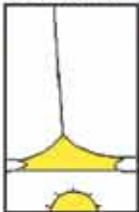


TTARP

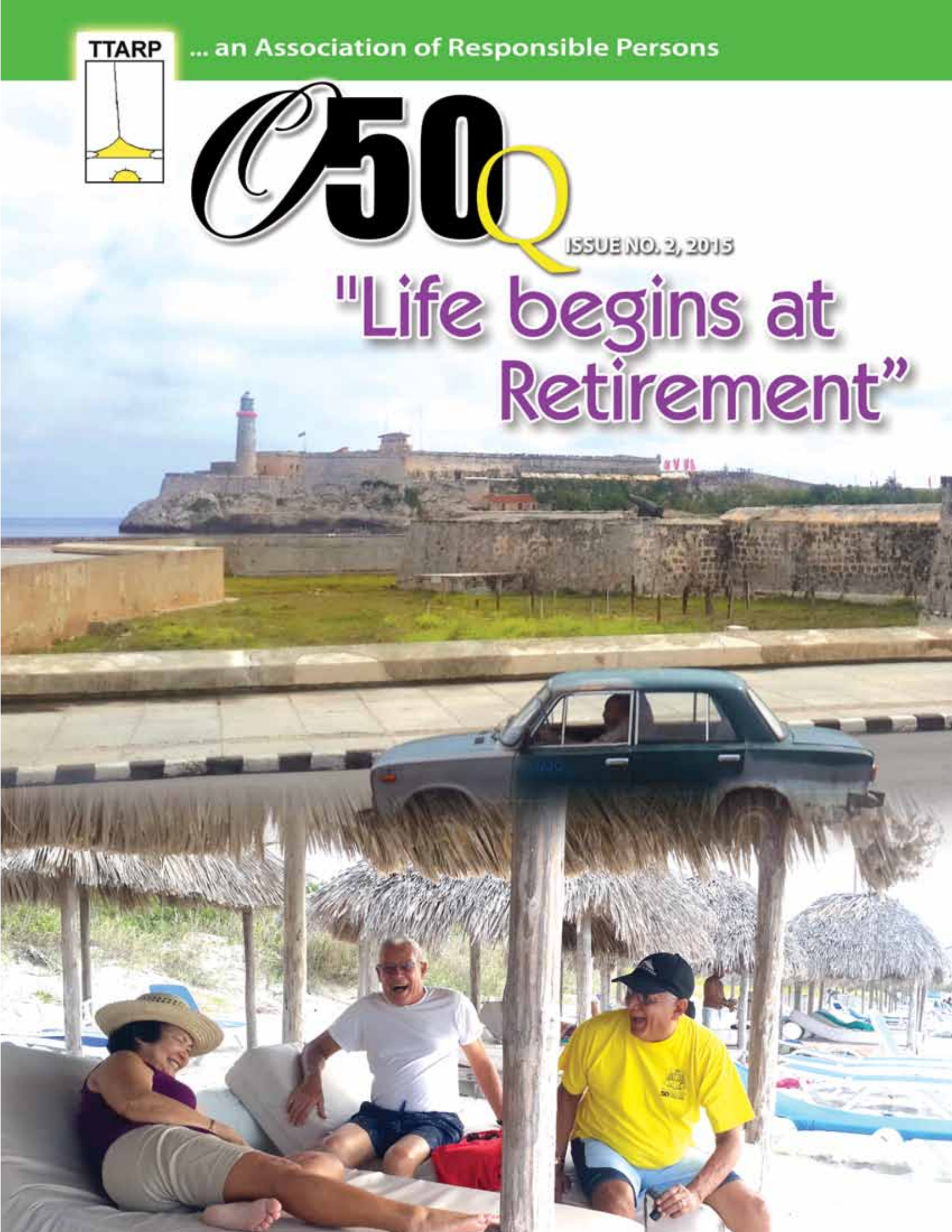


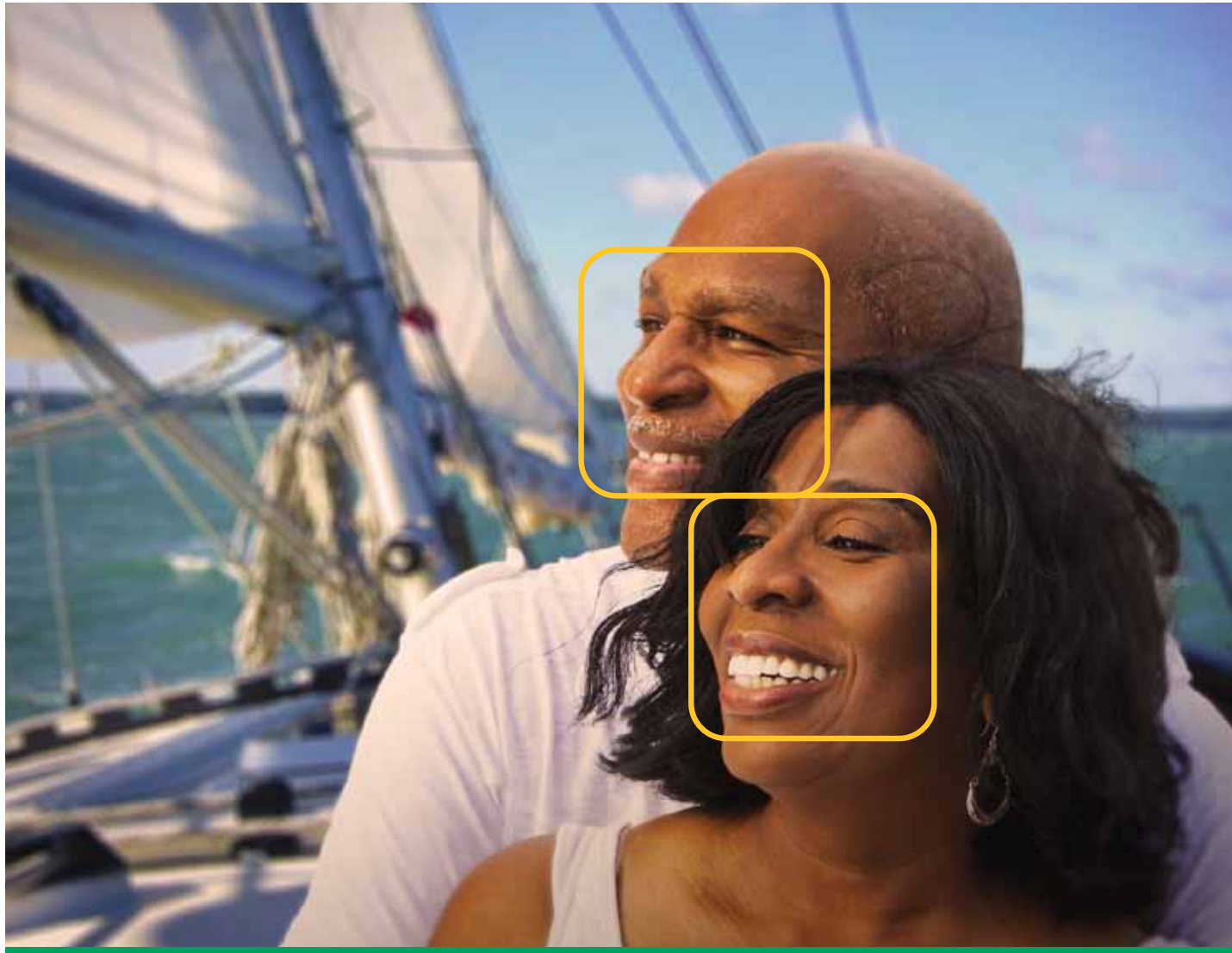
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# 50Q

ISSUE NO. 2, 2015

## "Life begins at Retirement"





# It gets even better at 50

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Now all our Evergreen Account Customers get these added fantastic benefits:

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Discount on your Insurance Premiums  
Peace of Mind

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## 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



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### HAVE YOU MOVED?

Please call TTARP and give us your new mailing address or all your mail (renewal notices and magazines) will be returned to us.

### JOB HUNTING ??

Many employers call TTARP for members to be placed in temporary and/or permanent full time and part time positions. Email us your resume at [ttarp1993@gmail.com](mailto:ttarp1993@gmail.com) with subject heading TTARP Vacancies.

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### TTARP's Offices

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 Fax: 628-8842

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 San Fernando Tel: 657-2256 / 2343

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**Email:** [ttarp1993@gmail.com](mailto:ttarp1993@gmail.com)  
**Website:** [www.ttarp.org](http://www.ttarp.org)

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

**MEMBERS ARE INVITED TO ATTEND MEETINGS AT A ZONAL GROUP CONVENIENT TO YOU.**

## ZONAL GROUPS MEETING SCHEDULE

### ARIMA "Angels"

Meeting Place - Arima Tennis Club – Robinson Circular Road, Arima  
 Meeting Date and Time - 1st Friday of each month @ 4:00 p.m. (official meeting)  
 - Every Friday from 12 noon (casual/fun evening)  
 Chairman - Norma CLARKE, 643-4118 / 687-4929  
 Vice Chairman - Lynette MAULE, 306-5050 / 709-0777  
 Email - [ncda911@gmail.com](mailto:ncda911@gmail.com)  
 Colour T-shirt - LIME GREEN

### BELMONT "Bees"

Meeting Place - TTARP Bldg., 167-169 Belmont Circular Rd., Belmont  
 Meeting Date and Time - 4th Tuesday of each month @ 5:00 p.m.  
 Chairman - Gloria JONES, 620-1596  
 Vice Chairperson - Paulina Lawrence, 629-2442 / 753-1860  
 PRO - Patricia CROSSLEY, 751-0977 / 625-0592  
 Email - [patcrossley95@yahoo.com](mailto:patcrossley95@yahoo.com) or [franlaw@hotmail.com](mailto:franlaw@hotmail.com)  
 Colour T-shirt - GOLD

### CHAGUANAS "Central Pride"

Meeting Place - Chaguanas Seniors Activity Centre - #26, Max Murphy Street, Chaguanas  
 Meeting Date and Time - Every other month @ 2:00 pm.  
 Vice Chairman - Janet RAWLINS, 665-5112  
 Secretary - Ann Marie BICKRAM, 706-4266 / 672-7750  
 Email - [annmariebickram11@gmail.com](mailto:annmariebickram11@gmail.com)  
 Colour T-shirt - ORANGE

### CHAGUANAS SENIORS ACTIVITY CENTRE

26 Max Murphy Street, Chaguanas  
 Tel: 221-5891  
 Coordinator: Mrs. Ann L. Brown

### DIEGO MARTIN "Western Pearls"

Meeting Place - Central Diego Martin Community Centre, Diamond Vale  
 Meeting Date and Time - 2nd Saturday of each month @ 3-5 p.m.  
 Chairman - Derek PATY, 678-4139  
 Secretary - Barbara ANDALL-FRANCIS, 637-8954  
 Email - [derekpaty@yahoo.com](mailto:derekpaty@yahoo.com), [barbieanfrancis@hotmail.com](mailto:barbieanfrancis@hotmail.com)  
 Colour T-shirt - BURGUNDY

### FYZABAD "Evergreen"

Meeting Place - Fyzabad Regional Community Complex  
 Meeting Date and Time - 3rd Thursday of each month @ 10:00 a.m.  
 Chairman - Monica NELSON – 394-5571  
 Secretary - Neville NAVARRO, 387-9217  
 Email - [nevillea.navarro@yahoo.com](mailto:nevillea.navarro@yahoo.com)  
 Colour T-shirt - GREEN

### LA BREA "Nightingales"

Meeting Place - La Brea Community Centre  
 Meeting Date and Time - 3rd Thursday of each month @ 5-7 p.m.  
 Chairman - Ezra VAUGHN - 389-8346 / 648-8270  
 Email - [ezra54@hotmail.com](mailto:ezra54@hotmail.com)  
 Colour T-shirt - LILAC

### PRINCES TOWN/RIO CLARO "Royals"

Meeting Place - Princes Town Presbyterian School  
 Meeting Date and Time - 3rd Saturday of each month @ 2:00 p.m.  
 Chairman - Stanley JOSEPH, 348-0956  
 Email -  
 Colour T-shirt - WHITE

### SANTA CRUZ "Cruzers"

Meeting Place - Bourg Mulatres Parish Hall, Santa Cruz  
 Meeting Date and Time - 4th Friday of each month @ 5:30 p.m.  
 Chairman - Brigid TELFER, 676-7353  
 Email - [boysie\\_3@yahoo.com](mailto:boysie_3@yahoo.com)  
 Colour T-shirt - TURQUOISE

### SAN FERNANDO "Purple Diamond"

Meeting Place - Masonic Lodge – Ruth Avenue, San Fernando  
 Meeting Date and Time - 1st Tuesday of each month @ 10:00 a.m.  
 Chairman - Brenda MILLET-BUFFONG, 763-6300  
 Contact Person #2 - Lisa Mahabir, 350-1306  
 Email - [brendabuffong@yahoo.com](mailto:brendabuffong@yahoo.com) or [lisamahabir24@gmail.com](mailto:lisamahabir24@gmail.com)  
 Colour T-shirt - WHITE/PURPLE

### TOBAGO (Corals)

Meeting Place - Happy Haven School - Signal Hill, Tobago  
 Meeting Date and Time - 2nd Saturday of each month @ 3:00 p.m.  
 Chairman - Miriam EDWARDS, 635-0924 / 750-9351  
 Secretary - Selby COLE, 639-8335 / 753-2760  
 Email - [maredwards@hotmail.com](mailto:maredwards@hotmail.com) or [selby\\_cole@yahoo.com](mailto:selby_cole@yahoo.com)  
 Colour T-shirt - BLUE/YELLOW

### TOBAGO (Pembroke "Cultural Stars")

Meeting Place - Pembroke Community Centre, Todd Street  
 Meeting Date and Time - 2nd Monday of each month @ 3:30 p.m.  
 Chairman - Merle ROMEO, 660-4960  
 Email - [understatedbrilliance@hotmail.com](mailto:understatedbrilliance@hotmail.com)  
 Colour T-shirt - ORANGE

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# Comments from the Board

The Nation Insurance Benefits particularly the pension benefits continues to be a major discussion point among TTARP members.

Members who have made their contributions through several employers, or worked and did not have their NIS contributions recorded at the NIB Board are now experiencing great difficulty in proving their contributions.

Members are advised to monitor their contributions while they are still employed. Ensure you know your NIS number and periodically take the time and get a print out of your contributions. This is your responsibility; don't leave it up to a Human Resource Department or your employer, you can also make enquires. You have worked very hard and contributed for your pension, this is your money, your pension, young entitlement.

For the 2015/2016 Nation Budget, TTARP again raised the issue of the National Insurance Pension that should carry a guaranteed period of ten(10)years. In the event of the death of the pensioner before 10 years have passed, the full pension should be paid to the beneficiary for the balance of the 10 year period. Secondly the NIS Pension must never be lower that the Senior Citizen Pension, the precedent was set in 2012 when the SCP raised to \$3000.00 the NIS pension also raise from \$2000.00 to \$3000.00.

The Executive Committee look forward to meeting you at TTARP's AGM carded for 12th September.

**Colorectal Cancer Screening Saves Lives**

If you're 50 or older, a test could save your life!



**Who Gets Colorectal Cancer?**

Colorectal cancer occurs most often in people aged 50 or older.

- Colorectal cancer usually starts from polyps in the colon or rectum. A polyp is a growth that shouldn't be there. Over time, some polyps can turn into cancer.
- Screening tests can find polyps, so they can be removed before they turn into cancer.
- Screening tests also can find colorectal cancer early, when the chance of being cured is good.

**Are you at High Risk?**

The risk for colorectal cancer may be higher than average if:-

- You or a close relative have had colorectal polyps or colorectal cancer.
- You have inflammatory bowel disease.
- You see blood in or on your stool (bowel movement).
- You have stomach aches, pains, or cramps that don't go away.
- You are losing weight and don't know why.

**Call to book your appointment.**

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10

Attention!

All TTARP Members

Get your family and friends to join TTARP and receive \$10 for each person that is required to pay the Admission Fee.

10



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.

# 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
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- 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
- Discount on Safety Deposit Lockers
- Special rate on motor insurance plan at Colfire with Republic Bank Credit Cards
- Discounts at a wide range of merchants nationwide



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

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Visit us on [republictt.com](http://republictt.com) or email us at [email@republictt.com](mailto:email@republictt.com)

# Central Pride

On April 18th, CENTRAL Pride held its AGM where members elected a Board to manage the Zone for the next two (2) years.

They are (L to R) :

**Front row:** Janet Rawlins, Lynda Richards, Kissoondaye Bassarath, Ann Williams. **2nd row:** Kenneth Subran, Juliana Guevara, Portia De Silva, Cynthia Amoroso, Annemarie Bickram, Janis David.

**Back row:** Del Glasgow, Carol Benjamin.




Members at one of our Yoga Classes, meditating in the corpse position prior to assuming the various positions -led by Mr. Smith.




**Left:** An energetic Aerobic Class in action led by Tutor Sheila Duke.






## THE HIP AND KNEE CLINIC

**Marlon M. Mencia** MBBS, MSc, FRCS (Eng), FRCS (Tr & Orth)



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- 2. FDA approved sweetener**  
Maltitol, which is approved by the United States Food and Drug Administration (FDA) is used in Charles Sugar Free Chocolate as it is rated as the best and finest member in the family of sugar substitutes. Maltitol is not absorbed and digested completely by the body; therefore reducing the rise in blood sugar levels.
- 3. Real chocolate**  
The cocoa content of Charles Sugar Free Chocolate is rich in antioxidants and flavonoids- all tastier and good for you.
- 4. A healthier treat**  
Charles Sugar Free Chocolate, created with wellness and good living in mind, is a safe treat for diabetics and health conscious individuals.

## For Real Chocolate Lovers



# Purple Diamonds

On 4th August, 2015 - Purple Diamonds celebrated their Senior Citizens Day.



## Seniors Citizens Day

Members of TTARP we are here to celebrate  
Seniors Day which we did eagerly await  
Fourth of August we made history, I can clearly state  
A day of rejoicing which our Chairperson did create.  
Members from South gather at this hall  
To mix, mingle and have a ball  
Preparations in advance, we did not stall  
While extending thanksgiving, blessing and joy to all.

Our leader, stern and progressive; She is  
Controlling this crowd! She is a whizz  
Silence Please! Jot down your notes  
Her instructions truly keep this group afloat  
Maxi and boat rides we always enjoy  
At meetings our opinions She always employs  
Membership drives and lectures to educate Us, Elders  
To prevent deceit and abuse by non-members

Assistance from Head Office, Our Treasurer and Trustees  
Makes handling difficult situations like a gentle breeze  
Together with Secretary and Youth Leaders we can surely say  
Hurrah! On time our Annual Report is completed  
In South it would not stay

So I end my poem to-day  
God's blessings to all, come what  
may I hope you enjoy  
This wonderful stay and look for-  
ward to next year for another Senior  
Citizens Day

Composed By:  
EULALIE COLTHRUST - Member



# San Fernando Purple Diamonds

## MAKING A DIFFERENCE

On 23rd May, 2015 - Members visited a Senior Citizens home in San Fernando, where each resident received a bag of toiletries, pampers and goodies. They were also provided pizza for their supper and food stuff for the kitchen. Pictured are the secretary Lisa Mahabir and Committee Member Molly Shah as they distribute bags to the residents.



On 22nd July, 2015 - Members attended the Ministry of Science and Technology "ICT for Seniors". In the picture, from left to right, the Chairperson shakes the hand of the Honourable Minister Dr. Rupert Griffith, with Ursula Hazelwood in the background. To the right of the Minister are Hazel Cook, Hazel Dingwall and Eulalie Colthrust.

Below: Group Shot of the Purple Diamonds on the stage.



# Western Pearls

## Mother's Day Celebration

The Mothers were recognized and treated by the men of the group on Saturday May 9th, 2015. Blue Diamonds Junior Steelband provided some entertainment. Mr. Nigel Floyd serenaded the mothers. DJ music encouraged the Mothers to dance the evening away ... conga line and all !!



Facing Camera - Front Right, member Joanne Rauseo- Rowley. Back Row from left, Anthony Ling Choung (Vice Chairman), Secretary Barbara Andall- Francis and Assist. Secretary Karen Tang Choon.



Joyce Garrett and other members follow the reading of the minutes.

## THANKSGIVING SERVICE



Western Pearls Thanksgiving Brunch held on Sunday April 19th, 2015 with Ms. Phyllis George and her mother Ms. Ruby Grant.

TTARP Western Pearls Choir Members at a Thanksgiving Service.



## Retiring Successfully

Here are some useful tips for this stage of your life:

- Save for your retirement to maintain your standard of living
- Plan for unexpected major expenses
- Take advantage of special benefits
- Relax and make banking easier for you

**We're with you every step of the way. As you embark upon new adventures, we want you to live life to the fullest.**

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# The Eastern Angels

## SEA AWARDEES

The Service and Education Committees of the Eastern Angels (TTARP's Arima Zone) held its first SEA Awards Function on Friday 7th August 2015 at the Arima Tennis Club.

Members of the zone who were grand-parents were asked to submit the name and the marks of their grandchildren who would have sat the SEA exams. From this list, the committee selected the top Twenty (20) SEA Students, and held a special function in recognition of their achievement. Each student was presented with stationery gifts by members of Eastern Angels as tokens of appreciation for their success.

Encouraging advice from members was also part of the presentation to our future TTARP Members.

*Annette Young  
Public Relations Officer.*



## Arima's Eastern Angels Trip to Grenada

(May 7th – 13th 2015)

When we arrived at the Maurice Bishop International Airport, the group of us, consisting of five brave men and forty-seven women were welcomed by the Grenadian Tourism Department and each member received a token of a 50 ml SUPERB LIGHT RUM and a Spice pack.

We stayed at the All-Inclusive Coyaba Beach Resort, Grand Anse St. Georges.

Our activities included: shopping, a fish lime in Gouyave, and an island tour - we visited the Nutmeg



Factory, the Chocolate Factory, the River Antoine Rum Distillery and the Rain Forest area.

We were also treated to a special cocktail evening when the owner of the hotel personally greeted each member before dinner. We all enjoyed our trip immensely.

However, since our return one of members from this trip Mrs. Doleres Thompson has since passed on. We remember our Good Times and until we meet again our Friend. May you Rest In Peace.



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## EMBRACING ALL GOD'S CHILDREN

Life is so precious,  
Given only by God  
Every moment is cherished  
Sharing Peace, Love and Joy.

Peace is within us,  
Search deeper within  
You'll find every answer  
Some secretly hidden.

Some sit and meditate  
While some sit and pray  
Many lost their way,  
Committing crime, night and day.

Let's start together  
I ask of you, my brothers and sisters  
Let's restore law and order,  
Regardless of our colour.

Peace is the answer,  
And love conquers anger.  
Give thanks to our Father  
Our Creator and Sustainer

Spread peaceful vibrations  
Throughout our Nation  
Embrace all God's children,  
And surely together, we'll solve any problem.

*Written by Sister Carmen*



## DEEP THOUGHTS Prospective on Wealth

One day a very wealthy father took his son on a trip to the country for the sole purpose of showing his son how it was to be poor. They spent a few days and nights on the farm of what would be considered a very poor family.

After their return from the trip, the father asked his son how he liked the trip. "It was great, Dad," the son replied. "Did you see how poor people can be?" the father asked. "Oh Yeah," said the son.

"So what did you learn from the trip?" asked the father. The son answered, "I saw that we have one dog and they had four. We have a pool that reaches to the middle of our garden and they have a creek that has no end. We have imported lanterns in our garden and they have the stars at night. Our patio reaches to the front yard and they have the whole horizon.

We have a small piece of land to live on and they have fields that go beyond our sight. We have servants who serve us, but they serve others.

We buy our food, but they grow theirs. We have walls around our property to protect us, they have friends to protect them." The boy's father was speechless. Then his son added, "It showed me just how poor we really are."

Too many times we forget what we have and concentrate on what we don't have. What is one person's worthless object is another's prize possession. It is all based on one's perspective. Sometimes it takes the perspective of a child to remind us what's important.



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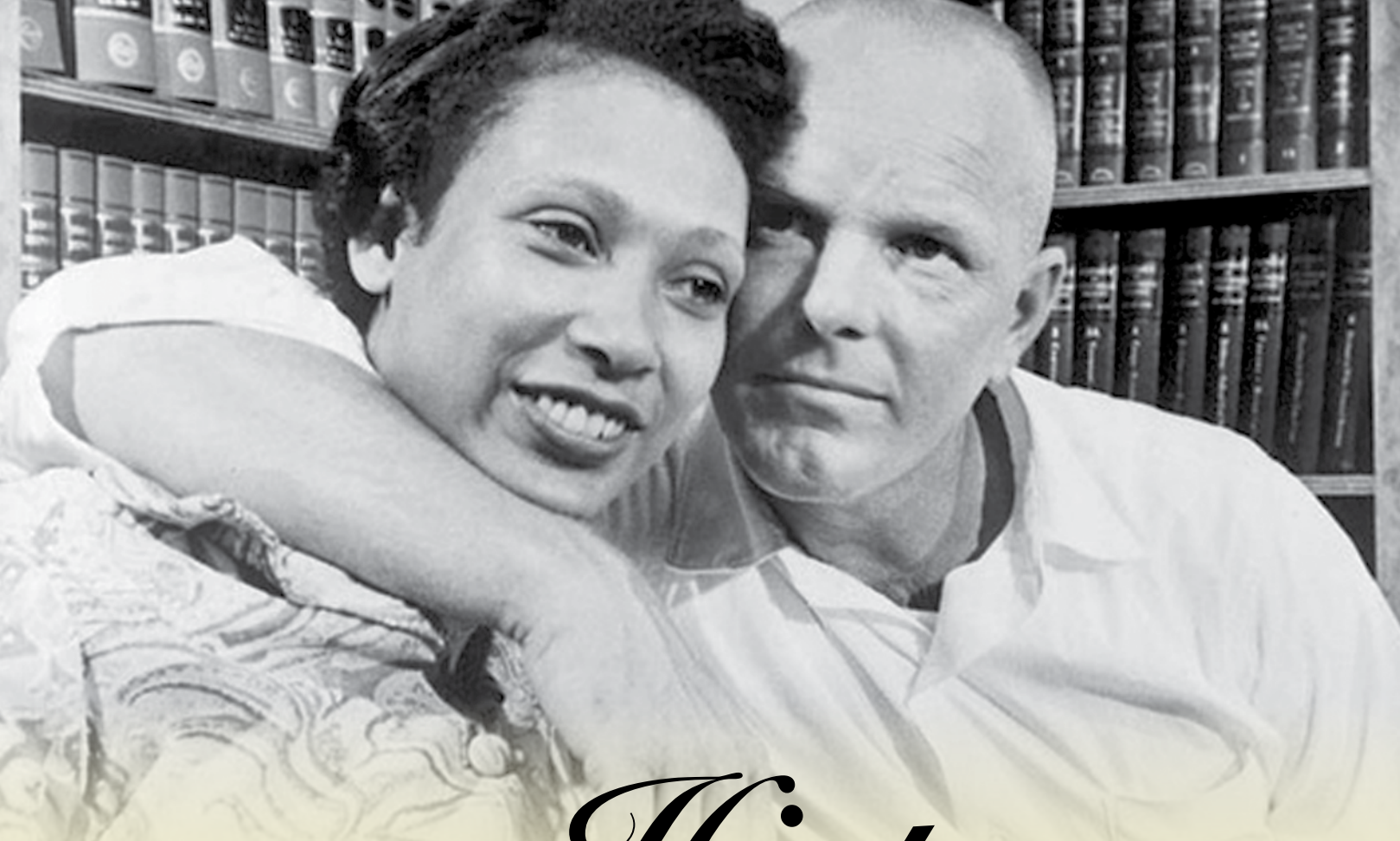
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# A LOOK INTO *History*

Mildred Jeter and Richard Loving were an interracial couple in Virginia, USA very much in love over fifty (50) years ago.

In 1958, they took a trip to Washington, D.C., to get married. But when they returned to Virginia, they were promptly roused out of bed in the middle of the night and then arrested and sentenced to a year in jail. For getting married.

They made a deal with the judge to move to D.C. in exchange for their freedom, and while there, they eventually launched the legal case that would bring this kind of discrimination to an end.

Many times along the way, the Lovings made it clear they were not activists and really didn't want all the attention. They just wanted to raise a family as a married couple and live a happy life.

The landmark case of *Loving v. Virginia* changed everything, and the fact that their last name was "Loving" made it all the more fabulous.

By getting married, they directly challenged Virginia's Racial Integrity Act of 1924, which prohibited marriage between people classified as "white" and people classified as "colored." That law remained intact for decades because the Supreme Court previously upheld (in *Pace v. Alabama*) a law prohibiting interracial marriage in 1883. *Loving v. Virginia* reversed both of those and cleared the way for marriage equality for people of different races in every state.

You see, the Supreme Court pretty much tries to stay out of what states do and don't do with their laws, but it gets involved when the issue

relates to the Constitution.

When multiple state or federal appeals courts are in disagreement (like with interracial marriage pre-*Loving* — or same-sex marriage until very recently) and the matter has a bearing on the Constitution, the Supremes can take the case(s) in order to provide a concrete answer. Once decided, it pretty much stays that way unless there's another period of challenges and appeals to a given law as our culture shifts over time. That never happened with interracial marriage, and it won't likely happen with the 2015 decision on marriage equality for same-sex couples.

Finally, Mildred Loving herself gave a short talk at an event marking the 40th anniversary of their victory in

2007. Here are her powerful words: *Loving for All*, by Mildred Loving

"When my late husband, Richard, and I got married in Washington, DC in 1958, it wasn't to make a political statement or start a fight. We were in love, and we wanted to be married.

We didn't get married in Washington because we wanted to marry there. We did it there because the government wouldn't allow us to marry back home in Virginia where we grew up, where we met, where we fell in love, and where we wanted to be together and build our family. You see, I am a woman of color and Richard was white, and at that time people believed it was okay to keep us from marrying because of their ideas of who should marry whom.

When Richard and I came back to our home in Virginia, happily married, we had no intention of battling over the law. We made a commitment to each other in our love and lives, and now had the legal commitment, called marriage, to match. Isn't that what marriage is?

Not long after our wedding, we were awakened in the middle of the night in our own bedroom by deputy sheriffs and actually arrested for the 'crime' of marrying the wrong kind of person. Our marriage certificate was hanging on the wall above the bed.

The state prosecuted Richard and me, and after we were found guilty, the judge declared: 'Almighty God created the races white, black, yellow, malay and red, and he placed them on separate continents. And but for the interference with his arrangement there would be no cause for such marriages. The fact that he separated the races shows

that he did not intend for the races to mix.' He sentenced us to a year in prison, but offered to suspend the sentence if we left our home in Virginia for 25 years exile.

We left, and got a lawyer. Richard and I had to fight, but still were not fighting for a cause. We were fighting for our love.

Though it turned out we had to fight, happily Richard and I didn't have to fight alone. Thanks to groups like the ACLU and the NAACP Legal Defense & Education Fund, and so many good people around the country willing to speak up, we took our case for the freedom to marry all the way to the U.S. Supreme Court. And on June 12, 1967, the Supreme Court ruled unanimously that, 'The freedom to marry has long been recognized as one of the vital personal rights essential to the orderly pursuit of happiness by free men,' a 'basic civil right.'

My generation was bitterly divided over something that should have been so clear and right. The majority believed that what the judge said, that it was God's plan to keep people apart, and that government should discriminate against people in love. But I have lived long enough now to see big changes. The older generation's fears and prejudices have given way, and today's young people realize that if someone loves someone they have a right to marry.

Surrounded as I am now by wonderful children and grandchildren,

not a day goes by that I don't think of Richard and our love, our right to marry, and how much it meant to me to have that freedom to marry the person precious to me, even if others thought he was the 'wrong kind of person' for me to marry. I believe all Americans, no matter their race, no matter their sex, no matter their sexual orientation, should have that same freedom to marry. Government has no business imposing some people's religious beliefs over others. Especially if it denies people's civil rights.

I am still not a political person, but I am proud that Richard's and my name is on a court case that can help reinforce the love, the commitment, the fairness, and the family that so many people, black or white, young or old, gay or straight seek in life. I support the freedom to marry for all. That's what Loving, and loving, are all about."

The couple had three children: Donald, Peggy, and Sidney. Richard Loving died aged 41 in 1975, when a drunk driver struck his car in Caroline County, Virginia.[5] Mildred Loving lost her right eye in the same accident. She died of pneumonia on May 2, 2008, in Milford, Virginia, aged 68.



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# Get off your Rocker and Get in to ALTA

Author: David Shim

So you have worked hard and reached that age. Time to start a second career, travel, do all the things for which you did not have time previously, or sit in your rocker and watch the sun go down, drink (preferably alcoholic?) in hand? But many of us question whether this should be the end of all usefulness to society. And voluntary activities are one of the most beneficial and rewarding directions to take.

So consider this. Trinidad and Tobago is said to enjoy a very high literacy rate but for many reasons – economic, family or social circumstances - many individuals arrive at working or even retirement age with inadequate reading skills and as a result have difficulty reaching their full potential. Sadly the formal education system has little programming to address the needs of that sector. And here the Adult Literacy Tutors Association has stepped in - preparing materials and organizing volunteers to run classes at a number of venues across Trinidad. The primary objective is to develop literacy skills – both for functionality as well as the enjoyment of reading, both of which we all take for granted. Can you imagine life where one has difficulty filling a form to renew a driver's license or apply for a job, reading newspapers, reading a menu at any food establishment that has become so much part of modern life? Most parents love to read bedtime stories to their children and now it is almost a must to help with homework. And now that you have time, what if the world of relaxation (with a good book or magazine) is closed to you? In this technological age, is it possible to live life without email, Google, Facebook, Twitter or texting, all of which are now at your phone-tips?

ALTA promotes literacy development on two levels: Classes where the rules of grammar, spelling, pronunciation and writing are taught, at levels right up to CXC standard (many students have gone on to pass CXC English), and Reading Circle – guided practice to build reading skills as taught in class. ALTA has thankfully been able to obtain (at no cost) access to library and school space (after hours), at which to hold classes in Port of Spain, East, Central and South Trinidad – there are approximately 60 centres where classes are held, among these around 13 centres where Reading Circle is also run. There is always a demand for volunteers to run these classes and training is provided at no cost by ALTA. Many volunteers have come from existing or retired teachers but teaching training or experience is not a pre-requisite; any proficient reader with the required time, interest and patience can become a successful volunteer. Tutors run classes twice per week while Reading Circle is once per week, both in sync with the school terms. Some volunteers start off in Reading Circle and later move up to tutoring but one can go straight to tutoring after the required training.

I am still a newbie among the volunteers, joining as a Reading Circle guide in October 2014, after a 1 day orientation and training. It was a little daunting at first but within a few weeks, with the support and guidance of ALTA staff and more experienced tutors, confidence began to build. One of the critical factors is building trust with the students – as a partner not as a lecturer. Now after 2 terms, I feel I am starting to make a difference. But as the senior guide in my reading circle says, it is a two way street. We get to hear and learn from the experiences of a wide range of people; their struggles and in most cases how they overcame

or managed their challenges. At a personal level it has brought me back to reading, from being an avid reader as a child to now mostly technical reading. I am once more reacquainting myself with the pleasure of reading, over and above functional aspects; and attempting to encourage that appreciation among the students – the turn of a phrase, the power of words and the pure fun in some reading. And in the short time I have been at this, I have seen skills develop in the students. English is among the most difficult of languages to read – so imagine the difficulty to new readers and their appreciation of your efforts.

So I encourage TTARP members and those who are reached by its magazine to consider ALTA as one way to volunteer and give back, as well as broaden your interaction with the wider society (both tutors and students). If you don't have two 2 hours to give twice a week as a tutor, just 2 hours a week (even if it is only twice per month) will make a difference in someone's life. Reading Circle guides can join at almost any time during the school year but tutors need to undergo a six-day training course (usually in April-May). These students truly make a choice to be there in the midst of all their demands of work, family and social life (compare that to many a student in the country's free school system).

Many people with literacy challenges are reluctant to seek help so if you know anyone, encourage them to join a class, there is probably a centre within reach of most people. ALTA believes that everyone can read. The theme for 2015 is No Shame. Go brave. Get in. Get through.

**Come to ALTA if you have some time  
Give up a few hours a week from the regular time**

**Give a try to something new  
It's not a difficult thing to do  
The students will so appreciate  
And you will know**

**you're doing something great  
In a world of "what's in it for me?"  
Helping others will be rewarding you'll see**

**More information from ALTA  
624-2582 or [altapos.tt@gmail.com](mailto:altapos.tt@gmail.com)**



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# NEPAL'S CATASTROPHY

In the months of April and May 2015, Nepal (a country between India and China) was hit by two catastrophic earthquakes, destroying most of the heritage buildings, weakening the infrastructure of the country and rendering hundreds of thousands of families homeless just weeks before the monsoon season arrived.

This devastation is real and has drastically affected so many lives. The road to recovery is long and would require probably years of assistance to rebuild physically and emotionally. Many persons have stepped forward to volunteer their time, expertise and sometimes even their lives, to assist others in need, even half way around the world.

On-lookers may tend to focus greatly on physical needs, and while food, clothing and shelter is immensely important, other critical areas such as the emotional needs of victims of natural disasters and other traumatic events must also be considered.

Jonathan Page, who has volunteered in some of the world's worst disasters and has been involved in charity work in Africa for the last 12 years, arrived with a team of trauma counselors within a week after the first earthquake struck. Jonathan is a UK citizen, who has dedicated his working life to assist those in need, counseling those who have suffered adverse psychological, emotional and physical effects. Destruction disasters (whether by man or nature), loss of loved ones and irreplaceable belongings, often overwhelm one's normal coping capacity, and can cause severe behavioral, physiological, and religious/spiritual belief changes.

His team focused mainly on the emotional care of the survivors, counseling and comforting each and every person they met in their time of loss. They were also able to

provide much needed aid and support to start rebuilding their lives and homes. The team worked alongside many local charities and aid organisations distributing supplies, tents, food and blankets.

They also arranged public workshops to teach on how to cope with the emotional effects of Trauma. These workshops were attended by teachers, care givers and community leaders, who were taught on the basics of trauma counseling, to enable them to help their local communities.

Jonathan Page says "I can honestly say that volunteering my services in Nepal has been one of the most treasured months of my life. It was amazing to see unity in the people and genuine care and concern for each other, despite the tragedy. Even though some had just lost everything, even a loved one, they maintained a positive outlook and could smile through their tears."

There is some trepidation in returning to Nepal, especially since he was actually there when the second major earthquake struck in May, and in his own words, "It was very very scary". However, he feels compelled to go help, and in a few weeks Jonathan

Page will be returning with a team to focus on long-term projects in Nepal collaborating with other organisations on the ground to assist with rebuilding the country.

If you would like to assist Jonathan and his team, you can go online to: <http://www.gofundme.com/6p4cy8td8> to make a donation.



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## Events Programme 2015

### DIEGO MARTIN "Western Pearls"

Meeting place – Central Diego Martin Community Centre, Diamond Vale

For more info contact 764-2326

Aug 8th – Monthly Meeting  
 Aug 16th – Emancipation Tea Party  
 Aug 22nd - All Fours/Games Fiesta  
 Sept 12th – Annual General Meeting  
 Sept 25th – BBQ All Inclusive Lime  
 Oct 10th – Monthly Meeting  
 Oct 15th - 19th – Trip to Tobago  
 Nov 22nd – Christmas Luncheon

TBA – Visit to Valencia Eco Resort

### SAN FERNANDO "Purple Diamonds"

Meeting place – Masonic Lodge, Ruth Ave.

For more info contact 763-6300

Jul (TBA) – Parents Day  
 Aug (TBA) – Trip to Tobago  
 Sept (TBA) – Trip to St. Lucia

### SANTA CRUZ "Cruizers"

For more info contact 777-3145

\*The Clifton Hill Beach Resort  
 \*The senior Homes in the Valley of Santa Cruz,  
 \* Chaguaramas and West Mall.  
 (Dates to be announced)

### HEAD OFFICE

For more info contact 622-9223 or 221-7771

Aug 22nd – All Fours/Games Fiesta  
 Sept 12th – Annual General Meeting  
 Sept 26th – 12th Annual 5k Walk/Run  
 Oct 17th – Mediterranean Cruise  
 Nov 29th – Christmas Luncheon

### PEMBROKE "Cultural Stars"

Meeting place – Pembroke Community Centre, Tobago

For more info contact 660-4960

Jul 27th – Walkathon on Play Field  
 Aug 3rd – 13th – Trip to St. Vincent  
 Sept 2nd – Sick Visit  
 Sept 12th – Annual General Meeting  
 Sept 28th – Lecture Discussion by District Nurse

### CHAGUANAS "Central Pride"

Meeting place – Central Senior Activity Centre

26 Max Murphy St., Chaguana

For more info contact 221-5891

Jul 25th – BBQ Fundraiser  
 Aug 3rd – 14th – Centre Closing  
 Aug 28th – Big People Party/Independence Lime  
 Sept 10th – Interactive Meeting/Lecture @ 1:00 pm.  
 Sept 23rd – Clifton Hill Beach Facility  
 Oct (TBA) – International Day of Older Persons  
 Oct (TBA) – Cultural Appreciation Day Celebration  
 Nov 17th – Interactive Meeting/Lecture @ 1:00 pm.  
 Dec (TBA) – Christmas Luncheon

### FYZABAD "Evergreen"

Meeting place – Fyzabad Regional Community Centre

For more info contact 387-9217

Jul 16th – Monthly Meeting  
 Jul 17th -20th – Tobago Heritage Festival  
 Aug 1st – Emancipation Day at POS  
 Aug 20th – Monthly Meeting  
 Aug 22nd – All Fours / Games Fiesta  
 Sept 12th – TTARP's AGM  
 Sept 17th – Monthly Meeting  
 Sept 24th – Games Day  
 Oct 15th – Monthly Meeting  
 Oct 17th – Tobago Cultural Festival  
 Nov 13th – Visit to Arima Angels zone  
 Nov 19th – Monthly Meeting  
 Nov 26th – Games Day  
 Dec 3rd – Christmas Luncheon  
 Dec 17th – Monthly Meeting

Jan 15th 2016 Fyzabad AGM and Election of Officers

## NEED MEDICAL COVERAGE?

TTARP has paid out over \$11 million to members since the plan's inception in 1996. To join, please collect the Hospitalisation Plan Application Form at TTARP office, complete and submit together with your annual payment of \$500.

# Additional Discount Providers

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## BUY A BRICK TOWARDS

### TTARP'S BUILDING

We are appealing to members for their assistance in our drive to raise funds to start construction on our Belmont Building. Your contribution will be greatly appreciated.

A warm and grateful thank you for the following persons/groups who have contributed recently :-

Alphas Fraser

Belmont "Bees" Zonal Group

Chaguana "Central Pride" Zonal Group

Cyrene Pilgrim

Elizabeth Bernard-Akie

Ellen Sally Singh

Elsie Grant

Emelyn Thomas

Enice Hinds Charles

Fyzabad "Evergreen" Zonal Group

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June Walcot

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R. Pyke

San Fernando "Purple Diamonds" Zonal Group

Stella Tsoi-a-Sue

Tobago "Corals" Zonal Group

Yvonne Springer

Contact the office today 221-7771 or mail your payment via cheque to #45 Tragarete Road.

# Belmont B's Zone 2005 - 2015 10th Anniversary

The Belmont Zonal group of TTARP, fondly known as "The Belmont B's", came into existence on Tuesday 6th June 2005, with just eight (8) original members: Gloria Jones, Patricia Crossley, Gemma Fraser, Shirley Griffith, Patsy St. John Alexander, Reverend Lystra Barclay, Janice Wallace-Henry and Ann David. We are pleased to note that 6 of these persons are still very active, committed members of the Belmont B's.

The first AGM of the group was convened on Tuesday 28th June 2005. Fifteen (15) members attended and a 9-member executive was installed by Mrs. Joyce Wong Sang. The first meetings were held in the Belmont Anglican Church Hall, thanks to Reverend Lystra Barclay, until that was destroyed by fire in 2006. The Principal of St. Margaret's Primary School, Mrs. Rosemarie Grant, came to our assistance thereafter offering the use of the school hall. In 2009, Ms. Marlene Griffith, our current Treasurer, very generously offered the use of St. Colm's Hall for our meetings and other activities, and we called this our home until 2012, when we took up residence at the TTARP's Headquarters at 169 Belmont Circular Road.. We have been truly blessed by the generosity of all those who have enabled us to continue our service to the Belmont community.

From inception, Belmont B's has taken its name literally – we maintain a buzz of activity all year round, involving our members in a variety of interesting,

informative and stimulating activities and also contributing to the care and entertainment of two spectra of the Belmont community – the young and the elderly.

#### Our Regular Activities are:

- Monthly meetings of the general membership where each month's birthday celebrants are recognised;
- Lectures and presentations by a variety of persons bringing valuable information and guidance to members;
- Regular personal contact with our sick and shut-in members to ensure they are aware of our concern, support and prayers.

#### Our Annual Schedule consists of :

- A luncheon and Day of Care for senior citizens from a number of Homes for the Aged in Belmont and environs;
- A Thanksgiving Prayer Breakfast;
- A Tea Evening;
- Celebration of Emancipation Day;
- Celebration of Independence Day;
- Indian Arrival Day lime;
- Carnival Lime and Calypso competition;
- Family Day in the Hollows;
- Tours to places of interest in Trinidad and Tobago;
- Trip to a Caribbean country (to date 2 have been visited);
- Children's Christmas party;
- Members' Christmas Dinner.



#### Some highlights of activities and achievements over the years include:

- A lavish Award function in celebration of the group's Fifth Anniversary;
- A gala celebration of our country's 50th Anniversary of Independence when we honoured 26 of Belmont's Golden Heroes, persons who have made a significant contribution locally or nationally;
- Two (2) Health Fairs;
- A 5K Walk/Run in 2013;
- Mothers/Fathers' Day functions;
- Cake sales;
- A fundraising Brunch;
- A Bingo;

- Participation by many members in all the activities and events organised by the Head Office;
- Winners on two occasions of the TTARP Interzone All Fours competition;
- In 2014, 1st place winners of the TTARP Interzone Cultural competition and 2nd place winners of the TTARP Interzone Culinary competition.

#### Our Planned Activities for the year 2015 comprise of :

- A trip to St. Lucia
- Hawaii-themed Tea Evening;
- Visit to Valencia Eco Resort;
- Breakfast for a school in Belmont;
- Visit to the Boardwalk in Chaguaramas;
- Senior Citizens' luncheon and Day of Care;
- Children's Christmas party;
- Members' Christmas Dinner.

Unfortunately over the years about thirteen (13) of our loyal members have passed on. The most recent was Mrs. Cynthia Mullings, a true live-wire, well known for carrying bulging bags from which would regularly emerge beautiful corsages appropriate for every event, mementoes with a Bee's theme or some little item to perfectly decorate the venue. We deeply mourn her passing and commiserate with her daughter Shelley and her family. Earlier this year we also lost Mr. Brown,



a valued member of our all Fours team. In 2013 we lost Mrs. Dookie, our Prayer Champion. Our prayers go to all our members who have lost spouses or relatives. May you find the strength to carry on.

The Belmont B's live the mantra "Enjoy the ride. There is no return ticket."

On Saturday 27th June 2015, we celebrated our tenth anniversary with a Praise and Worship concert. Mrs. Joyce Wong Sang, Mrs. Mayling Younglao and other special persons who have supported us over the years, joined with over a hundred members as we reminisced, laughed and rejoiced.

We were very pleased to be joined by a representative of the Fyzabad zone. We are looking forward to the next decade as our group grows from strength to strength serving the Belmont community.

May God continue to bless us all.



50

# Recipes...

## Mango Muffins

### INGREDIENTS

- 2 cups flour
- 4 teaspoons baking powder
- 1/2 teaspoon salt
- 1 cup sugar or 3/4 cup honey
- 1/4 cup vegetable oil
- 1 cup milk
- 1 egg
- 1 -1 1/2 cup mango, pulp of (2 very ripe mangoes)

### DIRECTIONS

1. Cut and peel two very ripe (soft to the touch) mangoes and reduce to soft pulp and juice. Combine flour, baking powder, salt and sugar in a large bowl.
2. In a separate bowl combine oil, milk, and egg.
3. Mix liquid ingredients with dry until just moist and stir in the mango pulp.
4. Fill greased muffin tins, or paper muffin cups two-thirds full.
5. Bake at 400°F for 15-18 minutes.

## Mango Chicken



### INGREDIENTS

- 1 teaspoon ground cumin
- 1/2 teaspoon ground ginger
- 1/4 teaspoon dried thyme or 3/4 teaspoon chopped fresh thyme
- 1 pinch ground nutmeg
- 1 pinch cayenne pepper
- 4 boneless skinless chicken breasts, about 1 lb
- 2 teaspoons margarine (becel)
- 1 ripe but firm mango, peeled and cut into chunks
- 2 green onions, thinly sliced
- salt
- 1/4 cup chopped fresh coriander
- 1/2 lime, juice of

### DIRECTIONS

1. In a small dish stir together spices.
2. Sprinkle both sides of chicken breasts with spice mixture.
3. Heat margarine in a large nonstick frypan over medium high heat.
4. Add chicken breasts and cook, turning occasionally, until both sides are deep golden brown and chicken is no longer pink inside, about 10 to 15 minutes.
5. Add mango and green onions.
6. Cook, stirring, just until heated through, about 1 minute.
7. Remove from heat.
8. Sprinkle with salt, coriander and squeeze lime over.
9. Serve immediately.

## Island Mango Bread

### INGREDIENTS

- 1 cup sour cream
- 1/2 cup margarine
- 1 1/2 cups chopped mangoes (very ripe)
- 2 large eggs
- 1 cup sugar
- 1 teaspoon rum extract
- 1/3 cup raisins (optional)
- 1/2 cup sweetened flaked coconut
- 1 teaspoon vanilla
- 1 teaspoon coconut extract
- 2 teaspoons baking soda
- 1/2 teaspoon salt
- 2 cups flour

### DIRECTIONS

1. Mix sour cream and margarine together and then add mangoes.
2. Add eggs, sugar, then extracts, then coconut and raisins.
3. Mix dry ingredients (except sugar) together and incorporate into the wet ingredients, stir till all is combined well.
4. Pour into a greased large loaf pan (5 x10) and bake in a preheated 350°F oven for approx 1 hour. You may need to make a tent out of aluminum foil for the last 15 minutes or so to prevent it from darkening to much.
5. Remove from pan and cool on a wire rack.



## Mango Shake



### INGREDIENTS

- 1 cup plain fat-free yogurt
- 1 cup ice cube
- 1 large mango, peeled, pitted and chopped
- 1 tablespoon sugar
- mint leaves

### DIRECTIONS

1. Place all ingredients, except mint, in a blender; blend until smooth.
2. Pour into 2 tall glasses.
3. Garnish each with a mint leaf.



# CUBA:

## Luxury vs Despair

The Cuba experience is one which all persons should explore. Rich in culture and history, it is a place where two different worlds can co-exist seemingly without the knowledge of each other. In the month of May, eighty-nine members of TTARP ventured to this Land which has been dreaded by some, feared by others and sympathized by most. Our group of eager tourists started off this eventful trip at The 4 Star Breezes All Inclusive Resort where there was no lack of luxury and abundance. Buffet meals consisting of various meats, pastas, salads, and desserts, unlimited alcoholic beverages, and nightly entertainment, not to mention the picturesque beaches on the most beautiful coastline of Veradero.

Some call the Varadero Beach the world's greatest beach, glistening white sands, cool tropical breezes and tranquil Atlantic waters provide the perfect backdrop for exotic resorts. Famed gangster Al Capone used to

frequent the shoreline resorts, and the city still maintains that glamorous luster that's been historically appealing to high rollers.

After two days, the group quite reluctantly had to bid farewell to the lavishness of the Breezes Resort and boarded two buses to the City of Havana. Needless to say, the comparison was quite a contrast.



Falling buildings, beggars and ruins roads were in abundance. However, the warmth of the people and the weather was quite welcoming.

Havana, the capital of Cuba, is the largest city in the Caribbean, and one of the most culturally rich urban centres in the world. The city's appreciation of its glorious colonial past is on display at a dizzying array of castles, cathedrals, mansions and museums. The historic neighborhood

of Vieja Habana (Old Havana) is a fascinating UNESCO World Heritage site, with over 900 landmarks, including the Presidential Palace and Cathedral Square.

The group toured several historical sites, despite the rains, and was never short of good food, and great company. Of course, the extravagant buffets of the Breezes were missed, but the opportunity to explore local cuisine, albeit in smaller quantities was much appreciated.

This has been TTARP's third annual trip to Cuba, since it has been repeatedly requested by Public (members) Demand, but there is a whole world out there to explore and we are venturing into new Lands.

Stay tune for our 2016 Schedule of Trips.



Value that gets better with Age



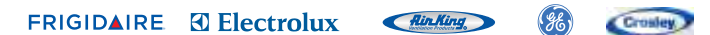
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# The Life of a SCRABBLER.

Patricia John is a mother of four, grand-mother of eight and recently, great grand-mother of a one month old baby girl, Emma. On Thursday 4th June, 2015, at age 65, Patricia emerged the winner of the Trinidad & Tobago Scrabble Association Masters Tournament.

The tournament was held over a three day period, Saturday 30th May - 31st May 2015 culminating on Thursday 4th June, 2015 at the UTT, Valpark. The tourney comprised fourteen (14) of the top rated Scrabblers engaging in a grueling 24 rounds of games.

This accomplishment, now places Patricia as one of three Trinidad & Tobago representatives selected by the Trinidad & Tobago Scrabble Association to participate in the WESPA 2015 (World English Scrabble Players Association) Championship to be held November 4th- 8th 2015 in Perth, Australia.

The Championship is held biennially and is the most prestigious Scrabble Tournament which attracts players worldwide including countries such as England, U.S.A., New Zealand, Canada, Malaysia, Thailand etc.

In 1983, Patricia and her husband Robin (deceased 2005), co-founded the Scrabble Movement in Trinidad & Tobago along with two other Scrabble fanatics, and are the pioneers of organized competitive Scrabble in Trinidad & Tobago.

Their dedication for the Sport, was the driving force which resulted in recognition from the Ministries of Sport, Education and then Ministry of Sport, Culture and Youth Affairs. In the formative years Scrabble

was readily embraced by both the electronic and print media, and ample coverage was given for achievements.

Scrabble was established among the nation's schools culminating in the first Secondary Schools Scrabble Tournament in 1991 which was won by Patricia's son Robin Brandon of Fatima College.

In 1987, Patricia won her first National Scrabble Tournament and participated in the North American Scrabble Championship in Las Vegas. Over the past ten years she has represented team Trinidad & Tobago at the Caribbean Scrabble Championships in Guyana, Barbados and at home in Trinidad & Tobago. Team Trinidad & Tobago has successfully defended the trophy/title on every occasion.

In 2008, she successfully earned the title of National Scrabble Champion of T&T. In that same year her granddaughter, Tamara John- Seedial emerged champion of the National Secondary Schools Tournament and Patricia accompanied her to Malaysia where she participated in the World Youth Scrabble Championships.

In 2014, Patricia's second granddaughter, Tairah Seedial emerged the winner of the First Citizens

Annual National Schools Scrabble Tournament on the heels of placing second in the previous year 2013.

Patricia John proudly boasts of three (3) generations of accomplished Scrabblers who have significantly impacted on the Sport of Scrabble in Trinidad & Tobago and have accomplished immense success. Presently at age 65, she is ranked second in the Trinidad & Tobago Scrabble Association Ratings List.

She has been a member of the Trinidad & Tobago Association for Retired Persons (TTARP) for many years and enjoys all of the benefits offered. She especially looks forward to each publication of the magazine with great anticipation and interest.

Her accomplishment which highlights her mental ability endorses TTARP'S belief that "our elders are still major contributors to and vibrant members of our society".

Patricia would love your support and kind words, she is also looking forward to any financial assistance to offset her travel expenses to Australia in November. If you wish to contact her, you can email paterae22@hotmail.com or contact her on 486-0891.



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# LAUGHTER



## 4 Worms In Church

## Here are some facts about the 1500's

A minister decided that a visual demonstration would add emphasis to his Sunday sermon.

Four worms were placed into four separate jars.

The first worm was put into a container of alcohol.

The second worm was put into a container of cigarette smoke.

The third worm was put into a container of chocolate syrup.

The fourth worm was put into a container of good clean soil.

At the conclusion of the sermon, the Minister reported the following results:

The first worm in alcohol . . . . . Dead .

The second worm in cigarette smoke . . .Dead .

Third worm in chocolate syrup . . . . Dead.

Fourth worm in good clean soil . . . ALIVE !!

So the Minister asked the congregation, "What did you learn from this demonstration?"

Maxine was sitting in the back quickly raised her hand and said . . .  
"As long as you drink, smoke and eat chocolate, you won't have worms!"

That pretty much ended the service.



Most people got married in June because they took their yearly bath in May, And they still smelled pretty good by June.. However, since they were starting to smell, brides carried a bouquet of flowers to hide the body odor. Hence the custom today of carrying a bouquet when getting married.

Baths consisted of a big tub filled with hot water. The man of the house had the privilege of the nice clean water, Then all the other sons and men, then the women and finally the children. Last of all the babies. By then the water was so dirty you could actually lose someone in it. Hence the saying, "Don't throw the baby out with the bath water!"

Houses had thatched roofs-thick straw-piled high, with no wood underneath. It was the only place for animals to get warm, so all the cats and other small animals (mice, bugs) lived in the roof. When it rained it became slippery and sometimes the animals would slip and fall off the roof. Hence the saying, "It's raining cats and dogs."

In those old days, they cooked in the kitchen with a big kettle that always hung over the fire. Every day they lit the fire and added things to the pot. They ate mostly vegetables And did not get much meat. They would eat the stew for dinner, leaving leftovers In the pot to get cold overnight and then start over the next day. Sometimes stew had food in it that had been there for quite a while. Hence the rhyme:"Peas porridge hot, peas porridge cold, peas porridge in the pot nine days old."

Lead cups were used to drink ale or whisky.The combination would sometimes knock the imbibers out for a couple of days.. Someone walking along the road would take them for dead and prepare them for burial. They were laid out on the kitchen table for a couple of days and the family would gather around and eat and drink and wait and see if they would wake up. Hence the custom; "holding a wake."

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