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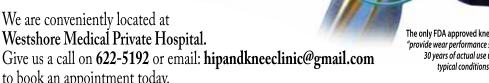
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Please call TTARP and give us your new mailing address or all your mail (renewal notices and magazines) will be returned to us.

IOB 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 with subject heading TTARP Vacancies.

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For Advertising and Content placement, please contact:

sapphire

Consultants Limited

Sapphire Consultants Limited - Michelle Nunes

PO Box 1821 #92A Wrightson Road, Port of Spain Trinidad W.I.

Mobile: 868-681-1816

Email: sapphire.consultants.ltd@gmail.com

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

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Email: ttarp1993@gmail.com Website: www.ttarp.org

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

Gomments from the Board

TTARP SKILLS BANK PROMOTION

Re-Tool, Re-Train, Re-Enter

So you are retired! Congratulations! You have done the cruise, spent numerous hours with the grands, had lovely tea with your friends, went fishing, maybe... and now you are ready to go back to work! Does this sound like you? Well TTARP will be promoting the TTARP SKILLS BANK PROJECT for competencies and skills. This online database will be made available to employers and organisations looking for competent persons with years of solid work experience and training to fill vacancies that may come up from time to time, either as paid staff or volunteers.

According to the Division of Ageing in the Ministry of Social Development, by the year 2025, the population of Trinidad and Tobago will comprise roughly 17.7% seniors (age 60+). The statistics also show that among this group, there will be numerous highly skilled and competent craftsmen, professionals, semi-professionals and other talented persons from all sectors.

This provides a tremendous opportunity for the 35,000 plus members of TTARP. The frequency of requests for experienced employees received by TTARP from companies is evidence of the inherent need and potential market to be explored.

We propose the execution of an appropriate project to design, develop and implement a database to capture information on this group (starting from age 50 years+).

The information will be CONFIDENTIAL with access restrictions and include data such as:

Personal information (name, location, address, other contact)

Competencies (education, skills, knowledge, experience etc)

Preferred area(s)/Job Categories for employment, volunteerism, business development etc. Availability

Salary/wage/income expectation.

The organisation is poised to reap the benefits of these opportunities and at the same time address one of its primary goals "to promote the independence, dignity and purpose of its members". Relationships formed within these companies can mushroom into other opportunities involving partnerships and other

benefits to TTARP. With such a system in place, TTARP members will be provided with opportunities to return proudly and confidently to the world of work.

We will continue to update on the progress of this project which will be formally introduced by a Media Launch using television, print, radio and social media facilities to ensure national awareness of the initiative.

On behalf of the President, the Board, Management and staff, we take this opportunity to wish all our members a very Merry Christmas and a Bright and Prosperous New Year.

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TTARP members are entitled to an additional 0.25% on deposits.

ANNUAL GENERAL MEETING

very year for the past few years → the turnout for the Annual General Meeting (AGM) exceeded our expectation. To manage the crowd and to ensure adequate seating and refreshments, we have been requesting that members register and confirm their attendance. In the past, not every member would get that memo, yet we have never turned away or refused entry to a bonafide member, but always accommodated.

This year, over nine hundred (900) members registered, which was an overwhelming number, but it was a challenge we were prepared to face with proper event management. We were prepared. Disappointingly, only seven hundred (700) persons attended. To some, this may seem like a large number, and it most definitely is, and to date, it is the largest number of persons who have ever attended a TTARP AGM. However, for those two hundred (200) persons who did not turn up, we must admonish you since your space could have been taken by another member. Next year, we will have to be more stringent in our registration process to avoid the reoccurrence.

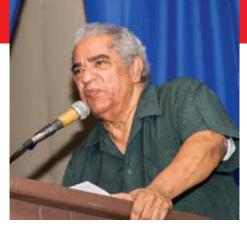
Overall, the AGM went well, each zone presented its reports and the Financials were presented. It was not an election year, so the present Board remains. Members took the opportunity to ask quite a number of thought provoking questions and suggestions during the Open Floor segment, all of which was adequately addressed. The full Report for the period 2014/2015 can be found at http://ttarp.org/050qmagazines/

The meeting was video recorded and the full proceedings which lasted 2 hours and 37 minutes can be found online at http://ttarp.org/ttarpagm-2015/

We encourage our members to frequently check our website at www. ttarp.org, as well as to find us on Face Book as Ttarp Responsible Persons.







TTARP's President, Peter Pena addressing the audience



Joan Lowhar, the stenographer who provides written scripts from the meetings.

Below: Members listening attentively



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CENTRAL PRIDE



On August 22nd Central Pride participated in the All Fours Zonal Competition and capped both 1st and 2nd prizes. Our Team B, comprising Ms. Victoria Griffith and Mr. George Raeburn with Mrs. Eileen Chrysostom as the Alternate, emerged 1st place winners, while our Team A, comprising Mr. Kenneth Subran, Mr. Dell Glasgow with Mr. Reginald Williams as Alternate was declared the 2nd place winners.

Also emerging winners on that day were:

Mrs. Eileen Chrysostom - Rommey Ms. Gloria Stubbs – Dominoes Mrs. Anita King - won 2 Bingo games, one of which was the Blackout Bingo.

On April 18th, 2015, TTARP Central (Central Pride) held its AGM. The following persons were elected to manage and guide the organization for the next 2 years.

Mrs. Janet Rawlins – Chairman; Mrs. Kissoondaye Bassarath – Vice Chairman; Mrs. Annemarie Bickram – Secretary; Ms. Janis David - Asst. Secretary; Ms. Portia De Silva- Treasurer; Ms. Ann Williams - Asst. Treasurer; Mrs. Cynthia Amoroso – Trustee. Committee Members: - Mr. Kenneth Subran, Ms. Lynda Richards, Mr. Del Glasgow, Ms. Carol Benjamin and Ms. Juliana Guevara. Missing is Mrs. Annette Manick, PRO

On June 27th, 2015 members joined in camaraderie as we celebrated an evening of elegance dedicated to Mothers and Fathers. There were singing, dancing and general merriment. Ms Stephanie Libert composed and said a humorous ditty entitled 'Mother and the Red Rose Dilemma.' While Ms Carmen Rampersad read her own composition entitled 'A Father's Love.' Mr. Larry Mattadeen, Vice President of The Single Fathers Association gave an emotional address as he paid tribute to fathers. Two lucky persons won the Door Prizes courtesy Mrs. Avalene Connolly from Coffee House. Hereunder are pictures of Ms. Libert and Ms. Rampersad delivering their own compositions.









MONOLOGUE

A PLEA FOR MY NATION

Anybody here from Trinidad??
Is just a simple question I asking.
Because I doing some checking
To see who proud and glad
To know they are citizens of Trinidad.
Now, don't start asking me if I forget Tobago
Them safe. They sure – in case you don't know.

Let me get back to the citizen' bit
And I adding 'ship' to it, to make a fit
You see leadership, workmanship and citizenship
All related because of that word 'ship'
A ship without a rudder ain't going nowhere
And a ship without citizens is what we
Seem to be experiencing here.

To be a citizen – you either born here – You have roots here or you will do anything to belong here.

Easy! Not so! Now here we go.
As citizens you have rights – rights to food – rights to shelter – rights to make yourself better.
But most importantly – you have rights to be treated fairly.

And in this cosmopolitan society – we so fair, That we have fourteen (14) public holidays to celebrate cultural, religious and historical traditions. As a matter of fact, this function is in appreciation of Divali, Eid, Double Ten and Emancipation.

But you think being a citizen is only about getting?
You never learn about caring and sharing?
As citizens – we are our brothers' keepers!
We have to look out for one another!
Citizens have to be law abiding!
Be loyal to your country!
Look! If we not patriotic!
Trust me - we neurotic!

Yet, I'm sure we all longing to live in a better country. So seniors! You! You! And You! And me!

We still have a responsibility to the younger generation

generation

To build a better nation.

Let us show that the races could dwell in peace and harmony

Let us use the resources wisely so we could all share

in the pie.

Let us keep the balance with the environment.

And, for heaven's sake, let us do an honest day's work,

for an honest day's pay.
Let's uphold the laws! – Hold on to your values.
Then as good citizens, we'll join Dr. David Rudder and sing –'TRINI TO THE BONE'

Composed by: Beulah Walcott, TTARP Central

CULTURAL APPRECIATION AND ACHIEVEMENT DAY

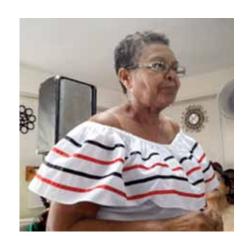
Central Activity Centre

On Saturday October 24th the Centre held its Cultural Appreciation and Achievement Day of the Beauty from Ashes programme conducted by Merle Sandiford. The evening was quite entertaining, with Beulah Walcott performing a Monologue entitled 'A Plea for my Nation' in which she passionately appealed to all citizens to make Trinidad and Tobago proud by our actions. This monologue was a refreshing change as it replaced the usual segment where members or guest speakers elaborated on the meaning of Divali, Eid, Emancipation and Double Ten.

Other activities included modeling of ethnic wear, and musical performances by members of the Golden Voices.

Submitted by Yvonne Knights





Beulah Walcott delivering her monologue – "A Plea For My Nation".



Erma La Borde and Indra Ali modeling their ethnic wear – aptly called 'the Ganges meet the Nile'.

 $^{\circ}$

Keeping Fit....

Healthy lifestyles are important, and consist of good eating habits and exercise.

Every year our annual 5k walk and run attracts approximately five hundred (500) persons of all ages. What makes our race different to all the others?? Prizes, prizes, and more prizes....

Over 70 prizes are distributed to both male and female winners in all age categories. If you have never participated.. take my advise....

Come join us in 2016!!

We thank our Gold Sponsors, HADCO, Flow and Republic Bank, and our numerous other sponsors who provided hampers for making this event so special.











































ARIMA ZONE THE ENSTERN ANGELS

Season's Greetings

These pictures were taken on Friday 30th October 2015, when our dynamic Trinidad and Tobago Police Band serenaded and entertained us at our home, the Arima Tennis Club.

They took us down memory lane with love songs and calypso and brought us back to present with sweet parang in their rendition.

Loud applause and standing ovations were the feed back from our members who were smiling, dancing and singing all

Indeed all enjoyed a beautiful afternoon, we left satisfied with memories of what it is to socialize with our hard working Police Officers, the Police Band. This was a form of service to ourselves.

Thanks to the great effort of our Entertainment Committee Leader Ann Marie Campbell who walked the talk and made it happen.

Eastern Angels Arima Zone. Annette Young P.R.O.

the while.

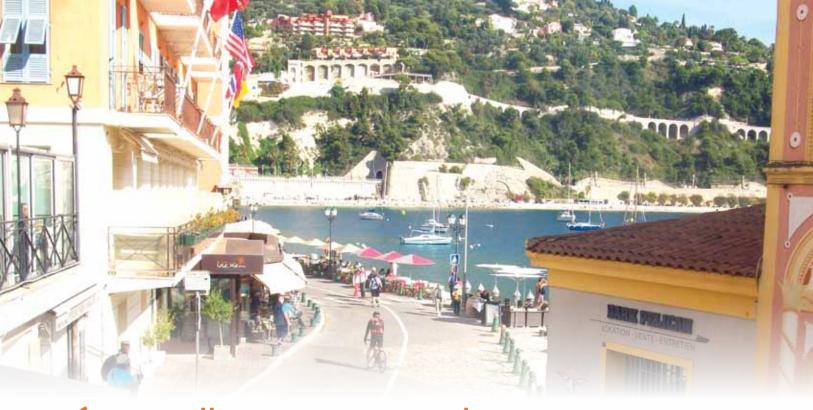


















The Mediterranean Adventure

group of seventy-four (74) seniors left Trinidad on Saturday, 17th October to embark on a trip of a lifetime in the form of a Mediterranean cruise. The journey started from Trinidad to London, and then London to Barcelona, Spain. The group spent one night in Barcelona, before boarding the cruise ship early the next morning.

Full of expectation and excitement, the group boarded the cruise ship, The Vision of the Seas, where live band music greeted and entertained us as we made our way to our respective cabins, setting the tempo and atmosphere for fun and merriment.

As expected, there were many Trinis on board the ship who worked as musicians and culinary staff, and this familiarity added to our comfort and pride.

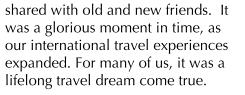
The music on board catered for everyone, ranging from latin to calypso to salsa, chacha and waltz. It satisfied every taste and set feet dancing. Sumptuous meals, three times a day, afforded a full three-course dinner to suit every discerning palate of every passenger on board. Options for gourmet

meals blended with fine wine bouquets provided more elegant dining experiences. Snacks in between meals could be obtained at any time, and we certainly took advantage of these.

Testimony of our lavish treats was evidenced by bulging waistlines at the end of the cruise.

Day time adventures took us to a variety of world famous sites - from the French Riviera to Nice in France, Florence and Rome in Italy where we visited the Basilica, the Vatican and the Colosseum. Then we cruised on to Venice, the Floating City and then on to Kotor, Montenegro. After twelve days on sea, we headed back to Barcelona for the return trip home.

This trip was an adventure to remember



Submitted by Phyllis Alladin (travelling member)













ALL-FOURS /FIESTA GAMES

The 2015 TTARP ALL-FOURS / GAMES FIESTA competition was held Saturday 22nd August at TTARP building in Belmont. This year, after months of practice, the zonal units competed against each other with their eyes on the coveted trophy. The scope of games was expanded to include BINGO, scrabble, dominoes and other minor games.

The bingo tournament among members and patrons was quite a hit, as many members and patrons participated.

The All-Fours game which is the main attraction had twenty (20) zonal units playing against each other by random draw at the preliminary stage of the games, with the winners competing at the quarter-finals and then moving on to the semis and the finals.

Everyone played well, but in the end there could only be one winner, the results for the 2015 All Fours Tournament are :- 1st - Central Pride B.

2nd - Central Pride A.

3rd - Santa Cruz Cruzers A.

4th - Diego Martin B.

There were no lavway winners this year, however Central Pride won the most hang-jacks – seven (7), followed closely by Diego Martin and Santa Cruz with six (6) each; the most bull-eyes went to Central Pride – six (6) followed by Diego Martin with five (5).

The winners of the various other Board Games were :-

Scrabble winner - Joyce Garatte of Diego Martin Pearls.

Dominoes winner - Gloria Stubbs of Central Pride.

Rommey winner - Eileen Crysostom of Central Pride.

The teams with the largest support squad in their zonal color jerseys were the South Diamonds and Belmont Bees with twenty-five (25) members each.

Special thanks are extended to the following contributors:

- Neville Navarro and his organizing committee-Reginald Williams, Gloria Jones, George Padia, Bridget Telfer, Errol Baptiste. Edwin Noel, Steven Osborne, Stanley Joseph, Merle Romeo, Kern Williams and David Cameron.
- All Zones including those that did not compete in the all-fours competition.
- All corporate and community business sponsors of prizes.
- All players and their supporters.
- All members of the organizing committee. (AFOC).
- Special invited guest Ms. Joyce Wong Sang.
- All persons who attended, and contributed to the success of the occasion.
- And to Almighty God for His blessings of good weather, incident free and healthy camaraderie for clean sportsmanship and social interaction.





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FYZABAD FOREVER AREEN ZONE

TTARP ..FYZABAD FOREVER GREEN ZONE (FFGZ). FFGZ VISIT TO TOBAGO HERITAGE FESTIVAL 2015

On Thursday 16th July,2015 eight (8) members of the Fyzabad Forever Green zone, headed by the secretary, travelled by boat to Tobago for the 2015. Heritage Festival. Our group stayed at a guest house in Bon Accord, where we enjoyed the affordable hospitality, ambiance and friendly service of our affable host landlady, Mrs. Hackett.

On Friday 17th, we all had an early sea bath at the Store Bay beach, and in the evening our ladies attended the Heritage Queen show and opening, at the Cyd Grey Stadium in Scarborough.

After a sea bath on Saturday morning at the Pigeon Point Beach, we then travelled by hired maxi to the Old time wedding ceremony and activities, at the Moriah Village Church, after which we chipped and dance along with the procession to the village community centre where we were served wine and cake.

This was followed by all proceeding to the venue accompanied by the music of the tambrin band; with the wedding party grooms-men dressed in scissors tail long Jackets and tall stove-pipe hats, and the ladies dressed in their satin full length flowered pantaloom dresses, dancing the traditional jig and bounce. The village macco with her vivid commess rantings and "mauve lange" was also a main feature highlighted at the ceremony where the wedded couple consummations were enacted.

On Sunday we visited the Roxborough village sea food festival and fishing competition, with a sailboat regatta and village sea queen show. Besides the unforgettable experience of enjoying the different culinary sea food dishes (the oil-down was 'superlishous'), our TTARP Fyzabad group was welcomed by the master of ceremonies and repeatedly "BIG-UP" in the house. This aspect of the Tobago village culture is a feature



that depicts from a historical perspective the unity and oneness that is unique of a people in harmony with each other.

This holiday visit was truly memorable and we extend special thanks to the many friends we made in Tobago. On Monday we returned to Trinidad and will plan for a visit in October to the Culture festival, for the goat and crab races, kaiso fest, blue food fest and other culture aspects.

Submitted by – Neville Navarro, secretary.





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DELETIONS

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Events Programme 2016

HEAD OFFICE

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Sun 10th Ian Carnival Cooler Boat Party

TBA (Apr) Health Seminar TBA (May) Trip to CUBA Trip to ARGENTINA TBA (Jul)

BINGO TBA (Aug)

Sat 10th Sep Annual General Meeting

TBA (Oct) Trip to DUBAI

TBA (Oct) 13th Annual 5k Walk/Run

TBA (Nov) **Grand Event**

PEMBROKE "Cultural Stars"

Meeting Place: Pembroke Community Centre, Todd Street Contact Person: Merle ROMEO (Chairperson) 660-4960 Meeting Date and Time: 2nd Monday of each month @ 3:30 p.m.

Wed 6th Jan Visit to Scarborough Geriatric

Mon 11th Ian -Regular Meeting / Hand work Mon 24th Ian -Lecture by District Nurse

Wed 3rd Feb Visit the Sick/Shut-ins @ Pembroke Sun 21st Feb Worship at St. Mary's Anglican

Church

Wed 2nd Mar -

Mon 22nd Feb -Lecture on Diabetes

Glamorgan

Visit the Sick/Shut-ins @

Sun 13th Mar -Worship at Goodwood Methodist

Church

Thu 17th Mar -Visit to Angostura in Trinidad

Lecture - Division of Health & Mon 27th Mar -Social Services – Ageing Unit

Wed 6th Apr -Visit the Sick/Shut-ins @ Belle

Garden

Sun 3rd Apr Worship at St. Francis Baptist

Church

Mon 18th Apr -Lecture on Hospitsalisation Plan

Outdoor Games Mon 25th Apr -

CHAGUANAS "Central Pride"

Meeting Place: Chaguanas Seniors Activity Centre, #26, Max Murphy Street, Chaguanas

Contact Person: Janet RAWLINS (Chairperson) 221-5891 Meeting Date and Time: Every other month @ 1:00 pm.

Thu 14th Jan -Interactive Meeting/Lecture Thu 4th Feb Annual Carnival "Fundraiser" Lime

Mothers & Fathers Day

Tue 23rd Feb Beach Lime

Tue 8th Mar Interactive Meeting/Lecture Sandy Hill Nature Park Thu 14th Apr -Thu 5th May Interactive Meeting/Lecture Tue 10th May Zonal Group AGM

Sat 25th Jun Celebrations

@ Playa del Este Resort Tue 5th Iul Interactive Meeting/Lecture

Sat 23rd Jul **BBQ** Fundraiser

Tue 6th Sep Interactive Meeting/Lecture Thu 22nd Sep Big People Party / Republic Lime

TBA (Oct) International Day of Older Persons Cultural Appreciation Day TBA (Oct)

Celebrations

Tue 8th Nov Interactive Meeting/Lecture

Thu 8th Dec Christmas Luncheon

DIEGO MARTIN "Western Pearls"

Meeting Place:

Central Diego Martin Community Centre, Diamond Vale Contact Person:

Barbara ANDALL-FRANCIS (Secretary) 637-8954 Meeting Date and Time: 2nd Saturday of each month @ 3-5 p.m.

Sat 9th Ian Regular Meeting Sun 10th Jan Thanksgiving Service

(5th Anniversary Celebrations)

Fri 29th Jan Friday Lime - BBQ

Sat 13th Feb Interactive Meeting / Lecture Fri 26th Feb Friday Lime

Sat 12th Mar

Fri 29th Apr

Celebrations

Regular Meeting - Easter

Fri 25th Mar Friday Lime Sat 9th Apr

Interactive Meeting / Lecture Field Trip / Monthly Lime

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.

Control Your Sweet Eye This Christmas

Diabetic control has entered the radar in Trinidad and Tobago after the alarming discovery that diabetes is the second leading cause of death in Trinidad and Tobago and the leading cause of blindness in the nation. One such conditions is diabetic neuropathy where damage to nerve ending occur causing a loss of sensation in various parts of the body.

Diabetes also has effects on the vision: fluctuations in blood sugar level cause variable vision and also cause fine retinal blood vessels to become damaged. Some effects of diabetes to the eye include retinal vascular occlusions, the formation and acceleration of cataracts as well as limitations to eye movements due to paralyzed ocular muscles.

A major complication, known as diabetic retinopathy, may also occur in which blood accumulates in the retinal tissue at the back of the eye. The advanced stages of this condition lead to irreversible loss of vision. Signs of diabetic retinopathy are easily

picked up at routine eye exams even before symptoms are present which highlights the need to get yearly eye exams to detect any diabetic related changes to the eye.

The development and progression of this condition is linked to control of blood sugar levels and thus it should be checked daily effective to monitor fluctuations. Diabetes must be well controlled to avoid complications as high and variable blood sugar levels can affect mood, quality of life and physical health. Lifestyle and diet play and important role in effective management of this condition. Persons should avoid smoking, limit their alcohol consumption, regularly engage in moderate physical activity and follow a nutritious and balanced diet, avoiding the intake of high sugar food and beverages.

The Christmas season is upon us, a time in which persons tend to indulge in delicacies such as black cake, ponche de crème and sorrel. From this period and leading up to the carnival season, alcohol and

food consumption increases, over indulgence is common, and thus healthy food choices are even more important in this festive and celebratory period.

Regular blood sugar checks are highly crucial for diabetics therefore from now until Ash Wednesday Look Opticians is offering a free blood sugar check for each diabetic patient who books a routine sight test.

Call to book your appointment now! 627-LOOK (5665)

Compiled by Charis-Ann Ricketts BSc Optom & Naftali Bastien BSc Optom, FBDO, ABDO,

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PEMBROKE TOBRIGO CULTURAL STARS

HIGHLIGHTS FROM OUR TEN DAY ST. VINCENT TRIP

Thirty three members traveled from August 3rd -13th to the beautiful Caribbean island and stayed at the Bayhill Apartments in Kingstown.



Members of the group outside of St. George's Anglican Cathedral with Bishop Leopold Friday after service in Kingtown St. Vincent.



President Mrs. Merle Romeo and one of the group's oldest members Mrs. Hilda Boucher standing with Bishop Friday, his wife and 3 daughters.



Mr. Conrad Bacchus, Vice President returned from attending the funeral of Reverend Harry's Mother-in-law at a Methodist church in St. Vincent.



Right: Members go for

Members fearfully attempted to cross a bamboo bridge leading to the waterfall.





Members had a fun day at the beach.



Bus driver hugs one of the members, Mrs. Lucy Kennedy in this group photo at the entrance of Fort Charlotte.



The Treasurer Mrs. Juliet Murray stood at the welcome sign to Fort Charlotte where the members visited.

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Recipes...

HONEY- AND CINNAMON-BASTED, ROASTED TURKEY WITH CORNBREAD AND MUSHROOM STUFFING AND SORREL CONSERVE

INGREDIENTS

1 turkey (about 8 1/2 lbs) with giblets 1/4 cup melted butter

Baste

1/4 cup honey
1/4 cup melted butter

1/4 cup water

3 cinnamon sticks

2 star anise

Stuffing

4 tbsp olive oil

2 small onions, diced

3 cloves garlic, minced

3 sprigs fresh thyme, chopped

3 sprigs fresh parsley, chopped

1/4 cup milk

1/2 lb fresh mushrooms, sliced

STUFFING

Heat oven to 400°F.

CORNBREAD

Combine corn and cornmeal in a food processor and blend for 30 seconds. Combine the dry ingredients in a large mixing bowl and add the corn mixture. Combine the butter, cream, milk and egg, and mix; add to the dry ingredients, thoroughly mixing, and beat until smooth. Place in a buttered baking pan and bake for approx. 35 minutes, or until the centre is firm.

Sauté the onion and garlic in olive oil until softened; add the giblets and mushrooms and cook until nicely browned. Crumble the cornbread and add the mushroom mixture, the chopped herbs, and moisten with milk.

BASTE

Place all baste ingredients in a sauce pan; boil until slightly thickened. Preheat oven to 350°F. Season the cavity of the bird and fill with stuffing mixture. Truss the turkey by tying the legs together. Place in a heavy-bottomed roasting pan and rub the turkey skin with butter. Bake for 1 hour; then baste with honey mixture every 20 mins of the last hour and a half of cooking.



GARLIC CHADON BENI ROASTED TURKEY

INGREDIENTS

1/2 cup oil

1/4 cup Jamaican rum

1 cup chadon beni

4 1/2 tbsp salt

1 tbsp cracked pepper

1 tbsp chopped rosemary

10 lb whole turkey

METHOD

- Pre heat oven to 325 degrees F
- In a small bowl, mix chadon beni, garlic, rosemary, salt, oil, Jamaican rum and cracked pepper
- Massage the seasoning mixture on the turkey flesh without tearing the skin. Rub remaining mixture inside the cavity of the bird
- Rub the skin with a sprinkle of oil, salt and black pepper
- Place on a greased baking tray, cover with foil.
- Bake for 2 hours, 15 minutes
- Remove foil and cook till golden brown

WESTERN PERRLS

Twenty members of TTARP Western Pearls visited Tobago for five days from Thursday October 15th to Tuesday October 20th 2015. Accommodation was provided at Papa B's in Carnbee and a maxi taxi was hired to transport the group around.

On the Friday evening, the Western Pearls invited the Fyzabad zone I(who were also visiting Tobago at the same time) to a lime at Papa B's. Our members cooked and we all had a fun evening.

On the Saturday, we visited TTARP Pembroke Cultural Stars and we were treated to delicious dishes which were prepared especially for us.

We also visited The Blue Food festival at Bloody Bay and experienced the sweet pan music at Sunday School in Buccoo.

Our last night, Monday 19th Members prepared fish broth and dinner was sponsored by Mr. Blackman, proprietor of Papa B'S, who has always been very generous and welcoming.

It was truly a wonderful five day experience in which members bonded.

Submitted by Barbara Andall- Francis











Member relaxing in the pool at Papa B's



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

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