibiscus House, 5 Adam Smith Square, Woodbrook, Trinidad. | Tel: (868) 627-1010/1040, Fax: (868) 625-1020 | Email: specialists@pinkhibiscustt.com | www.pinkhibiscustt.com

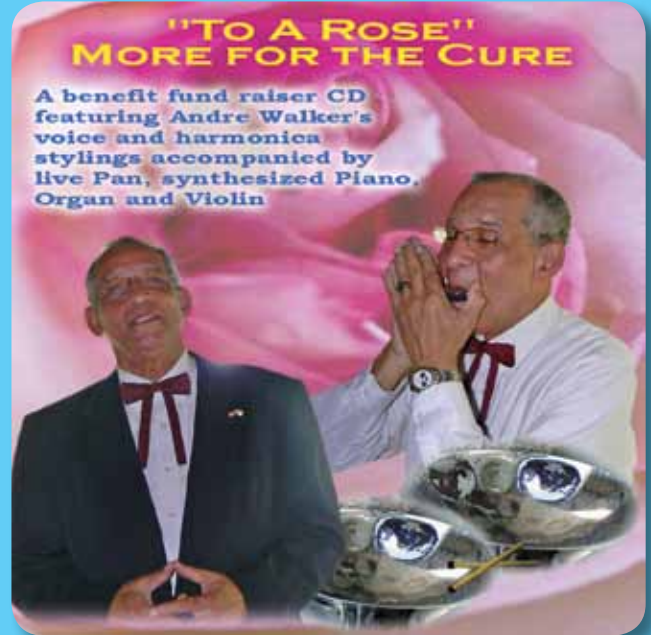
Santa Cruz (Cruizers)

Christmas Dinner and Cooler Fete

This photo demonstrate our joy as we enjoyed a sumptuous Christmas Dinner and danced away the calories to the music of our in-house DJ who kept us on our feet and our bodies in motion.



A special mention must be made to Mr. Andre Walker, a Santa Cruz member who won third place in a recently held National Cultural Competition singing and playing his harmonica



The Cruizers joined with the members of the Bourg Mulatresse R.C. Church in their Annual Cooler Fete which included an ole Mas band "The Blame Game" with "Chief Orville" and others.

We partied to a DJ and live performance from "G Sharpe and Friends". A great time was had by all... as can be seen by one member who could not stop bubbling and the table cloth served as a "big flag" over her shoulders.



you're as
Young
..as you feel!

quality assured
360°
pure
qualité assurée



Jamieson Shellfish Free Glucosamine, Chondroitin & MSM

These three active ingredients work to stimulate the growth of cartilage and destroy enzymes that cause arthritic symptoms as well as reduce inflammation in your joints.

Triple Benefits

- ✓ Relieves joint pain and osteoarthritis symptoms
- ✓ Supports vital joint and bone health
- ✓ Builds and protects cartilage

**Relieve your joint pain
for good**
and get on with life.

NIS CONTRIBUTIONS AND BENEFITS HAVE BEEN INCREASED

Hubert B. Dolsingh, H.B.M (Gold)
Independent National Insurance Consultant



The first payment of a weekly National Insurance contribution started 41 years ago on 10th April, 1972. The highest rate then was \$7.35, there were nine increases thereafter, the current highest rate is \$270.03 as of 4th March, 2013. The maximum insurable monthly earnings have moved from \$347.00 to \$10,000.00. Both the contribution rates and insurable earnings will be increased again from 3rd March 2014. It is expected that this trend shall continue every year until 2020.

Rates of benefits have been increased from 4th March, 2013 except the fixed retirement pension of \$3,000 per month. For example, FUNERAL grant has been increased from \$5,000 to \$7,500; the minimum survivor's benefit for a WIDOW or a WIDOWER from \$400 to \$600; a CHILD from \$400 to \$600; an ORPHAN from \$600 to \$1,200; dependant PARENTS each from \$200 to \$300 and where there is one PARENT, \$600. The MATERNITY grant has been increased from \$2,500 per child to \$3,750.

If you are the recipient of SICKNESS and MATERNITY benefits prior to 4th March, 2013 and continue to receive your benefit from 4th March, 2013, you shall continue to receive the same rate of benefit, that is, you will not benefit from the increased rates. However, the new rates shall come into effect for SICKNESS benefit from 13th May and 24th June for MATERNITY benefit.

Those of you who are in receipt of RETIREMENT PENSION, INVALIDITY PENSION and SURVIVOR'S benefit prior to 4th March, 2013 and continue to receive your benefit shall be paid the rates in force from 4th March, 2013. All rates of contributions for these benefits for new applicants from 4th March, 2013 have been revised in order to calculate the payment of your benefit. At this point, I would like to encourage you to obtain from any of the National Insurance Board's (NIB) Service Centre a copy of your "STATEMENT of CONTRIBUTIONS". Where there are missing contributions, you are required to inform NIB and provide documentary evidence to prove that you were engaged in insurable employment for the missing period.

If you are in receipt of a RETIREMENT PENSION before the age of 65 years and have returned to work, your pension shall not be suspended and you shall not pay any further contributions. However, your employer is liable to pay a weekly rate of contribution in class Z to cover you for payment of injury benefit for the period of your employment. There is no age limit for any person to be covered under the Scheme either as an apprentice or an employee. A new employee as of 4th March, 2013, must earn not less than \$150 per week to be covered under the Scheme.

Where a recipient of a retirement Grant dies, his or her survivors are NOT entitled to receive any benefit other than a funeral grant provided that such deceased person had at least 25 weeks of paid contributions.

A child must be under the age of 19 years at the time of his insured parent's death in order to receive survivor's benefit until attaining the age of 19 years. Further, such child must be unmarried and unemployed. If however, such child is physically disabled, the benefit shall continue for as long as the disability lasts.

Child includes biological, step and adopted. In the case of a step-child not living with the deceased insured person at the time of his or her death, you must satisfy NIB that the deceased insured person was mainly responsible for the financial upkeep of the child wherever that child resided.

The following benefits are payable – FUNERAL GRANT, SICKNESS, MATERNITY, INVALIDITY, RETIREMENT, SURVIVOR'S and EMPLOYMENT INJURY. To date, self-employed persons estimated to be in the vicinity of 110,000 are not covered under the Scheme even though an attempt was made recently to include them. My concern falls under two main categories, loss of benefits to thousands of self employed persons and their families and loss of contribution revenue estimated to be over one billion dollars annually.

An insured person can nominate his or her common-law spouse to receive Survivor's benefit. There is a prescribed form known as NI 42 which can be obtained from any NIB service centre. You are advised to keep an acknowledged copy for your record. Failure to do so may make it more difficult to get your benefit. You must then prove that your relationship lasted for at least three years immediately before the death of your spouse. You must submit an Affidavit to indicate that you are the spouse, obtain one from a relative and from two prominent persons all supporting that you lived as man and wife for at least three years. Both the deceased insured person and the nominee must be single persons. A single person means a person who has never been married or whose marriage has been dissolved by a decree absolute of divorce or declared a nullity or whose lawful spouse has already died.

If I can be of any help in explaining any issue that I may have failed to expand on enough, please let me know. I shall be grateful to you for any suggestions you may want to share with me for improving this Column. For a free consultation, please contact me at 625 4636.



Plenitud Protect Disposable Briefs for Adults

The best is not only what you give,
but what you get.



In caring for the elderly, Plenitud Protect Briefs has a technology which provides a cloth-like cover, with micro-pores, that allows the skin to breath, and also has an all new Multi-Fasten system with tapes that stick and stick providing better fit and convenience.

All these features ensure a unique protection.

Plenitud[®]

To give, to share, to live.

ARIMA ZONE

NEW EXECUTIVE

A new board was elected on October 5th 2012, they are :-

- Norma Clarke – Chairperson
- Lynette Maule – Vice Chairperson
- Veronica Rodney –Secretary
- Jennifer walker Maynard- Asst, Secretary
- Gloria Jules- Osbourne – Treasurer

For any details on the Arima Zone activities, please contact Norma Clarke at 687-4929/642-2225 or Lynette Maule at 709-0777/ 306-5050.

Since appointment, the new Executive have been hard at work, and have formed six sub-committees to deal with the Birthday Club, Chorale, Education and Entertainment , Hospitality, Service and Tours.

FIRST EVENT

The new executive hosted its first major social event at the Auzonville Mall and Conference Centre in Tunapuna for Christmas. Eighty persons came out and support, and special citations and tokens of appreciations were awarded to the previous executive, as well as other specially selected persons.



The Choir performing



The main table (L to R) Wilma Mc Lean, Sylvia Shallowe, Mayling Younglao, Lynda Huggins, Aldwyn Brewster, Lynette Brewster, and Allison Johnson –Parks standing.

Happy Birthday



Members enjoying themselves



Sylvia Shallowe presenting Yvonne Cielto with her gift.



Yvonne Paul receiving her gift from Gloria Jules-Osbourne.

Welcome

At the February meeting, two members were specially invited to attend the social activities at the Arima Tennis Court, and were brought by the ELDAM bus, which transports elderly and differently able persons. They had a fun time of playing board and card games with other members.



L to R: Emily Potts-Willaims, Norma Clarke and Joyce Joseph.



HIP PAIN AND REPLACEMENT

The majority of patients with complaints of hip pain seem to have varying ideas on where their hip actually is. A significant percentage of patients point to areas that are not anatomically the hip. These areas include the lower back, the lower buttocks, the back of the thigh, and the lower abdomen which all suggests that this is their interpretation of the anatomical location of the hip joint.

Anatomically, the hip consists of a deep socket with a ball attached to the proximal end of the thigh bone which articulates together. The range of motion of the hip is usually quite extensive. For patients who have true hip joint pain it is usually as a result of damage, irregularity to the gliding surface of the joint or inflammatory responses to the capsule of the joint. This is broadly defined as arthritis. The underlying cause can be degenerative or aging arthritis, inflammatory arthritis or post-traumatic from previous injury. Less commonly do we see is what can be described as combined arthritic disease (CAD) which includes both degenerative and an inflammatory component.

With pain coming from the ball and socket joint, there is usually limitations of deep flexion at the hip, which causes difficulty with daily living activities: car access, low seats, cleaning and toileting, dressing of the toes, feet and ankles, the ability to put underwear on, sock application, tying of shoelaces and difficulty with stairs.

After time, the limitation of function becomes more consistent. Notably, the patient will develop a limp, which in medical terms can be described as an antalgic or trendelenburg gait and a feeling (real

or apparent) that the limb has become shortened on the affected side.

Investigations of patients with hip pain involve the history and clinical examination which point to true hip pain. The confirmation of the pathology that exists in the hip joint can involve the use of radiology such as x-rays, CT scans and MRIs and occasionally blood tests may be necessary. The response to simple treatment can then dictate what further responses are necessary.


Fracture & Orthopaedic Clinic has qualified specialists who can assist in the management of your hip problem offering medical consultation, X-rays, blood testing, MRI, gait analysis for customized orthotics, nerve conduction testing and soft tissue ultrasound. They accept TTARP cards and offer discounts to senior citizens.

For more information on hip and other conditions, please visit <http://www.faoconline.com>



by **DR. DERRICK LOUSAING**
B.Sc., MBBS. FRCS (ED.)
Consultant Orthopaedic Surgeon





FRACTURE AND ORTHOPAEDIC CLINIC

29A ST. CLAIR AVENUE, ST. CLAIR, PORT-OF-SPAIN, TRINIDAD, WEST INDIES
TEL: (868) 628-3643 OR (868) 622-2122 FAX: (868) 628-0081
WEBSITE: www.faoconline.com EMAIL: contact@faoconline.com

Mr. Derrick Louisaing BSc, MBBS, FRCS Ed
Mr. Godfrey Araujo BSc., MBBS, FRCS Ed., Glasg.
Dr. Ahmad Rahman MBBS

FRACTURE CARE-
Trauma management (nailing and plating), reconstruction of malunited or untreated long bone and joint injuries

JOINT REPLACEMENT
Hip, Knee, Shoulder and small joint replacements

SPORTS MEDICINE
Sprains, Strains, Tendon injuries, Arthroscopy of knee, shoulder, wrist, ankle, ACL and multiple ligament reconstruction of the knee

IMAGING -
Digital X-ray, Extremity MRI, Musculo-Skeletal Ultrasound, Electromyographic and Nerve Conduction testing, Gait Analysis for customized orthotics

HAND & UPPER LIMB SPECIALTY CLINIC
Carpal Tunnel Syndrome, Tendon Repair and Reconstruction, Wrist Injuries, Rotator Cuff Repair, Shoulder Stabilisation

FULL GENERAL PRACTICE SERVICE INCLUDING INVESTIGATIONS & EXECUTIVE MEDICALS
Blood Tests, ECG, Urinalysis, Wound Swabs, Pap Smear

SPECIAL SERVICES-
Platelet Rich Plasma Injections, Synvisc Injections for Osteo-Arthritis

“Helping Patients Maximize Mobility”

This chart is awesome! BENEFITS OF CERTAIN FOODS

Apples	Protects your heart	Prevents constipation	Blocks diarrhea	Improves lung capacity	Cushions joints
Avocados	Battles diabetes	Lowers cholesterol	Helps stops strokes	Controls blood pressure	Smooths skin
Bananas	Protects your heart	Quiets a cough	Strengthens bones	Controls blood pressure	Blocks diarrhea
Beans	Prevents constipation	Helps hemorrhoids	Lowers cholesterol	Combats cancer	Stabilizes blood sugar
Broccoli	Strengthens bones	Saves eyesight	Combats cancer	Protects your heart	Controls blood pressure
Cabbage	Combats cancer	Prevents constipation	Promotes weight loss	Protects your heart	Helps hemorrhoids
Carrots	Saves eyesight	Protects your heart	Prevents constipation	Combats cancer	Promotes weight loss
Cauliflower	Protects against Prostate Cancer	Combats Breast Cancer	Strengthens bones	Banishes bruises	Guards against heart disease
Cherries	Protects your heart	Combats Cancer	Ends insomnia	Slows aging process	Shields against Alzheimer's
Fish	Protects your heart	Boosts memory	Protects your heart	Combats Cancer	Supports immune system
Garlic	Lowers cholesterol	Controls blood pressure	Combats cancer	Kills bacteria	Fights fungus
Grapefruit	Protects against heart attacks	Promotes Weight loss	Helps stops strokes	Combats Prostate Cancer	Lowers cholesterol
Grapes	Saves eyesight	Conquers kidney stones	Combats cancer	Enhances blood flow	Protects your heart
Green tea	Combats cancer	Protects your heart	Helps stops strokes	Promotes Weight loss	Kills bacteria
Honey	Heals wounds	Aids digestion	Guards against ulcers	Increases energy	Fights allergies
Lemons/Limes	Combats cancer	Protects your heart	Controls blood pressure	Smooths skin	Stops scurvy
Mangoes	Combats cancer	Boosts memory	Regulates thyroid	Aids digestion	Shields against Alzheimer's
Olive oil	Protects your heart	Promotes Weight loss	Combats cancer	Battles diabetes	Smooths skin
Onions	Reduce risk of heart attack	Combats cancer	Kills bacteria	Lowers cholesterol	Fights fungus
Oranges	Supports immune systems	Combats cancer	Protects your heart	Straightens respiration	
Peanuts	Protects against heart disease	Promotes Weight loss	Combats Prostate Cancer	Lowers cholesterol	Aggravates Diverticulitis
Prunes	Slows aging process	Prevents constipation	Boosts memory	Lowers cholesterol	Protects against heart disease
Rice	Protects your heart	Battles diabetes	Conquers kidney stones	Combats cancer	Helps stops strokes
Sweet potatoes	Saves your eyesight	Lifts mood	Combats cancer	Strengthens bones	
Water	Promotes Weight loss	Combats cancer	Conquers kidney stones	Smooths skin	
Watermelon	Protects prostate	Promotes Weight loss	Lowers cholesterol	Helps stops strokes	Controls blood pressure
Wheat germ	Combats Colon Cancer	Prevents constipation	Lowers cholesterol	Helps stops strokes	Improves digestion
Yogurt	Guards against ulcers	Strengthens bones	Lowers cholesterol	Supports immune systems	Aids digestion

ARIMA ZONE (cont'd)

CARNIVAL TRIBUTE TO LORD KITCHENER

In true trini style, at the Arima Tennis Court on January 27th, a bit of creativity and theatre was added where the new planning committee chose a theme, and song, drama, color and dance incorporated that theme. Most were pleasantly surprised and eagerly inhaled the glowing biography which was eloquently presented by Victoria Williams-coordinator of the celebration.

His calypsos blared through the speakers which encouraged singing and dancing of popular songs such as "My Pussin, Dr. Kitch, Sugar Bum Bum, and Miss Tourist", as bands entertained the audience and performed for the judges with choreographed dances and witty quotations on placards.

At the end of the parade, it was the normal jump up, as seniors took to the floor, they couldn't control their feet, hips and waists as the music took them into a frenzy, singing songs which most knew by heart.

The event was filled with colour, pure love for mas, drinks and a sumptuous carnival menu. Members were elated with the camaraderie demonstrated, and many are looking forward to Carnival 2014.

*Submitted by Sylvia Shallowe
& Victoria Williams*

FREE Elderly and Differently Abled Mobile Service (ELDAMO)



One of the problems that the elderly and differently abled face, is the ability to be mobile and move around the country comfortably. To assist, the Ministry of the People and Social Development in conjunction with the Ministry of Planning and the Rotary Club of Port-of-Spain recently launched the Elderly and Differently Abled Mobile Service (ELDAMO).

The ELDAMO Service would involve a fleet of 24 buses, three of which would be based in Tobago. Buses would also be fully air-conditioned and would include nine seats and three wheelchair fixing places, equipped with special features such as a wheelchair-lifting platform with an automatic and manual lifting system in each.

The "Dial-A-Ride" System requires the commuter to call Public Transport Service Corporation (PTSC) at least 24 hours in advance. Arrangements would be made to pick up elderly and differently abled persons at their homes or at a mutually accessible location nearby and deliver them to their required destination, free of charge.

These buses are designed to cater to the needs of the differently-abled persons. They include a wheelchair lifting platform, and three wheelchair fixing places.

ELDAMO drivers are specially trained in sensitivity towards persons with disabilities and to operate the state-of-the-art buses.

ELDAMO service can be accessed by calling 800 - RIDE (7433).

We cherish what is RELIABLE

TIARP MEMBERS GET:
 • 15% DISCOUNT on parts & repairs
 • 7% DISCOUNT on large & small appliances

Reliable Appliance Parts and Services Limited commenced its operation as a repair and service shop 15 years ago in St James. Today the company is now a pioneer in the sales industry of brand name appliances and quality home equipment, thanks to our long-term and hardworking supporters.

Trusted Service, Genuine Parts
 FRIGIDAIRE GE Crosley Whirlpool

Available at 6 locations:

Arima 32F Pro Queen Street, Arima Tel/Fax: (868) 664-0111	Marabella (Lawn & Garden Equipment only) 9 Union Road, Marabella Tel/Fax: (868) 658-4440	St. Augustine 107 Eastern Main Road, St. Augustine Tel/Fax: (868) 645-9526
St. James 149 Western Main Road, St. James Tel: (868) 622-1406 Fax: (868) 628-8354	San Fernando 9 Cipero Street, San Fernando Tel/Fax: (868) 657-4374	San Juan 150 Lower Boundary Road, El Socorro, San Juan Tel/Fax: (868) 638-4754

RELIABLE
Appliance Parts & Service Ltd.
Make your Appliances Reliable

Website: www.reliableappliances.net
 Email: info@reliableappliances.net



Twenty years and counting !!



In 1993, TTARP was a dream for pioneers - Peter Pena, Vernon Glean, Ken Gittens, Steve Castagne and Maurice Quesnel. It was a vision to improve the quality of life of senior citizens in Trinidad & Tobago.

As a novelty idea, growth was gradual as the public had to become aware of the service and to be encouraged to actually join the association. The benefits were carefully thought through and as time went by each membership benefit added was chosen to cater for the needs of the TTARP member.

Two decades later, the membership stands at 27,000 mature citizens who are age fifty (50) and over. Though this represents a significant portion of seniors, there leaves room for expansion in terms of increased benefits and an increase in membership.

Many members do not take full advantage of all the many benefits being offered:-

1. **Financial Savings**

Over three hundred retailers offer reduced prices to TTARP members.

2. **Senior representation**

Acting on behalf of Senior Citizens TTARP negotiates with key stakeholders for improved benefits in all aspects of daily living.

3. **Hospitalization Assistance Plan**

A unique plan that reimburses members for certain medical expenses incurred while hospitalized.

4. **Term Insurance**

Leaving a legacy for loved ones.

5. **Socializing**

Interacting with fellow members at various types of events.

6. **Magazine Subscription**

Updates on the association and its activities are printed/mailed every 4 months to each member.



Peter Pena- Chairman

*Francis Raymond
Treasurer*

*David Cameron
1st Vice President*



*Mayling Younglao
Honorary Secretary*

Geoffrey Lewis

Rajwatti Bhaggan-Wegner



Cecil Paul

Coreen Jones-Robinson

Arminda Seebaran



Patricia Crossley

Arthur Mc Shine

Neville Navarro

- 7. **Volunteer/ Part-time/Full-time Work**
Members can register their skills and qualifications for potential employers to access.
- 8. **Free island membership**
When travelling to Barbados or Grenada, members can get free temporary membership.

One must feel proud of being a member, and as TTARP forges ahead, members should become actively involved in their TTARP zone and in their community. The knowledge and expertise of all members can play a significantly part in the continued growth and development of TTARP in its role for leading seniors.

The contributions of many persons are recognized, and the present board is grateful to their predecessors – Pearl Marshall-Beard, Neil Lau, Hardeo Ramsaran, James Cummings, Eugene Tsoi-a-Fatt, Clyde Boyce, Mervyn Rawlins, Lennox Farrell, Keith Ortiz, and Terrence Boswell-Inniss for their input in moulding TTARP.

Special acknowledgment must also be made to the dedicated TTARP administrative staff - Kern Williams, Denise Joseph, Candice Shade and Kaneisha John-Baptiste.



ANNIVERSARY CELEBRATIONS

On Saturday 12th October 2013, TTARP will be celebrating its 20th Anniversary with an all day gala family event at the Queens Park Savannah. The day's activities will consist of a health seminar, booth displays, a 5k walk/run, a mini BINGO, give-aways, culinary competition, fun activities for children, entertainment, food and other items will also be on sale.

As time draws nearer, please check press for further details or contact your zonal heads.



KEEP IN TOUCH

In moving with the demand of society and technology, please ensure that we have your email address and mobile numbers. You can also find TTARP on Facebook.



A. A. LAQUIS LTD.
MEDICAL DIVISION
More than products. It's peoples' lives.

Products are available nationwide at all major retail outlets; at our showrooms and directly from A. A. Laquis Ltd., through our Customer Service Department.



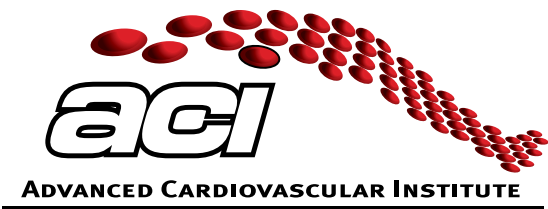
Cleaning Wipes

Underpads

Underwear (Medium, Large)

Briefs (Medium, Large)

Customer Service Department: 640-2482 ext. 8600 & 8295 • www.aalaquis.com • *Designed For The Ones we Love*



Life-Saving HEART ATTACK CENTRE

COMPLETE HEART CARE SOLUTION



- Emergency primary angioplasty for treating heart attacks
- Open Heart surgery
- Cutting-edge technology
- EMERGENCY PROCEDURES 24/7



Tel: 628 - 4740 • www.acicares.com

Conveniently located at West Shore Medical Private Hospital, 239 Western Main Road, Cocorite

Advanced Cardiovascular Institute... Bringing Quality Healthcare to Life

FRESH BROCCOLI SALAD

This is a yummy summer salad that uses an interesting combination of fruits, vegetables and meats.

Recipe makes 8-10 servings

1/2 pound bacon
2 heads fresh broccoli
1 red onion
3/4 cup raisins
3/4 cup sliced almonds
1 cup mayonnaise
1/2 cup white sugar
2 tablespoons white wine vinegar

Directions

1. Place bacon in a deep skillet and cook over medium high heat until evenly brown. Cool and crumble.
2. Cut the broccoli into bite-size pieces and cut the onion into thin bite-size slices. Combine with the bacon, raisins, your favorite nuts and mix well.
3. To prepare the dressing, mix the mayonnaise, sugar and vinegar together until smooth. Stir into the salad, let chill and serve.



Avoiding Investment Pitfalls!



Watch out for the broken promises!

Some con artists will bombard you with realistic sounding information or references which victims of fraud usually assume are accurate and reliable.

Scammers rely on the fact that most people never bother to read or follow up on certain information.

It is unfortunate that most victims of fraud contact a regulatory agency only **after** they've lost their money.

Don't be a victim: Be proactive. Read all documents and verify the information!



Regulating the securities industry so that you can Invest with Confidence

Trinidad and Tobago Securities and Exchange Commission
57-59 Dundonald Street, Port of Spain, Trinidad West Indies

Telephone: 868 624 2991 Fax 868 624 2995 Email: ttsec@ttsec.org.tt

Website: www.ttsec.org.tt Find us on  [facebook](https://www.facebook.com/ttsec)  <http://ttsec.wordpress.com>

DIEGO MARTIN ZONE

The Annual Christmas luncheon was held at The Central Diego Martin Center, Diamond Vale, Diego Martin, where the members and friends were entertained with parang and by soloist Ms. Niesha Guy. Dancing and singing followed as everyone got into the groove.



From left to right - George Padia, Joy Jeremie, Garnet Moe, Betsy Brown, Derek Paty (Chairman), Margot Gibbons-Parris, Greta Frank, Ruth Salandy, Thelma Osborne, Esta Joseph, Barbara Francis, Valarie Ramkissoon, David Hoyte and Stephen Osborne.

Members of the Diego Martin Zonal Executive Members, who were elected on Saturday 12th January, 2013.



oneairline with all the great benefits

60 YEARS AND OVER HAS ITS REWARDS

Senior Citizens get 10% discount* on all fares except special sale fares.



CHILDREN GET 10% DISCOUNT*

Discounted airfares are available for children between 2-11 years of age. Learn more about our Unaccompanied Minors Service for children above 5 and under 12 years old. Visit our websites at www.caribbean-airlines.com or www.airjamaica.com for further details.



ENJOY A HIGHER DEGREE OF FREEDOM

- 10% discount** offered to Tertiary Level students when travelling within the Caribbean
- Free luggage (2 bags at 50 lbs each)
- Unlimited date change waivers for students travelling within the Caribbean or from the Caribbean to attend Universities internationally.



TRAVELLING AS A GROUP

Your travel experience can be even more affordable.

If you're travelling with a group of ten or more people, our Group Travel Programme is for you! Schools, Religious groups, Sports teams, Family and Friends can receive access to special discounts off published fares through our dedicated Group Travel Reservations.

Call Centres:

Caribbean	1 800 744 2225
North America	1 800 920 4225
U.K.	0 845 362 4225
Trinidad	1 868 625 7200

or send us an Email: calgroups@caribbean-airlines.com

Hours of Operation

Mondays - Fridays 8am-4pm
Closed Weekends and Public Holidays



Caribbean Airlines
the warmth of the islands
www.caribbean-airlines.com

airJamaica
Operated by Caribbean Airlines
www.airjamaica.com

onexperience
connecting the World.

*Applicable to all fares except special sale fares, other conditions apply.

**10% Discount is offered on all fares with the exception of sale fares. Benefits applicable to Tertiary Level students between the ages of 17 - 40 years old, at institutions listed on www.caribbean-airlines.com or www.airjamaica.com.

Contact any one of our call centres at 800 744 2225 / 800 920 4225 / 868 625 7200 / 58 0800 100 2163 / 0 845 362 4225 for further information.

The Buzz from Belmont Bees

The Belmont Bees marked our country's 50th anniversary of Independence by a lavish ceremony in September at which 26 persons and organisations with Belmont roots were awarded for their outstanding contributions to national life and to their community. To encourage the link between young and old, the trophies were presented to the awardees by the children and the youth of the community. As a permanent record of this event, a booklet "Belmont's Golden Heroes" was produced.



A section of the large appreciative audience



Mrs. Irene Brizan, our exuberant centenarian



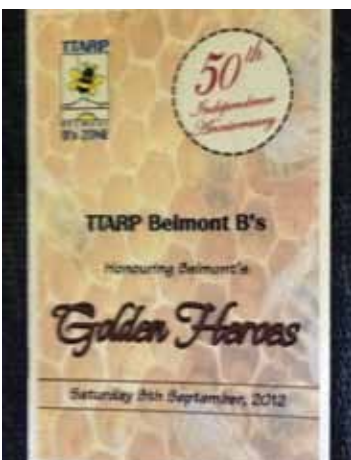
Our M.P Mrs. Patricia McIntosh and the Director of the Division of Ageing Dr. Jennifer Rouse enjoy the function.



Mavis John entertained with some of her signature numbers



Acclaimed artist, poet Leroi Clarke, receives his award while musician Joey Lewis, another awardee, looks on



The booklet Belmont's Golden Heroes

Some of our other activities this year were a Walkathon around the Queen's Park Savannah, a Tea Evening for members, a luncheon for the residents of Senior Citizen Homes in the area, a Christmas party for 100 children and our annual sumptuous Christmas Dinner. We were also inspired by the useful information given to us on the Life Alert by Blink Vigilance and on National Insurance issues by Mr. Hubert Dolsingh.



Make Your Golden Years Golden



First Citizens Evergreen Account

Enjoy all life has to offer in your golden years! First Citizens Evergreen Account, lets you do just that with:

- No service charges
- Free TTARP membership
- One-on-one service
- Discounts on wellness profiles
- No commission on Travellers cheques, foreign and local drafts
- No penalty on withdrawal of fixed deposits
- Spouse entitlement

Choose the Evergreen account that best suits you!

Evergreen Classic:

- Minimum balance-\$2,500
- Discounts of annual medical checkups
- 25% discount on annual fees for VISA Classic Credit Card

Evergreen Gold:

- Minimum balance-\$25,000
- Discounts on Executive Medical Programme (Self Only)
- Free Living Well Monitor
- No annual fees on VISA Classic Credit Card

Evergreen Platinum:

- Minimum balance-\$100,000
- Discount on Executive Medical Programme (Self and family)
- Free Living Well Monitor
- No annual fees on VISA Gold and Vacation Lifestyle Master Card Credit Cards

Start enjoying your golden years now! Call us, come in to any First Citizens branch or visit us online to find out more.



First Citizens

62-FIRST (623-4778) | www.firstcitizenstt.com



Mowing Your Lawn the Right Way

Proper mowing is one of the most important practices in keeping your lawn healthy. Grasses are like most plants — if you clip off the growing points (for grass, it's in the crown, where the new leaves develop), the plants branch out and become denser, which in this case, turns thousands of individual grass plants into a tightly woven turf or a lawn. If you didn't mow at all, your yard would look more like a prairie than a lawn. But the mere act of mowing isn't what makes a lawn look good. Mowing height and mowing frequency determine how healthy and attractive your lawn looks. After all, cutting a lawn is stressful for the grass. The leaves make the food for the roots — and how would you like it if someone kept cutting off your food?

Height does count

Most grasses have a range of recommended mowing heights. Stay at the upper end of that range when the lawn is under stressful conditions, such as hot weather or drought, or if you have a shady lawn. In cooler weather, you can cut the grass a little lower.

Follow the one-third rule. For a thriving lawn, never cut away more than one-third of the grass blade in any one mowing. If the grass “gets ahead of you” because of wet weather or your busy schedule, move up the cutting height of your mower to the highest possible setting and mow. If clippings are too long and heavy, even at that cutting

height, catch them with the bagging unit or clean up after mowing with a leaf rake. Then move the cutting height back to your normal range and cut the lawn again a few days after that first mowing.

Edging and trimming are the finishing touches of mowing, kind of like getting a shave after you've had a haircut. Edging and trimming are pretty close to being the same thing. Some tools are called edgers because they're designed to trim the lawn along a hard surface like a driveway or sidewalk. Edgers cut a nice clean edge, but leave some dirt and grass debris that you need to clean up. On the other hand, you can use trimmers anywhere — along a hard surface, in tight spaces, next to planting beds, and so on. Trimmers also leave some clippings on paths and driveways that you need to sweep up.

Avoid placing grass clippings in a plastic bag and sending them off to the dump. Grass clippings are valuable organic matter, chock-full of nitrogen and other nutrients. As long as you mow often enough to remove no more than one third of the grass blade, the easiest thing to do is just to leave clippings on the lawn. The pieces break down quickly and reduce the amount of fertilizer you have to use by as much as 25 percent. And research has proven that the clippings don't cause thatch to build up.





Diabetics, live life your way!

Get going with



Sole distributor:



P.O. Box 644, 133-135 Duke St., P.O.S.
 Tel: (868) 623-1145 • Fax: (868) 624-0388
 Website: www.oscarfrancois.com
 Contact us: info@oscarfrancois.com

Live life a little easier with **Diabion®** - the only multivitamin with a balanced formula tailored specifically for diabetics.

With its precise formulation of antioxidants, vitamins and minerals, **Diabion®** gives you all the tools you need to keep going.

Look for **Diabion®** in the yellow and blue box in leading pharmacies nationwide and make **Diabion®** a part of your healthy lifestyle today.

Diabion® - Nothing stops you!



Everything you go to a Pharmacy for - and more

**NOW OPEN IN
 MARABELLA**

Opposite Gopaul Lands Hardware, Union Park West, Marabella



- 7 Convenient Locations Nationwide
- Late Night Opening
- Open Sundays & Public Holidays
- Drive Thru Service at 5 Locations
- Professional Medical Laboratory Testing
- Photo Processing & Supplies
- Infant Care & Accessories
- Home Health Care needs
- General Grocery items
- School & Office Supplies
- Pet Supplies... and much more

Tel: 800-4WOW or 868-675-5666 E-Mail: info@superpharmtt.com Westmoorings: ext 2111 • Maraval: ext 2511 • Valsayn: ext 2311 • Trincity: ext 2811
 Website: www.superpharm.co.tt www.facebook.com/superpharmfans • Marabella: ext 2911 • Price Plaza, Chaguanas: ext 2211 • Gulf View: ext 2611

Calendar of Events 2013

May

- Sat 4th Monthly General Meeting - for info call - 750-9351 (Happy Haven)
- Sun 5th Mothers Day Evening Entertainment - for info 222-7912 (Head Office)
- Sat 11th Back In Times Dance @ Pan Am Building - for info call - 750-9351 (Happy Haven)
- Thur 16th Monthly Meeting @ Fyzabad Community Complex @ 10:00 am. - for info 777-8054 (Fyzabad)
- Sat 18th Mothers Day Celebration – for more info - 731-0236 (Princes Town)
- Fri 24th Fun or Movie Night – for more info - 674-2852 (Santa Cruz)

Dates to be announced (TBA)

- TBA Trip to Vessigny / Las Cuevas Beach – for more info – 672-1478 (Central)
- TBA Mothers Day/Fathers Day Function @ Arima Tennis Club - for more info - 687-4929 (Arima)

June

- Sat 1st Cake Sale @ Westbees Supermarket, Diego Martin @ 9 am. – 674-2326 (Diego Martin)
- Sat 8th Mothers & Fathers Day Celebration – for more info call – 672-1478 (Central)
- Sat 8th Mothers/Fathers Day Function - for info 751-0977 / 620-1596 (Belmont)
- Sat 8th Monthly General Meeting & NIS Lecture - for info call - 750-9351 (Happy Haven)
- Sun 9th Fathers Day Evening Entertainment - for info 222-7912 (Head Office)
- Sat 15th Father's Day Function at Pigeon Point - for info call - 750-9351 (Happy Haven)
- Wed 19th Labour Day (to confirm venue) – for more info call - 777-8054 (Fyzabad)
- Thur 20th Monthly Meeting @ Fyzabad Community Complex @ 10:00 am. – for more info call - 777-8054 (Fyzabad)
- Sat 22nd Fathers Day Celebration – for more info - 731-0236 (Princes Town)
- Tue 25th Annual Meeting - for info (Meeting Every 4th Tuesday of the month) - 751-0977 / 620-1596 (Belmont)
- Fri 28th Lecture on Managing Finances / Financial Planning – for more info - 674-2852 (Santa Cruz)
- Sat 29th Mothers/Fathers Day Event - for info call - 777-8054 (Fyzabad)
- Sun 30th 1st Birthday Function @ Arima Tennis Club - for more info - 687-4929 (Arima)

Dates to be announced (TBA)

- TBA Interactive Meeting/Lecture – for more info – 672-1478 (Central)

July

- Sat 13th Monthly General Meeting & Games and Dutch Auction - for info call - 750-9351 (Happy Haven)
- Thur 18th Trip to Tobago – Lowlands from 18-22 July, 2013 - for more info call – 674-2326 (Diego Martin)
- Sat 20th Meeting @ Princes Town Presbyterian School – for more info - 731-0236 (Princes Town)
- Sat 27th BBQ Fundraiser – for more info call – 672-1478 (Central)
- Thur 18th Monthly Meeting @ Fyzabad Community Complex @ 10:00 am. – for more info - 777-8054 (Fyzabad)
- Fri 26th Monthly Meeting @ Bourg Mulatresse Parish Hall @ 5:30 pm. - 674-2852 (Santa Cruz)

Dates to be announced (TBA)

- TBA All-Fours preliminaries – for more info - 777-8054 (Fyzabad)
- TBA Trip to Tobago to Visit Argyle Waterfall/Heritage Festival Celebration - for more info - 687-4929 (Arima)

August

- Thur 1st Emancipation outing to Port of Spain – for more info call - 777-8054 (Fyzabad)
- Sun 3rd Mothers/Fathers Day Tea Party & Emancipation Wear - for more info call – 674-2326 (Diego Martin)
- Mon 5th Centre Closed from Mon 5th until Friday 16th August 2013 – for more info – 672-1478 (Central)
- Sat 10th Monthly General Meeting - for info call - 750-9351 (Happy Haven)
- Thur 15th Monthly Meeting @ Fyzabad Community Complex @ 10:00 am. – for more info - 777-8054 (Fyzabad)
- Sat 17th Cook Out – for more info - 731-0236 (Princes Town)
- Fri 23rd An evening of fun and games – for more info - 674-2852 (Santa Cruz)
- Sun 25th BINGO - for more info - 222-7912 (Head Office)

Dates to be announced (TBA)

- TBA All-Fours Semis & Finals – for more info - 777-8054 (Fyzabad)
- TBA All-Fours Tournament Finals – for more info - 750-9351 (Happy Haven)
- TBA Interactive Meeting/Lecture – for more info – 672-1478 (Central)
- TBA Trip to Tobago to Visit Argyle Waterfall/Heritage Festival Celebration - for more info - 687-4929 (Arima)

September

Sat 7th 20th Annual General Meeting – ALL ZONES and members – for more info 222-7912 (Head Office)

Sat 14th Alaska Cruise – for more info 222-7912 (Head Office)

Sat 14th Monthly General Meeting - for info call - 750-9351 (Happy Haven)

Thur 19th Monthly Meeting @ Fyzabad Community Complex @ 10:00 am. – for more info - 777-8054 (Fyzabad)

Sat 21st Lecture on Chronic Disease @ Princes Town Presbyterian School – for more info - 731-0236 (Princes Town)

Fri 27th Visit to Wild Fowl Trust – for more info - 674-2852 (Santa Cruz)

Dates to be announced (TBA)

TBA Arts & Cultural Show – for more info – 672-1478 (Central)

TBA Talent Show at the Arima Tennis Club - for more info - 687-4929 (Arima)

TTARP ZONAL GROUPS Meetings

ARIMA

Arima Town Hall - Sorzano Street, Arima
1st Thursday of each month - 4:30 p.m.

BELMONT

TTARP Bldg., 167-169 Belmont Circular Rd., Belmont
4th Tuesday of each month - 5:00 p.m.

CENTRAL

Chaguanas Seniors Activity Centre
#41 Jasmine Ave., Edinburgh Gdns., Phase II, Chaguanas
Every other month – times to be announced

DIEGO MARTIN

Central Diego Martin Community Centre, Diamond Vale
2nd Saturday of each month - 3-5 p.m.

FYZABAD

Fyzabad Regional Community Complex
3rd Thursday of each month - 10:00 a.m.

LA BREA

La Brea Community Centre
3rd Thursday of each month – 5-7 p.m.

PRINCES TOWN/RIO CLARO

Princes Town Presbyterian School
3rd Saturday of each month - 2:00 p.m.

SANTA CRUZ

Bourgmulatres Parish Hall
4th Friday of each month - 5:30 p.m.

SAN FERNANDO


Masonic Lodge – Ruth Avenue, San Fernando
1st Tuesday of each month - 4:30 p.m.

TOBAGO (Happy Haven)

Happy Haven School - Signal Hill, Tobago
2nd Saturday of each month - 3:00 p.m.

TOBAGO (Pembroke)

Pembroke Community Centre
2nd Monday of each month - 3:30 p.m.



EVOLUTION 50

EXCLUSIVELY FOR MATURE MEMBERS

Benefits of Evolution 50 Account:

- Free Replacement ATM Debit Cards, for lost or stolen ATM Sprint Cards
- Half off loan processing fee for loan amounts of up to \$25,000.00
- No charges for Standing Orders
- Free TTARP membership for one year for the first 200 members

To open an EVOLUTION 50 Account, visit the Member Relations counter at any of our ten (10) branches located at:

<p>Administrative Headquarters La Joya, Eastern Main Road, St. Joseph Phone: 662-1184-6</p> <p>Barataria/San Juan Branch 124 Eastern Main Road, Barataria Phone: 638-2148 • 674-6248</p> <p>Marabella Branch 26-28 Point-A-Pierre Road, Marabella Phone: 653-9232 • 653-8609 • 653-1284</p> <p>San Fernando Branch Cor. Penitence & St. James Street, San Fernando Phone: 652-2393 / 9109</p> <p>St. Joseph Branch La Joya, Eastern Main Road, St. Joseph Phone: 662-1184-6</p>	<p>Arima Branch 22 Green Street, Arima Phone: 667-3477 / 0599 / 4563</p> <p>Chaguanas Branch 12 Main Road, Chaguanas Phone: 671-2295 • 665-1185</p> <p>Port of Spain Branch and Credit Administrative Centre 22 Park Street, Port of Spain Phone: 624-5059 / 5061</p> <p>Sangre Grande Branch 168 Eastren Main Road, Sangre Grande Phone: 691-2178 / 81</p> <p>Tobago Branch Main Street, Scarborough Tobago Phone: 639-2090 / 639-2498 / 639-3599</p> <p>Tunapuna Branch 133 Eastern Main Road, Tunapuna Phone: 662-4986 / 0588</p>
--	--

800- 4 ECU (4328) or 800- LOAN (5626)
Email: ecu@easterncutt.com • Website: www.easterncutt.com

Breadfruit Recipe

Breadfruit Pumpkin Pie

1 large breadfruit (very soft and ripe)
½ tsp salt
2 tsp pumpkin pie spice
2 tsp cinnamon
1 tsp ground ginger
¼ tsp ground cloves
¼ tsp nutmeg
¼ tsp ground cardamom
1-2 tsp grated orange peel or orange zest
1½ cups heavy cream
⅓ cup organic brown sugar
½ cup dark syrup
2 eggs

½ tsp vanilla extract
1 9-inch unbaked piecrust

Breadfruit should be soft and gooey, you can mush it more in its skin (if not, you will have to bake it). Scoop breadfruit from peel, mash, and set aside. In a large bowl, mix spices, sugars, salt, and orange zest. Beat eggs and add to bowl. Add mashed breadfruit. Put in a blender and puree. Pour into pie shell. Cover piecrust rim with foil. Bake at 350° for 40-60 minutes (depending on the size/softness of fruit to begin with). Insert knife or wooden stick to test for doneness. Cool on rack. Serve topped with cream or Greek yogurt, and sprinkle with zest and/or spices.

Candied Breadfruit

1 cup mature (firm) breadfruit, steamed, peeled, cored and cubed
4 tbsp butter
4 tbsp honey

Sauté breadfruit in butter and honey, until golden brown

Fudge-Like Breadfruit Pie

1 lb mature (firm) breadfruit, steamed, peeled, cored, and cubed
1 lb semi-sweet chocolate chips
1 cup soy milk
1 cup honey
1 tsp vanilla
1 8-inch pre-baked piecrust



On a double boiler, melt chocolate chips in a medium-size glass bowl. In a blender, add melted chocolate and other filling ingredients. Blend until creamy. Pour mixture into the pre-baked pie crust. Refrigerate for 1 hour and serve chilled. Garnish with candied breadfruit.

Stuffed Roasted Breadfruit

Take one medium breadfruit and score around the stem, pulling the stem out of the breadfruit. Fill the cavity in the breadfruit with ackee and salt fish or spinach and feta, plus sundry tomatoes (chopped and diced) and feta cheese. You then take the heart of the breadfruit that was cut out and cut it, leaving only enough to cover the top of the stuffed cavity. Brush the breadfruit with olive oil and bake in 350-degree pre-heated oven for 35 to 45 minutes or until a skewer or knife inserted into the breadfruit comes out clean. Peel the roasted breadfruit and then split it in half, using the halved breadfruit as bowls for the filling. Slice like potato wedges and serve with a mixed green salad.



BREADFRUIT

Breadfruit is unlike any other fruit you've eaten before. That's because breadfruit does not have the look, feel or consistency of a typical fruit, but like its name suggests, looks much like bread. When the breadfruit is ripe it is relatively soft and the inside has a yellow, cream coloured flesh that resembles bread. The flesh of the breadfruit is somewhat sweet and has a nice fragrant smell.

Health Benefits of Breadfruit

Not only is breadfruit a rich source of energy, breadfruit also contains significantly high amounts of fiber. According to the American Heart Association fiber decreases bad cholesterol and triglycerides which increases heart attack risks. An increased intake of fiber lowers LDL (bad) cholesterol levels in the body, while elevating HDL (good) cholesterol levels in the body. Breadfruit protects the body against heart disease and heart attacks.

Additionally, the fiber found in breadfruit can help those with diabetes to control the disease. Research shows that

fiber can control diabetes by reducing the absorption of glucose from the food we eat.

Another health benefit of breadfruit is that breadfruit helps to make our intestines and bowels work properly. Fiber regulates bowel movements and cleans out the buildup of junk from our intestines; eating breadfruit on a regular basis can reduce the risk of developing colon cancer.

Breadfruit benefits the body as it contains favourable amounts of Omega-3 and Omega-6 fatty acids. These essential fatty acids help the body and mind to develop normally. Fatty acids also stimulate skin and hair growth, regulate our metabolism, promote reproduction and stimulate bone health.

In addition to these health benefits breadfruit also contains Vitamin C, thiamin, riboflavin, niacin, iron and phosphorus. Further research is being done to uncover even more health benefits of breadfruit. But in the meantime, you can start eating more breadfruit and take advantage of the many health benefits we know it has now.



Additional Discount Providers

2B Youth Health Ltd.

#20, Railway Road, Arima
Tel: 765-2478 / 364-3206
Email: 2b_youthhealth@yahoo.com
10% discount off on Products and Equipments.
15 % discount off Massages and Classes.
25 % discount off Treatment and Programs.

Advanced Cardiovascular Institute

West Shore Medical Private Hospital, 239, Western Main Road, Cocorite.
Tel:625-5824
Email: ssankar@acicares.com
\$2,500.00 discount on Open Heart Surgery
\$2,500.00 discount on Coronary Angioplasty
\$200.00 discount on Coronary Angiogram

Alkaline Water for Health Ltd.

#4, Apt. #6, Stephen's Road, Maraval.
Tel:792-7999 or 709-1868
Email: alkalinewaterforhealth@gmail.com
5% discount off all products.

All Green I P M (Control of Public Health & Nuisance pests)

#35, Newbury Hill, Glencoe
Tel:637-5117
Email: ectercon@yahoo.com
10% discount off.

Better Deal Supermarket Ltd.

#70, Aranguez Main Road, Aranguez.
Tel: 675-8415
Email: betterdeal@tstt.net.tt
1.5% discount off and NO Magna.

Convenience Drug Mart Ltd.

Cor. Eleanore St. & Southern Main Rd., Chaguanas
Tel: 223-3770
5% off Pharmaceuticals.

Down Under Specialised Lingerie

Town Centre Mall, #19-21 Frederick Street, Port of Spain
Tel: 222-1000 or 760-4274
Email: downunder.trinidad@gmail.com
5% off plus free bra fittings.

Dr. Rowland Moze

Orthopaedic Surgeon (Joint Replacement)

c/o Westshore Medical Centre,
Western Main Road, Cocorite
Tel: 499-6672
20% off first time clinic visits, consultations, follow ups and surgeons fees.

Ectercon Ltd.

(Control of wood destroying organisms')

#35, Newbury Hill, Glencoe
Tel:657-5117
Email: ectercon@yahoo.com
10% discount off.

FITNESS 360

#99, Woodford Street, Newtown Port-of-Spain
Tel:730-3922
Email – info@iam360fit.com
20% discount off Personal Training
Weekly Group Exercise Sessions (\$200.00 monthly)

GLL Spa – Gratitude, Love & Light

Tel:763-9133 or 347-7090
Email- roseramjattan@yahoo.com
7% discount off for TTARP members on Wednesdays & Thursdays by appointment ONLY.

Global PSA Rising Ltd.

#9, Long Circular Road, St James.
Tel:495-4309
Email- dennis@helpatrini.com
10% discount off.

Golden Care Medical Clinic

Shops of Arima, Tumpuna Road, Arima.
Tel:221-6993
10% discount off on investigations – Blood test, Echo cardiograms, stress test.

L'avenir De Coiffure

#41-41A, Sorzano Street, Arima
Tel:757-9342
Email – onika.charles@hotmail.com
10% discount off on all hair services

Save –A-Lot Supermarket

Eastern Main Road, Mt. Hope (next to American Stores)
Tel:685-5427
Email – savealottt@gmail.com
2% discount off on all food and non food items (except alcohol).

Scott and Associates IT Services

#221, National Avenue, Mt. Hope
Tel:777-8995
Email – gerrytrevis@gmail.com
10% discount off on extra time on 2 hr tutoring session.

Social Eyes Optical

Unit #24, Shoppes of Maraval, #3, Saddle Road, Maraval.

Tel:622-5747

Email – socialeyesoptical@yahoo.com

FREE Eye test

20% discount off on Frames

20% discount off on Sunglasses

SPALICIOUS SALONISTA LTD.

#3A, New Street, Off Sierra Leon Road, Diego Martin.

Tel:390-8319

5% discount off on all services

TWEE Limited

Piarco International Airport, Piarco

Tel: 669-4748

10% discount on in store wines, spirits and cigarettes.

Therapeutic Hands Skin & Image Centre

#234 Eastern Main Road, El Dorado (Arel Building)

Tel: 362-8707

25% discount off all services \$100.00 and over (excluding already discounted offers).

Trimed Associates Ltd.

#6-8, Broome Street, St. Clair

Tel: 622-2122

5% discount off on all MRI scans

AMENDMENTS

El Alligator

Long Circular Mall – 622-7817

Movie Towne – 623-1757

Grand Bazaar – 662-1243

Tel: 685-1669

Email: el.alligator@hotmail.com

7% discount off.

A. Garcia and Associates (Attorneys-at-Law)

P.O.Box 4578, St. James

Tel: 678-1233 or 622-6492

30% discount

**TO BECOME A TTARP
DISCOUNT PROVIDER,
PLEASE CONTACT
DENISE AT
221-7771/ 222-7912.**





LAUGHTER

Government Road-side Workers

These two government-paid workers were working along the roadside.

One man would dig a hole two or three feet deep and then move on. The other man came along behind him and filled in the hole. While one was digging a new hole, the other was 25 feet behind filling in the hole. The men worked right past the guy with the soft drink and went on down the road. "I can't stand this," said the man tossing the can into a trash container and heading down the road toward the men.

A befuddled onlooker went to the men and said: "Hold it, hold it. Can you tell me what's going on here with all this digging and refilling?"

"Well, we work for the government and we're just doing our job," one of the men said.

"But one of you is digging a hole and the other fills it up. You're not accomplishing anything. Aren't you wasting the taxpayers' money?"

"You don't understand, mister," one of the men said, leaning on his shovel and wiping his brow. "Normally there's three of us: me, Elmer and Leroy. I dig the hole, Elmer sticks in the tree and Leroy, here, puts the dirt back. Now just because Elmer's sick, that don't mean that Leroy and me can't work."

How Long Before I Can Get A Haircut?

A guy sticks his head into a barber shop and asks, "How long before I can get a haircut?" The barber looks around the shop and says, "About 2 hours." The guy leaves.

A few days later the same guy sticks his head in the door and asks "How long before I can get a haircut?" The barber looks around at the shop full of customers and says, "About 3 hours." The guy leaves.

A week later the same guy sticks his head in the shop and asks, "How long before I can get a haircut?" The barber looks around the shop and says, "About an hour and half." The guy leaves.

The barber looks over at a friend in the shop and says, "Hey, Bill, follow that guy and see where he goes. He keeps asking how long he has to wait for a haircut, but then doesn't come back." A little while later, Bill comes back into the shop, laughing hysterically. The barber asks, "Bill, where did he go when he left here?"

Bill looks up, tears in his eyes and says, "Your house!"



Miss Maisy

A Jamaican man is sitting watching tv and his wife comes up behind him and whacks him with a frying pan. "Ay! Wa' dat fa?" he shouts.

"Me fine one paper in yuh pocket wid a gal name on it, "Miss Maisy." she says.

"Wa you mean? Me an' me frien' Leroy went a race track last week and Miss Maisy is de name a de horse wey run in de first race," he protests.

Two days later he is sitting watching tv again and "wack" one lick ina him head back with a dutch-pot. "Oooowww" he shouts, "wa' dat fa now?" Wife replies, "Yuh horse deh on di phone "!

RETIREMENT BONUS

The Navy found they had too many officers and decided to offer an early retirement bonus. They promised any officer who volunteered for Retirement a bonus of \$1,000 for every inch measured in a straight line between any Two points in his body.. The officer got to choose what those two points would be.

The first officer who accepted asked that he be measured from the top of his head to the tip of his toes. He was measured at six feet and walked out with a bonus of \$72,000.

The second officer who accepted was a little smarter and asked to be measured from the tip of his outstretched hands to his toes. He walked Out with \$96,000.

The third one was a non-commissioned officer, a grizzly old Chief who, when asked where he would like to be measured replied, 'From the tip of my weenie to my testicles.'

It was suggested by the pension man that he might want to reconsider, explaining about the nice big checks the previous two Officers had received.

But the old Chief insisted and they decided to go along with him providing the measurement was taken by a Medical Officer. The Medical Officer arrived and instructed the Chief to 'drop 'em,' which he did. The medical officer placed the tape measure on the tip of the Chief's weenie and began to work back. "Dear Lord!", he suddenly exclaimed, "Where are your testicles?"

The old Chief calmly replied, " Vietnam ".



Punography.....

When chemists die, they barium.

Jokes about German sausage are the wurst.

I know a guy who's addicted to brake fluid. He says he can stop any time.

How does Moses make his tea? Hebrews it.

I stayed up all night to see where the sun went. Then it dawned on me.

This girl said she recognized me from the vegetarian club, but I'd never met herbivore.

I'm reading a book about anti-gravity. I just can't put it down.

I did a theatrical performance about puns. It was a play on words.

They told me I had type-A blood, but it was a Type-O.

Why were the Indians here first? They had reservations.

We're going on a class trip to the Coca-Cola factory. I hope there's no pop quiz.

I didn't like my beard at first. Then it grew on me.

Did you hear about the cross-eyed teacher who lost her job because she couldn't control her pupils?

When you get a bladder infection urine trouble.

Broken pencils are pointless.

I tried to catch some fog, but I mist.

What do you call a dinosaur with an extensive vocabulary? A thesaurus.

England has no kidney bank, but it does have a Liverpool .

I used to be a banker, but then I lost interest.

I dropped out of communism class because of lousy Marx.

All the toilets in New York 's police stations have been stolen. The police have nothing to go on.

I got a job at a bakery because I kneaded dough.

Haunted French pancakes give me the crêpes.

Velcro - what a rip off!

A cartoonist was found dead in his home. Details are sketchy.

Venison for dinner again? Oh deer!

TTARP's HOSPITALISATION ASSISTANCE PLAN

"For Those Who need It The Most"

For \$1.37 per day, you can be assured of a Plan which will cover some of your Hospitalisation expenses. TTARP's Hospitalisation Plan works in conjunction with Co ordination of Benefits.

Note:

- No Medical check-up required
- No age restrictions
- Six months waiting period from acceptance before claiming
- Standing Order payment advised

Co ordination of Benefits allow an Insured person who has more than one Medical Coverage Plan to claim from both Plans, thereby maximizing benefits.

For more information, ask for Denise at TTARP's Office 622-9223

Lifetime Maximum **\$75,000.00**

Limits to Coverage

Pre-Confinement	\$750.00
Room and Board	\$175.00 per day
Maximum No. of Days per ailment	31
Hospitalisation Miscellaneous Services	\$1,500.00 max. per ailment
Surgical Maximum (Limited by Surgical Schedule)	\$3,000.00
Anaesthetic	25% of Surgical Allowance
Specialist Maximum	\$80.00
Maximum visits per ailment	10
Reinstatement of utilized Benefits	\$7,500.00

ANNUAL RATE FOR COVERAGE - \$500.00

Individual Technology Tutoring Phones, Tablets, Computers

\$200 per hr
Limit: 3 new clients
Home & Business

Call 772-8995

Fitzgerald T Scott MBA
BSc. Barry University



NOVELS & BOOKS WANTED !!

If you have any best-selling novels in good condition which you would like to donate TTARP will gladly accept these for our bookclub.

Please drop in TTARP office - #45 Tragarete Road, POS.

No Encyclopedias or Magazines please!



MRI SERVICES

Trusted by Athletes. Trusted by Doctors.

628-9261

5% off
to all
TTARP
members



TRIMED
ASSOCIATES LTD.

6-8 Broome Street, St. Clair

I love to eat, especially kiwi,
but the seeds kept getting under my dentures
Now that I use **Super Poligrip**,
nothing comes between me and a nice kiwi

Cynthia Miller
Denture wearer



*Even well-fitting dentures can feel
more comfortable with **Super Poligrip**®.
Just a few dabs create a seal between
your dentures and gums, making them
more comfortable while you eat.*



Patio

Furniture

adding Value to your Home



Madrid 4ps Patio Set



Iris 5ps Patio Set

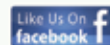


Walmart 5ps Patio Set



Alpina 5ps Patio Set

Come into any of our 13 Branches Nationwide and ENJOY DISCOUNTS to ALL TARP members



americanstores.tt