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Call us to update your telephone numbers and email addresses.

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** with subject heading TTARP Vacancies.

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

Secretary - Jacqueline PHILIP, 756-6128 / 643-1552

Email - nccla911@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- Genevieve HOLDER, 348-5051 / 629-0932

PRO - Patricia CROSSLEY, 751-0977 / 625-0592

Email - patcrossley95@yahoo.com or quaminalouise@yahoo.com

Colour T-shirt - GOLD

CHAGUANAS "Central Pride"

Meeting Place - Chaquanas Seniors Activity Centre

#26, Max Murphy Street, Chaquanas

Meeting Date and Time - Every other month @ 1:00 pm.

Vice Chairman - Janet RAWLINS, 288-7800 / 381-8278

Secretary - Ann Marie BICKRAM, 706-4266 / 672-7750

Email-ann marie bick ram 11@gmail.com

Colour T-shirt - ORANGE

CHAGUANAS SENIORS ACTIVITY CENTRE

26 Max Murphy Street, Chaguanas

Tel: 221-5891

Coordinator: Ms. 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, 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 - Neville NAVARRO, 387-9217

Secretary - Kay FRANCIS, 742-0229 / 389-9180 / 649-5761

Email-nevillea.navarro@yahoo.com, kaygf@hotmail.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

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

Vice Chairman - Sandra CAMERON, 336-0045 / 467-2657

Email - sandracameron123@hotmail.com

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

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

Email - brendabuffong@yahoo.com or

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

 $Email-maredwards@hotmail.com\ or\ selby_cole@yahoo.com$

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 - understatedbrillance@hotmail.com

Colour T-shirt - ORANGE



Comments from the Board

TTARP SKILLS **BANK UPDATE**

Get Ready to go!
TTARP is closer to realising our goal of having an effective database of competencies and skills of our members who are interested in gaining employment or volunteering their service.

Members, get ready to go!
The demand for experienced, reliable, competent

persons who are 50 years and over is growing.

TTARP has been engaging prospective partners and should soon formalise an agreement which will benefit TTARP members.

So, be ready!

Set or reset your career direction! Market your strengths! Shape your life with the amount of time you may want to spend at work!

If you are retired and are ready to re-enter the world of work get set and ready to go.

We invite all members:skilled, semi-skilled, clerical, administrative, and professional, to get your resume updated and we will soon let you know the next steps.

We will be looking for members with competences in agriculture, arts, administration, construction, business, education, finance, health services, hospitality, human services, information technology, marketing, science, transportation etc.

Our next update should inform of the formalisation and launch of the TTARP SKILLS BANK project.

Get ready!!

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CENTRAL PRIDE

Central Activity Centre got Talent!!

The Centre held its Achievement Day (Dec 8th) for members who had participated in the Christmas Craft course conducted by the Ministry of Community Development.



Members, Gloria Charles and Ena Hosein sitting in front of some of the displays.



Some of the beautiful handiwork done by the participants.



Dr. Jennifer Rouse, Director of Ageing and Mrs. Kissoondaye Bassarath, Vice Chairman, at the Head

A Christmas Spread
The Zone Central together with the Senior Activity Centre held a delicious Christmas Luncheon at the Oasis Garden Terrace, San Fernando.



The Golden Voices, our In House Choir, in action respectively.

Christmas Cheer to the Elderly

Members of the Zonal Board and the Golden Voices paid a visit on Dec 16th to the Beckles Street Home for the Aged, Chaguanas to provide Christmas Cheer.



Mrs. Janet Rawlins, Chairman of the Zone presents a token to one of the residents. Also in picture are Mrs. Cynthia Amoroso, Trustee and Mrs. Kissoondaye Bassarath, Vice Chairman.



Play Mas

Central Pride like to fete, and on February 04th 2016, a Carnival Lime was held. Needless to say everyone had a great time.







Beulah Walcott depicts 'It's my time to be Patriotic'.



contribule

Beach Lime

A little sun and salt was enjoyed on February 25th at the Las Cuevas Beach where members enjoyed the ambiance, the camaraderie, good food and drinks.

Submitted by Yvonne Knights





Understanding the benefits of a "Prostate Cancer Risk Assessment"



Dennis Webster

Normal prostate

Bladder Seminal vesicle
Prostate
Lymph node

Stage I Stage III Stage IV

Source: prostate-cancer-ribbon.blogspot.com

To understand the benefits of Prostate Cancer Risk Assessment, it will be helpful to understand what is presently being done in this country to try and find prostate cancer. It is also important to know the following:

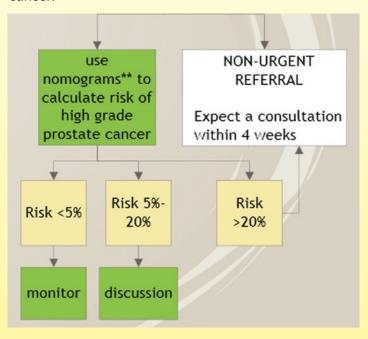
- Not all prostate cancers need immediate treatment.
- Not all prostate cancers will cause you a problem in your lifetime. This may sound incredible but it is true.
- Screening for prostate cancer is not recommended in all age groups. It is not recommended if your life expectancy is less than 10-15 years.
- The "Total" PSA test (generally requested by doctors) is not the most reliable at finding prostate cancer.
- The DRE (digital rectal examination) does not always find the deadly kinds of prostate cancer.
- Your doctor's present approach to finding prostate cancer may not be according to current standards.
- The ONLY way to make a diagnosis of prostate cancer is by looking at tissue removed from the prostate gland.

Why should you have a Prostate Cancer Risk Assessment? It is generally considered the present standard of care when trying to find the deadly kinds of prostate cancer and it takes into consideration more information like your age, if you have a family history

of prostate cancer and whether you are presently having urinary symptoms.

What is involved? You have two blood tests done and you are asked to provide up to 5 other bits of information. All this information is then put into a scientific formula that gives you an answer in the form of a percentage (%).

What's next? You take the results to your doctor who will have a discussion with you as to whether it is in your best interest to have a prostate biopsy to make sure you do not have the deadly kind of prostate cancer.



What is available to help your doctor have this discussion with you? A general guideline like the one listed below.

Doctors are generally not interested in finding the prostate cancers that do not require treatment. This is why they focus on the deadly kinds.

Why are so many doctors still just doing the "Total" PSA test and DRE (for men who do not mind having it done)? Good question. Unfortunately I do not have a good answer. It has already been established that the "Total" PSA test is unreliable as a screening method and the DRE can only detect cancer that has grown"

big enough" to be felt. The DRE also still turns many men off getting checked.

It is no secret that we are presently doing quite poorly at getting the prostate cancer issue under control and many men are being diagnosed to late with deadly disease, leaving them with fewer options for control of the disease.

High Prevalence of Screening-detected Prostate Cancer among Afro-Caribbeans The Tobago Prostate Cancer Survey1

Clareann H. Bunker², Alan L. Patrick, Badrinath R. Konety³, Rajiv Dhir, Adam M. Brufsky, Carlos A. Vivas, Michael J. Becich, Donald L. Trump, and Lewis H. Kuller

We already know from published reports in Trinidad and Tobago that the survival rate for men diagnosed with prostate cancer in 2005 was worse than those diagnosed in 2002 and 2003.

Prostate specific antigen, a marker of mortality in patients with prostatic cancer: the Trinidad experience

S. Moonan, M. Mohammed, VT Ramlogan, L Ramnarine, R Spalding, N Maharaj, R Rampaul, S Hyatali R.Kissoon and K Mungrue.

Department of Paraclinical Sciences, The University of the West Indies, St. Augustine, Trinidad and Tobago.

PROSTATE CANCER RISK IS THREE-FOLD HIGHER AMONG MEN, AGED 50–64, OF AFRICAN DESCENT COMPARED WITH MEN OF ASIAN-INDIAN DESCENT IN TRINIDAD AND TOBAGO

Clareann H. Bunker, PhD; Alan L. Patrick, MD; Gloria Maharaj, LRCS; Hillary A. Keenan, MS; Sham Ramnarine, MBBS; Andrew Belle, MBBS; Jean Robert Richard, MBBS; Rajiv Dhir, MD

One recent conservative annual increase in cases has been reported at 11 percent. As far as the present approach to finding prostate cancer that needs treatment in this country, it remains the Total PSA and DRE. If this continues, we will not make any progress in dealing with this problem. Feel free to contact me and may God bless our nation.

This Information is intended to be used as general information only and should not replace consultation with healthcare professionals. Consult a qualified healthcare professional before making medical decisions or if you have questions about your individual medical situation.

Dennis Webster Tel: 868-683-6145 Email : gprl3012@gmail.com

https://helpatrini.wordpress.com/trinidad-express-articles/



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THE EASTERN ANGELS



Alzheimer's Made Simple

riday 26th February 2016, was a memorable day in the lives of members of TTARP's Eastern Angels- Arima Zone when DR. KENNETH NILES lectured on the disease known as Alzheimer's, which is the degeneration of the human brain.

The lecture was very informative and educational, and through his personal experiences, Dr. Niles was able explain in lay-man terms the effects of this dreaded Alzheimer's disease, so that all present could understand and appreciate it.

It was disturbing to hear of incidents where Alzheimer's patients are unable to connect with the dots in their life and their loved ones are unable to understand what is happening.

A disease with no known cure just yet, senior persons who are the most likely to be affected must accept the fact of aging and continue to live by doing things differently. Loved ones and care givers must recognize the symptoms in order to provide much needed care and patience.

Much thanks to Janet Homer leader of the Service Committee who proposed the lecture and to the Education Committee who presented the lecture.

TTARP PARTNERS WITH UWI IN RESEARCH PROJECT ON WORK/LIFE BALANCE AND AGEING IN TRINIDAD

The Trinidad and Tobago Association of Retired Persons (TTARP) has joined the Advisory Board of a new research project at the University of the West Indies titled "Work/Life Balance and Ageing in Trinidad -- Studying the Productivity and Wellbeing of Working Men and Women". The project was conceived and is being conducted jointly by the Institute for Gender and Development Studies and the Social Work Unit, Department of Behavioural Sciences, UWI St Augustine Campus.

The University of the West Indies is delighted to have the support and partnership of TTARP and other partners who, like those involved at the University, are committed to understanding the contemporary challenges of working women and men aged in balancing their work and family life commitments in Trinidad and the way in which this balance is offset or aggravated by the longer life expectancy of the population. The teams have on-going discussions on work/life balance as the maintenance of supportive and healthy work and family environments which enable working people to balance work and personal responsibilities.

All partners in this project are interested in finding creative solutions that will enhance the quality of lives of both the working population and the ageing population in our society today. TTARP is delighted to be a partner in this Research project.

We plan to update our members on the progress of the project and will soon be inviting members to assist.

Information will be chanelled through our Magazine, TTARP zonal executives and our TTARP website.





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Taking Care of Your SUGAR

Diabetes Mellitus or 'Sugar" as it is commonly known in Trinidad and Tobago literally means "Sweet urine" and it is called this because that's how Doctors used to diagnose it in the olden days – they would literally taste their patient's urine. Thankfully, in these modern times, doctors do not have to subject themselves to that anymore.

In fact Diabetes mellitus occurs when the body cannot deal with glucose or 'sugar" the way it is supposed to do, so that the levels of sugar in the blood are higher than they should be.

In Type 2 Diabetes the body does not start off being short of Insulin, but is in fact resistant to it. This means that the organ that produces Insulin- which is called, the pancreas- has to work harder to produce more Insulin to keep the blood sugar under control. Over time the pancreas gets tired, and may not be able to keep up with Insulin production and this is when people with Type 2 Diabetes would need Insulin injections. Insulin resistance is primarily caused by increased weight, particularly "Belly Fat".

Type 2 Diabetes is very common in Trinidad and Tobago. The World Health Organization (WHO) estimates that 9% of adults worldwide have Type 2 Diabetes. In Trinidad that rises to 12-13 % and this is probably an underestimate since it can take many years for people to be diagnosed, as it can be asymptomatic for a long time. As much as 50% of pancreatic function may be lost by the time a person is diagnosed. It is actually the No. 2 Killer in Trinidad and Tobago.

People with a family history or who are of East Indian or Afro-Caribbean descent are at increased risk, especially if they tend to put weight on their abdomen (belly). Men with a waist line above 40 inches or 102cm or women above 34.5 inches or 88cm should definitely assume themselves to be at higher risk and should get tested.

If you are unsure if you are at risk, you can take this online test:

https://riskscore.diabetes.org.uk/start (Please note that in this test "South Asian" is similar to "East Indian".

How is it Diagnosed? You will need to have an early morning fasting glucose test. This means nothing to eat or drink except water for 8 hours prior to the test.

If you are already diabetic there are certain tests which all people with Diabetes should have annually:

Kidney function - This includes a blood test as well as a special early morning urine test to see if the kidneys are leaking microscopic bits of protein. This is important because if present, the blood pressure needs to be more aggressively controlled to protect the kidneys. A special class of drug called an Ace Inhibitor should also be considered to protect the kidney.

Blood Pressure (BP)- This may be even more important in prolonging life than the blood sugar! For this reason, people with should maintain a BP of 135/85 or less. High blood pressure is 1.5-3.0 times more common in people with Diabetes and we know that tight BP control reduces the risk of death related to Diabetes and also progression of kidney and eye disease.

Eye Test - Diabetic Eye Screen – This is not just a test of your vision done by the optometrist. It is a special test done to look at the back of the eye, the retina with a special piece of equipment. It is not the same thing as a quick look in the Doctor's office with an ophthalmoscope. Pictures are sometimes taken. This is important because retinopathy can cause blindness and if picked up early enough blindness can be prevented. The pressures in your eyes should also be measured. Tight blood sugar control and blood pressure control help to prevent this.

Foot Check - This is to check circulation, nerve supply and skin. In fact if you have tingling or numbness or you feel like you are walking on cotton wool you

should see your doctor. If you get cramp in your leg when walking or at night or if you have lots of infections on your feet you should have them checked. Your Doctor will also explain to you how to check your own feet daily and give to advice on nail and foot care. If necessary, referral to a podiatrist might be appropriate.

HBA1c - This test gives us an indirect idea of what your blood sugars have been doing over the last 2/3 months. It measures the number of sugar molecules attached to the red blood cells, which live for 2-3 months. People with Sickle cell anaemia may not be able to use this for monitoring. It is also not suitable for diagnosing pregnant women. Most people should aim for an HBA1C of less than 7% but your Doctor will discuss what is appropriate for you. -

Cholesterol/Lipids - good Cholesterol control is very important since persons with diabetes have the same risk of having a heart attack as someone who has already had one!

Weight - A 10kg weight loss can reduce fasting glucose by up to 50% and also reduces blood pressure and the bad cholesterol.

Smoking - if you smoke you should seek help to stop. If you have diabetes AND you smoke this reduces life expectancy by between 15-20 years.

Yearly plan - You should have an agreed annual plan for weight, cholesterol, Blood pressure and HBA1c.

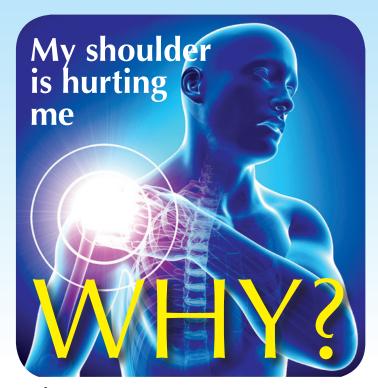
The aim is to prevent complications. - A multidisciplinary approach aims to do this to help you live a long and healthy life!

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www.amesmedicalservices.com

People with a family
history or who are of East
Indian or Afro-Caribbean
descent are at increased
risk, especially if they tend
to put weight on their
abdomen (Belly).





The shoulder is the most complex joint in the body. It has the greatest range of motion of any joint in the body and in doing this it gives up stability for range of motion. Therefore, it has to be stabilized by

a number of factors which all work together to allow the smooth functioning of this joint.

Anything that affects one of these stabilizing or mobility components may lead to the type of pain that is common and felt by many of us. The bony components are the humeral head which

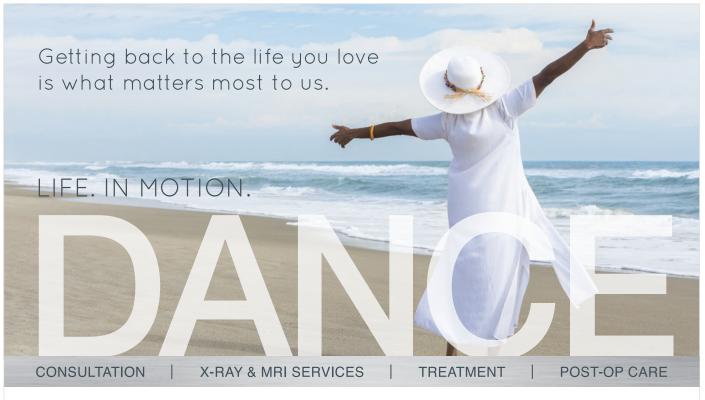


Submitted by Dr. Godfrey Araujo

articulates with the glenoid fossa of the scapula i.e. the socket that is housed on the "shoulder blade".

The large head in the shallow socket has to be stabilized by the rotator cuff muscles, the four of which originate on the scapula and hold the head in the centred position in the socket and allows the larger shoulder muscles: deltoid, pectoralis, latissimus dorsi and the trapezius, to move the arm.

The scapula itself is stabilized and moved to enable







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the arm to be positioned in various locations by the para-scapular muscles such as the rhomboids and the levator scapulae. The whole process has to be well coordinated to allow us pain free function of the shoulder.

Additionally, the nerves which go to the arm and hand (from our cervical spine) pass just under the shoulder joint via our "arm-pit" and a pinched nerve in our neck may lead to pain being felt in our shoulder: a radicular type pain, that is perceived as coming from the shoulder but really originates in our neck.

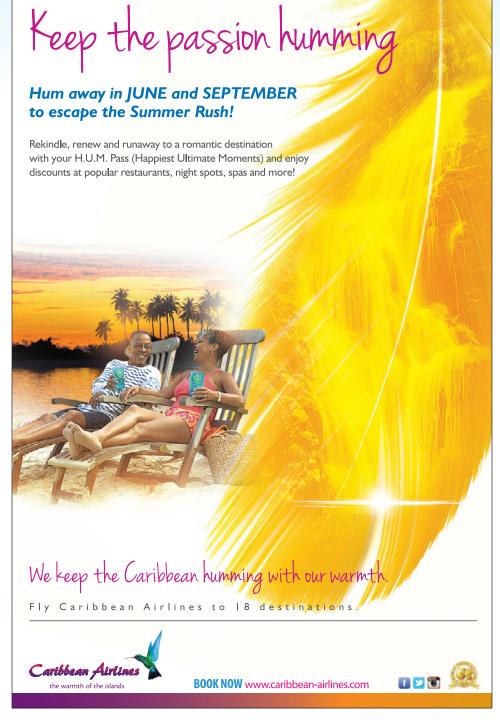
who have had trauma or operations to the arm.

Your Orthopaedic Surgeon will be able to consult with you, examine your shoulder and review the relevant investigations to determine exactly what is the cause of your shoulder pain so that the appropriate treatment can be applied to relieve the pain and improve the function of your shoulder.



In-coordination of the muscular mass that controls our shoulder and arm movements may lead to the muscles or tendons rubbing on the undersurface of the acromion process (i.e. the hard bone just under the tip of the shoulder) and cause impingement syndrome which is an inflammatory condition that may lead to pain in certain arm positions and a nagging pain that is worse at night. This process may progress to the stage where our bodies (some people are more susceptible to this phenomenon) lay down calcium deposits in the irritated tendon that leads to calcific tendonitis.

The hallmark of this calcific tendonitis of the shoulder is acute flare ups of pain for no apparent reason: "I haven't done anything unusual or injured my shoulder so why is it paining so much?" Further, chronic impingement may lead to a wearing out of the tendon (commonly the supraspinatus tendon) and to an actual rotator cuff tear which may result in a loss of motion of the arm or prior to this pain with use of that arm in an overhead position such as hanging clothes on the line or putting objects into a high cupboard. Some people may be affected by a painful shoulder and loss of motion due to "frozen shoulder" which is a completely different condition due to a "seizure " of the joint that affects females mainly especially in the 5th decade, diabetics, people





Professor Emeritus Harold Ramkissoon

of USA in 1988, and the Academy of Sciences for the Developing World in Italy in 1990.

Professor Emeritus Harold Ramkissoon was born on April 14th in the year 1942, he was one out of ten siblings and grew up in the areas of Tabaquite and Marabella.

As a child, he almost excelled in his school work, attending the Tabaquite RC Primary School and then Presentation College. Brilliant, outgoing, compassionate and very proactive are just some of the qualities to best describe him.

He received his Bachelors with Honors in Mathematics, as a Graduate of the Mona Campus of the University of the West Indies in 1966, and his MSc at the University of Toronto in 1969. He continued his studies at the University of Calgary to attain his PhD in 1975 in the area of Applied Mathematics.

His very distinguished academic career saw him moved from the rank of Lecturer to Emeritus Professor over a span of thirty-three (33) years. He was the first West Indian to be given a Personal Chair (a lifelong title bestowed on

someone who has excelled in his/ her field and brought honor to the University) in Mathematics at the St. Augustine Campus of the University of the West Indies.

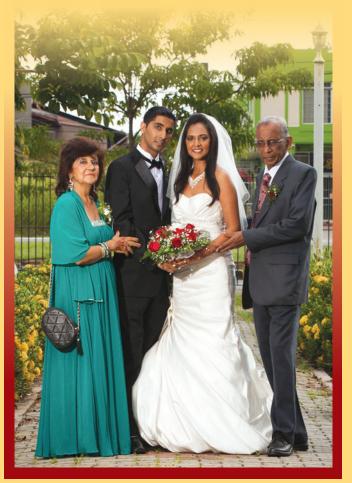
He was the recipient of prestigious Fellowships from the Alexander von Humboldt Foundation in Germany in 1981, the Fulbright Foundation Professor Ramkissoon is married and has two sons and two grandchildren. When he is not lecturing or giving motivational speeches, he reads, listens to music, play bridge or travels.

Professor Ramkissoon has been an Invited Scientist at a

number of Centres of **Excellence** including Cambridge University, the Massachusetts Institute of Technology (MIT), Princeton University, Gottingen University, the Indian Institute of Science and the Chinese Academy of Sciences, and has published five books and over ninety papers in internationally peerreviewed journals. He has made notable contributions to the understanding of micropolar and microcontinuum fluids and Marangoni instabilities in the field of fluid dynamics.

His views on life are very optimistic and tolerant, and he totally believes in academia as a way of life. He encourages anyone to find a love and passion and to go for it.

Professor Ramkissoon has been the recipient



of numerous awards / honors including the First CARICOM Science Award (jointly with the late Dr. Raymond Wright of Jamaica), The Chaconia Gold Medal (the second highest National Award of Trinidad and Tobago) in the year 2000. In that same year, he also received the Key to the City of Havana in Cuba. And in 2001, he received the Academic Gold Medal of Simon Bolivar University in Venezuela.

In addition, he was elected to membership in a number of scholarly organizations including, Fellow of the World Academy of Sciences (TWAS), Foreign Fellow of both the Cuban and Venezuelan Academies of Sciences and Member of the European Academy of Sciences and Arts. In 2011 he received Doctor of Science, honoris causa from The University of Technology in Jamaica.

He has played and continues to play a pivotal role in the development of science and technology in the region and beyond, having served in a number of capacities including President of the Caribbean Academy of Science, President of the Caribbean Scientific Community, Executive Member of the Association of Academy of Sciences of the World (IAP), Executive Member of the Inter American Network of Academies of Sciences (IANAS), past Executive Secretary and currently Honorary President of CARISCIENCE (affiliated to UNESCO), Board Member of UNESCO's International **Basic Sciences Programme and** Council Member of TWAS.

Professor Ramkissoon, is a former Independent Senator in the Trinidad and Tobago Government, currently serving on the Board of UNESCO International Centre for South-South Cooperation (Kuala Lumpur, Malaysia), the Council for TWAS Latin America and Caribbean Regional Office (Rio de Janeiro, Brazil). He also Chairs the recently established CARICOM Science, Technology and Innovation

Committee (CSTIC).

TTARP is extremely proud to have the Professor as one of our members. In the year 1993 when TTARP was formed, a few months later he joined our Association and became our #1391 member.

The Executive Board and the members of the Association congratulate Harold on all his outstanding achievements in life.

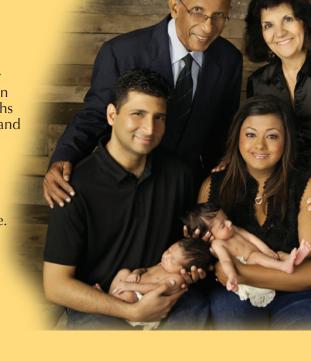


Letter to the Editor A PLEA FOR OUR AGING POPULATION

The advances in Science and Technology (S&T) have resulted in, among other things, substantial increases in life expectancy over the decades and this, when coupled with declining fertility rates, has given rise to an aging population in many countries today. In the USA for example, life expectancy increased from 59 years in 1925 to 79 years today- an increase of 20 years. The life expectancy in T&T is 72 years. In populous China about 170 million people are today over 60 years old while about 19 million are over 80. This demographic shift is also being played out in other countries such as Japan, South Korea and European countries. In T&T, about 200,000 or about 15% of our population are over 60 years while 20% are under 15 years.

With this greying population brings challenges - economic and social. But with challenges come opportunities; for example, to further tap into the expertise and experience of the aging population as research has shown that people are not only living longer but most are doing so without severe disability. In fact, some countries have already extended the retirement age, some to sixty seven and a couple to seventy.

Singapore, China, India and Malaysia have put effective measures in place to deal with the aging population. Singapore with its US\$3 billion National Plan leads the way. It has taken a number of initiatives including the establishment of a National



Silver Academy, volunteerism, intergenerational bonding, learning, providing incentives for home modifications to accommodate the elderly and protection, in general, for vulnerable seniors. It aims at building a nation for all ages. China is increasing the number of daycare centers and rest homes.

Here in T&T, while we simply do not have the wherewithal to implement some of the above measures and while we applaud the Government for establishing a Division of Aging in 2003 that produced a Policy on Aging in 2006, surely we can produce a Plan of Action and also proclaim legislation to protect the elderly if we have not done so yet. There are reports of the elderly being abused at home and at nursing homes, the elderly being sent to nursing homes against their will, the elderly having to queue up in long lines at banks and at Immigration, the elderly having to wait for long periods to get attention at our hospitals. While we recognize and welcome the special efforts of some banks to assist pensioners at the end of the month, this is not adequate. A special teller should be assigned to deal with seniors during banking hours. All sectors, including the private and the public, must make a special effort to create a more humane and caring society for the elderly, particularly in these harsh economic times. How we treat our elderly help defines our civilization.

Professor Emeritus Harold Ramkissoon Former Independent Senator

Events Programme 2016

HEAD OFFICE

45 Tragarete Road, Port of Spain Contact Number: 622-9223 / 221-7771

Wed 27th - Health Seminar – Lions Centre, POS

May 28th - Trip to CUBA Sept 23rd - Trip to ARGENTINA

TBA (Aug) - BINGO

Sat 10th Sep - Annual General Meeting
TBA (Oct) - 13th Annual 5k Walk/Run

Belmont "b's"

Meeting Place:

TTARP Building- 167-169, Belmont Circular Road, Belmont Contact Person: Gloria Jones (Chairperson) 620-1596

Meeting Date and Time:

4th Tuesday of each month @ 5:00 pm.

Wed 30th Mar - Easter Hat Parade & Family Day

(Hollows)

Sat 30th April - Prayer Breakfast

26th -30th May - Trip

Sat 11th June - Mothers & Fathers Day Event

Sat 2nd July - Playa del Este

Tue 26th July - Emancipation Meeting Celebration

Sat 13th Aug - Field Trip

Tue 23rd Aug - Independence Meeting Celebration
Sat 24th Sept - Games Evening/Republic Day Lime

Sat 22nd Oct - Texas Style Tea Evening

Sat 19th Nov - Senior Activity
Sun 4th Dec - Children Christmas

Tue 28th June - Fire Services Drill

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 Apr - Sandy Hill Nature Park
Thu 5th May - Interactive Meeting/Lecture

Tue 10th May - Zonal Group AGM

Sat 25th Jun - Mothers & Fathers Day Celebrations @ Playa del Este Resort

Tue 5th Jul - 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

TBA (Oct) - Cultural Appreciation Day

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 Apr - Interactive Meeting / Lecture Fri 29th Apr - Field Trip / Monthly Lime

FYZABAD "FOREVER GREEN"

Meeting Place:

Fyzabad Regional Community Complex

Contact Person:

Neville Navarro (Chairperson) 394-5571

Kay Francis (Secretary) 742-0229 / 389-9180 / 649-5761

Meeting Date and Time:

3rd Thursday of each month @ 10:00 a.m.

Thur 21st Apr - Monthly Meeting

Thur 28th Apr - Games Day & Birthday Club

Thur 19th May - Monthly Meeting

Fri 27th May - Games Day or Visit to Margarita

Thur 16th Jun - Monthly Meeting & Labour Day Bingo

Sun 19th Jun - Labour Day P.H. Thur 23rdJun - Games Day

Sun 28th Jun - Mothers/Fathers Day Function

Thur 21st Jul - Monthly Meeting

TBA - Tobago Heritage Festival
Mon 1st Aug - Emancipation Day at POS

Thur 18th Aug - Monthly Meeting

TBA - TTARP ALL-FOURS/Games Fiesta

Sat 10th Sept - TTARP AGM
Thur 15th Sept - Monthly Meeting

Thur 22nd Sept - Games day/ event to be planned

Thur 20th Oct - Monthly Meeting

TBA - Tobago Cultural Festival TBA - Visit to Valencia Eco Resort

Thur 17th Nov - Monthly Meeting
Thur 24th Nov - Games Day

TBA - 10th Annual Christmas Luncheon

TBA - Monthly Meeting

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 Apr Sun 3rd Apr Mon 18th Apr Visit the Sick/Shut-ins @ Belle Garden

Worship at St. Francis Baptist Church Lecture on Hospitsalisation Plan

Mon 25th Apr - Outdoor Games



Herman and Bernice Jeffers

They are originally from St.John's village in Princes Town, and were childhood sweethearts at school, married for over 63 years and have two (2) sons.

Many of our new members were introduced by Mrs. Benice Jeffers, as she is well known and respected

in the communities from Siparia to Erin and from Fyzabad to La Brea, doing civic social work for Lion's East St. Patrick chapter, and attending to membership interaction on behalf of the FFGZ zone.

Over the year Bernice has been an active member of the Cotorie of Social Workers, and was honoured by numerous organisations including the Siparia Regional Corporation, the Penal Rotary Club, the Ministry of Sports, Culture and Youth Affairs, the Fyzabad Kiwani Club, TTARP FFGZ and the Fyzabad Senior Citizens Association, and finally was awarded the Humming Bird Silver Medal on the 31st August 2003 for her civic charity work and community involvement. She has also been the secretary of the board of management for the Fyzabad Anglican Secondary School for the past thirty (30) years.

Herman and Bernice are exemplars of senior citizens who have enjoyed their golden years together by travelling to several countries around the world.

Except for the usual quirks and normal aches and pains that comes with age, this formidable pair can be likened to be the proverbal "Johnnie Walker couple" and still going strong.

Today they are both honoured, appreciated and thanked by all.

May God's blessings for continued good health and long life be with them.

NEVILLE A. NAVARRO.



FYZABAD FOREVER GREEN ZONE

"May i Help you ? "

The above caption phrase, together with a welcoming smile from the owner/manager Mrs. Bernice Jeffers, greeted all persons who entered the premises of the Success Drug Store in Siparia.

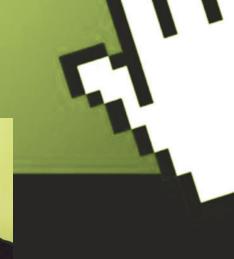
Herman and Bernice Jeffers are both members of the TTARP Fyzabad Forever Green Zone, and reside at Crest Camp, Fyzabad. Herman joined TTARP in 1994 though the encouragement of Mr. Terry Boswell-Innis (a foundation member at the formation of TTARP) and through their involvement in the Lions organisation.

Bernice, a pharmacist, owned and operated the Success Drug Store in Siparia for 51 years, and in 2008 she retired and sold the business. She is the present vice chairperson of the TTARP Fyzabad Forever Green Zone, and in her spare time attends to her garden with flowers and herbs; she also plays the piano and guitar, and is always willing and ready to give advice and assistance to anyone who calls on her, day or night; and by her kindness is well loved by all.

Herman retired after working for 43 years combined at TPD, BP and TESORO, over the years moving up from clerk to an accountant and to finance manager in the Budgeting and Systems section. Herman at 91 years of age, and Bernice at 88, are both active and going strong.

Protect yourself online





Submitted by Sachin Ganpat Interxect Services Limited Tel: 1 (868) 638-6934

Computers and other internetconnected devices such as smartphones and tablets are now everyday items in homes. Along with online applications such as social media, email, online banking and services such as Skype, the Internet has made our lives easier.

These technologies have opened up wide opportunities but has opened up new threats as well.

In 2013, the global security software firm, McAfee estimated that 40 million people in the US had information stolen through cybercrime. And more than 800 million records were stolen worldwide.

And cybercrime is growing.

What does this have to do with you?

Many people believe that because they are "small fries" with just a few thousand dollars in the bank they are not at risk, but Cybercriminals do not discriminate against their victims. A thousand dollars taken from you is the same as a thousand taken from a multi-millionaire. The difference is that it would probably hurt you a lot more.

Retired persons are targeted as they tend to have a lot saved, and they may not be tech savvy enough to recognise and protect themselves from online threats.

What are some of the threats?

There are two major types of cybercrime – Phishing and Scams. Phishing is where attackers try to get personal information from you, such as usernames and passwords. These attacks usually come in the form of an email that appears to be from, for example, your bank, saying that there was a problem and you need to click on a link to correct it. This link may take you to a false website where your information is captured and used by the attackers to access your account.

Scams try to extort money from you directly. One of the newest ways is "Ransomware", where criminals lock access to your computers or files, and want money in order to release them. The cost may range from US\$100 to US\$500. Large

enough to be profitable, but small enough that people are willing to pay for it rather than losing all their data.

How to protect yourself?

Here are some tips to protect yourself.

Scrutinise all email that you receive

No bank will ask for information, especially your username and password, by email. If you get a notification to log into your online account, then don't click on any link provided. Instead, type in the bank's Internet address directly into your favourite browser.

Ensure that the site is secure by looking for https:// in front of the site name and usually a small lock, e.g. https://www.bankname.com. If you get any error saying that the page is not secure, then leave the site immediately.

If an email appears to come from someone you know asking for information or money, or they usually call you Jon but addresses you as Jonathon in the email, the email may be forged. Call the person to verify that it came from them.

Use caution with Social Media

Be careful of the information you share on social media, and only add people you know. Scammers can often use the information you share on social media to target you, your family or friends.

Protect your passwords

Do not use the same password across different sites. If you are overwhelmed by passwords, use a password manager to securely keep track of all your passwords, so you only need to remember one strong password, such as Keepass (http://keepass.info/) or LastPass (https://lastpass.com/).

For a strong password, use a memorable passphrase, or a group of three or four unconnected words like, "Creative kids are heck on living room walls" or "correcthorsebatterystaple".

Install a reputable antivirus application

Anti-Virus software is the first line of defence, warning you of potential threats.

Do not install software from unknown sites or sources

Some site offering software at prices that are too good to be true? Then it probably is. Install software only from reputable sites or the vendor's official download sites.

Keep your computers updated

All major modern software running on computers come with auto-update features that will either automatically install updates or alert you if an update is available. Don't disregard these messages, nor disable the auto-update features.

Take regular backups of vour information

Buy an external hard drive to backup your files. Some even come with software that will automatically copy important files. After you've done the backup, disconnect it and keep it safely stored somewhere, so that if your computer gets attacked, the data on the external hard drive will be unaffected.

Conclusion

The Internet can be a dangerous place, but it also offers lots of opportunities. Opportunities to learn, run a business, entertain yourself and stay connected. You can continue to enjoy those opportunities by taking the simple precautions mentioned.

Happy and safe browsing.

ATTENTION

ALL TTARP MEMBERS

Kindly note the changes in the benefits to the **Health Net's Senior Card Plan** which were implemented with immediate effect. This has become necessary due to increase in operational costs. The annual fee of \$365 remains the same.

REVISED BENEFITS

Free Annual Medical Doctor Exam & Consult Dental Visit Urinalysis (10 Panel) Fasting Sugar and Cholesterol Complete Blood Count

DISCOUNTS

Doctor's Visits	- 5	\$100
Lab Test	- 1	10%
Dental (routine)	-	5%
Ultrasound	-	5%
ECG	-	5%
Dietitatian	-	5%
Clinical Services	-	5%
Same day surgery	-	5%
Colonoscopy	-	5%
Wound Care	-	5%

If you have any queries, please call Health Net at 285-4625/4637.

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.

Florrie Kelshall

100th Birthday Celebration

Florrie Kelshall or Flo as she is affectionately called by those close to her recently celebrated her 100th Birthday on January 3rd 2016.

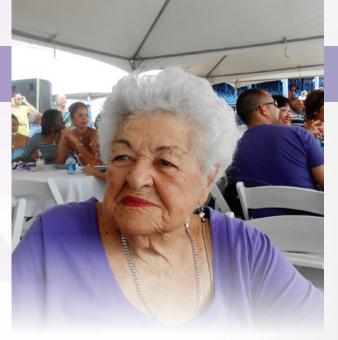
Flo is no stranger to TTARP, she was featured on the cover of the O50 Q (Over 50 Quarterly) magazine seven years and played quite a significant role in the creation of TTARP twenty-three years ago.

The story of a white-haired lady already in her 70's highlighting the plight of what she considered discrimination of elderly persons seeking motor vehicle insurance is a famous story told by members of the Association. Flo's complaints did not fall on deaf ears. Mr. Steve Castagne, owner of M&M Insurance Company Limited acknowledged her dilemma which existed for all other seniors and with the assistance of others such as Peter Pena, Maurice Quesnel (deceased) and Ken Gittens (deceased), TTARP was formed offering to Seniors access to insurance at significantly discounted rates.

Today, the benefit of membership has expanded greatly from insurance discounts to discounts on almost every other consumable imaginable.

Flo has also been an avid sports fan, participating in hockey, tennis and badminton. As a member of the Ventures Hockey Team, which she joined in 1940 (before many of us were even born). Florrie, at the age of 23, duly paid her joining fee of 60 cents and monthly subscription of 36 cents to become a bona fide member of the club.





She has always been a feisty entertainer, an inspiration, role model and a mentor. She served on the Hockey Control Board and is an Honorary Life Member, one of few. In 1983 she received the Humming Bird Silver Medal in recognition of her outstanding contribution to sport.

On her 90th Birthday, ten years ago, the Ventures Team's tribute stated:

"Florrie's role as a wife and mother began when she married Kenneth Kelshall, a quiet unassuming man whose life would change forever after taking Florrie for his bride.

There is a story told that after marrying Kenneth, her supportive, caring and considerate teammates decided to tie a bell under her bed to see if Florrie was as energetic as she claimed. Now I know Florrie is going to say differently, but her teammates swear that the bell never rang and that it was only discovered by Florrie a week or so later. I think that it was because Florrie moved faster than the bell could ring.

Despite the bell story, Florrie and Kenneth had three daughters – Kay, Joy and Kimi, six grandchildren, and three great-grand children and they were married for fifty eight years."

At her 100th Birthday celebration held at the Lions Civic Centre, Flo took to the dance floor much to the delight of her guests. Entertainment was provided by Tricia-Lee Kelshall, Roger Johnson, Andy "Elvis" Campbell, Matthew, Wayne Dopson and his Vintage Band, D.J. Phillo, and Harvard Harps Steel Orchestra; and Linda Pollard Lake sailor crew.

Glitz and glimmer, a shiny golden 100th Birthday cake, beautiful décor, delicious food, and a very festive crowd of family and friends all contributed to this commemorative occasion.

Happy Birthday Flo, you are our inspiration. Thank you for your contribution to TTARP and for touching the lives of all who know you.

Your TTARP Family.



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 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







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It's All About You



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- 10% off lounge (living room sets and occasionals) and dining room sets
- 10% off patio furniture
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The above will be valid as follows:

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Movies
\$45.00 – 3D Movies - (Small popcorn
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Website – www.jenmarbiz.com 10% discount on all equipment, services and supplies.

Medical Marketing Co. Ltd

#22 Queens Park West, Port of Spain Tel: 622-0614 Email – sales@medmarkett.com 10% discount on Ostomy, Urostomy, Wound Care

Medical Associates (St. Joseph)

Tel:662-2766, 662-3256, 662-3259 Website – www.medicalassociatestt.info Ambulance 24hr Tel.: 800-4MED (4633) TOLL FREE

10% discount on the followings services:-

- Hospital Accommodation
- Laboratory Tests
- Surgical Supplies
- X Ray
- Mammogram
- Ultrasounds
- Executive Medicals
- Physiotherapy

This offer is applicable from 1st January 2016 – 31st December 2017. Discount CANNOT be combined with any other discount offered.

Nancys' Pharmacy Ltd.

#47, Rodney Street, Endeavour Chaguanas. Tel:365-0591 Email – nancys.pharmacy@gmail.com 5% discount off.

Natural Balance – The Natural Medicine Centre

115 Cascade Road, St Ann's Tel:624-3727 Email – naturalbalancett@gmail.com 5% discount on all herbal formulations and other products. Discount does not apply to Consultation. Payment by Cash or Linx for discount to apply.

Oral Priority Dental & Implant Centre

West Bees Shopping Complex #7-11, Diego Martin Main Road, Diego Martin

Tel:288-2627 or 489-1546 Email – oralpriority@outlook.com 10% discount (exclusive of Lab fees) Patients can also be seen in their wheelchairs

Pran Maharaj Gift Centre

197, Fyzabad Junction, Fyzabad 62 High Street, Slparia Tel:677-8052 or 221-4249 Email – pranmaharaj@gmail.com 10% discount on EVERYTHING Store wide.

Samaria Shuttle Service

#47, Alfredo Street, Woodbrook. Tel:460-6520 Email – n.aymals73@gmail.com 10% discount off.

SNIKLA Enterprises (Computer Supplies, Shredders & Accessories)

#8, French Street, Woodbrook.
Tel:627-9115
Email – sales@snikla.com
5% discount on All items
15% discount on Ink cartridge refilling.

The Avenue Pharmacy

95 Ariapita Avenue, Woodbrook Tel: 681-1760 Email – theavenuepharmacy@gmail.com 10% discount off on OTC Prescription and Adult Pampers. (NO discount on baby Milks)

The Bridal Effect

Unit 7A Piarco Plaza, Cor Churchill Roosevelt Highway & BWIA Boulevard. Tel: 223-7933 5% discount off on Wedding Dresses 10% discount off on all other items.

The GEM Shop

The Falls at West Mall – 637-4367 The Grand Bazaar – 662-1046 Email –gemshop@hotmail.com 15% discount off ALL Jewellery and Watches.

The Normandie Hotel and Conference Centre

10, Nook Avenue, St. Ann's Tel: 624-1181 Email –info@normandiett.com Free International Breakfast with Stay 5% discount off Café/Restaurant Menu (Events not included).

The Security Zone Limited

28, Mooneram Street, St. James Tel: 628-7259 Website – www.thesecurityzone.net 15% discount off

Warrenville Regional Complex (Venue Rental)

Lp. 27 Warren Munroe Road, Warrenville, Cunupia Tel: 693-0928 or 303-8837 Email awyse@yahoo.com 25% discount.

YOMA Adaptive Wear.com (Clothing for Differently Abled)

#75 Hillview Drive, Five Rivers, Arouca Tel: 765-0137 or 221-3218 Email ktmaharah@gmail.com 3% discount to TTARP members on all clothing items.

AMENDMENTS

Cosheb Professional Services Ltd.

9, Meerut Street, St James Tel: 288-5173 and 379-9579 15% discount – PLEASE NOTE CHANGE IN ADDRESS AND TELPHONE NUMBERS.

Jacksman Errand Services

7723 yolande Pompey Avenue, Phase 7, La Horquetta Tel: 399-1313 and 701-1757 Email – jacksmanerrands@gmail.com Errand Services between Arima and Carenage – 15% discount for Seniors off time package ts – PLEASE NOTE NAME CHANGE AND

NCB Global Finance Limited

#69 Ariapita Avenue, Woodbrook Tel:622-4234 Additional 0.25% on Fixed deposit. – PLEASE NOTE NAME CHANGE AND CHANGE IN ADDRESS.

CHANGES IN TELPHONE NUMBERS.

DELETIONS

Christian Literature Crusade

- NO LONGER GIVE DISCOUNT TO TTARP MEMBERS



Warrior Runner!

avid Hoyte – Warrior Runner! At age seventy-five (75), David Hoyte has the agility and speed of someone half his age. David has been a loyal member of TTARP since 2006, and has participated in almost all of TTARP's Annual 5k Walk/Run over the years, and several times placing 1st, 2nd or 3rd in his age category.

On November 2015, the Rainbow Warriors had an open race of one lap around the Queens Park Savannah, approximately three hundred (300) persons of all ages entered this competition.

TTARP is proud to say that David completed this race in approximately twenty three minutes, and placed third (3rd) in the over 60 age group. The overall winner completed the race in approx fifteen minutes and may have been fifty years younger.

Kudos to TTARP's Warrior David!! We beam with extreme pride.



Recipes...



NO-BAKE OATMEAL RAISIN BARS

Ingredients

2 1/2 cups (about 14 ounces) raisins 1 1/2 cups (5 1/4 ounces) rolled oats 1 cup (4 ounces) walnuts 1/2 cup shredded (or dessicated) coconut 1/2 plus 1/8 teaspoon salt 1 teaspoon vanilla extract 1/2 cup (2 1/2 ounces) sunflower seeds

Directions

1. Line 8- by 8-inch pan with parchment paper. Toss raisins, oats, walnuts, coconut, salt, and vanilla in large bowl to combine. Place mixture in food processor (if too small to fit entire batch, do in 1/2 batches) and process just until mixture forms large clumps.

2. Transfer mixture back to large bowl, add sunflower seeds, and press with hands to form one large mass. Firmly press into pan and let sit until set, about an hour. Remove from pan and cut into bars.

PUMPKIN RAISIN FLAX MUFFINS

Fiber-Filled Pumpkin Muffins For Days When You Need a Quick Breakfast

Ingredients

1 1/2 cups whole-wheat flour 1/2 cup ground flaxseed

1 1/2 teaspoons baking powder

1 1/2 teaspoons cinnamon

1 teaspoon ground ginger

1/4 teaspoon allspice

1/2 cup maple syrup

1 3/4 cups pumpkin puree

1 large egg

1/4 cup whole milk

1/4 cup water

1 tablespoon vanilla

1/3 cup virgin coconut oil

1/2 cup raisins

1/2 cup walnuts

Directions

- 1. Preheat oven to 400°. Combine flour, flaxseed, baking powder, spices, and maple syrup in a medium-size bowl
- 2. In another medium-size bowl, combine pumpkin, egg, milk, water, vanilla, and coconut oil, and beat with a whisk until smooth.
- 3. Slowly pour pumpkin mixture into the dry ingredients. Stir from the bottom of the bowl until the dry ingredients are all moistened. Add raisins and walnuts.
- 4. Spoon batter into muffin cups greased with virgin coconut oil or butter. Bake for 20-25 minutes, or until lightly browned on top.





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Over 20 years after Henry's passing, you can still see a touch of sadness in Janice's smile. But she's also proud of the youthful wisdom that guided Henry to invest, setting the financial foundation to allow their children access to tertiary education and a high quality of life. It's Henry's dream brought lovingly to life for all of them.

What dreams will you bring to life?

Connect with us at 800 LIFE (5433) and create your own new beginning today!



LAUGHTER



Brains of older people are slow because they know so much.

People do not decline mentally with age, it just takes them longer to recall facts because they have more information in their brains, scientists believe.

Much like a computer struggles as the hard drive gets full, so too, do humans take longer to access information when their brains are full.

Researchers say this slowing down process is not the same as cognitive decline.

The human brain works slower in old age, but only because we have stored more information over time.

The brains of older people do not get weak. On the contrary, they simply know more.

Also, older people often go to another room to get something and when they get there, they stand there wondering what they came for.

It is NOT a memory problem, it is nature's way of making older people do more exercise.

SO THERE.

Now when I reach for a word or a name, I won't excuse myself by saying "I'm having a senior moment".

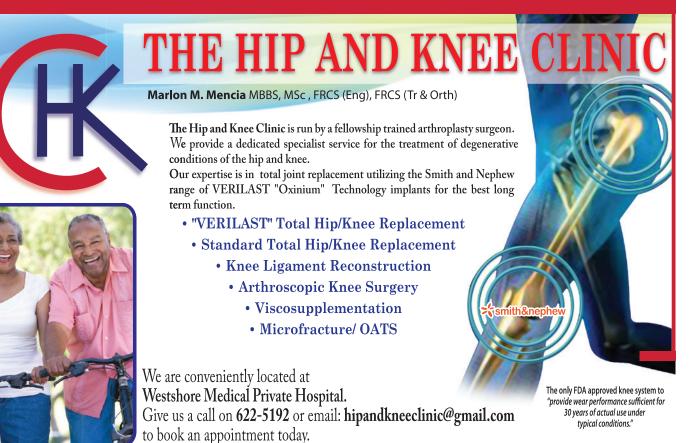
Now, I'll say, "My disk is full!"

I have more friends I should send this to, but right now I can't remember their names.

So, please forward this to your friends; they may be my friends, too.

Forwarded by Sharon Langton (member)





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