

... an Association of Responsible Persons

# *Q50Q*

ISSUE NO. 3, 2016



## IS EDUCATION A RESOURCE OR A BURDEN ON THE STATE ?

Dr. Jennifer Rouse  
Director, Division of Aging in the Ministry of Social Development  
Cover Photo by Kern Williams



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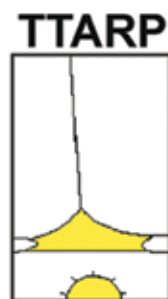
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050Q Magazine is available at no cost as an integral part of TTARP membership.



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# TTARP ZONAL GROUPS

## ARIMA "Eastern 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 Peter NOCK, 718-9571 / 310-5929  
Secretary Lynette MAULE, 709-0777 / 306-5050  
Email harrypetes@yahoo.com or annette\_d55@yahoo.com  
Colour T's 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's shirt GOLD

## CHAGUANAS "Central Pride"

Meeting Place Chaguanas Seniors Activity Centre  
#26, Max Murphy Street, Chaguanas  
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 annmariebickram11@gmail.com  
Colour T's 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 North Diego Martin Community Centre,  
Church St., Diego Martin  
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's 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's shirt GREEN

## LA BREA "Black Gold"

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's shirt LILAC

## PRINCES TOWN/RIO CLARO "Royals"

Meeting Place Princes Town Anglican Church Hall,  
High St., Princes Town  
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's 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 Yvette CUPIDORE-WRIGHT, 386-7350  
Brigid TELFER, 676-7353  
Email yvettewright123@yahoo.com or boysie\_3@yahoo.com  
Colour T's 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 Eulalie COLTHRUST, 360-9608  
Email eulalie201@gmail.com  
ngnormav@gmail.com  
Colour T's 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 Selby COLE, 639-8335 / 753-2760  
V/Chairperson Joan BRATHWAITE, 483-3207  
Secretary Carol QUASHIE, 781-8828  
Email selby\_cole@yahoo.com or carolquashie@hotmail.com  
or violas@sttt.net.tt  
Colour T's 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 Lennox TROTSMAN, 789-9836  
Email understatedbrilliance@hotmail.com  
carmencharles27@hotmail.com  
Colour T's shirt ORANGE





Executive Board Members standing at the Head table (L to R) Mayling Younglao-Hon Secretary, David Cameron – 1st VP, Peter Pena – Chairman, Francis Raymond – Treasurer, Patricia Crossley – Executive Member, and Neville Navarro – Executive Member.

# TTARPees ANNUAL GENERAL MEETING

A massive turnout of about nine hundred (900) members attended the Association's AGM. The Honorary Secretary opened the meeting with greetings and acknowledgement of the contributions made by Executive Board member, Mr. Arthur McShine who recently passed.

She spoke about the accomplishments and vision of the Association. This was followed by the Heads of the Zonal Groups addressing the audience with their reports. Mr. Francis Raymond, The Treasurer went through the Association's financials which was found to be quite solid. The Executive Chairman, Mr. Peter Pena and the 1st Vice President also addressed the group and handled many open floor questions.

At the end of the meeting, a sumptuous meal was shared as members enjoyed interacting with their peers.



Mayling Younglao presenting her report



David Cameron, 1st VP, addressing the audience



Francis Raymond fielding questions from the members

Below: Cross-section of the audience



TTARP Promoter and member, Judy Felix Reid greeting members.



Attentive members browsing through their reports



Members of the audience asking the Board questions.



Left: Another member of the audience asking questions.



Right: Betty Beddoe (right) widow of Arthur McShine (Executive Member) sharing his recently published book with the membership.



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# Tango in Argentina

Forty-four (44) members of TTARP ventured on an exhilarating tour of Buenos Aires, the capital of Argentina, between 23rd September and 29th September 2016.

We arrived in at our hotel, The Design Suites, situated in Recoleta on the night of the 23rd, after having travelled for about four hours to Panama and then seven hours from Panama to Buenos Aires.

We had a comfortable night's sleep then set out early the next day, bracing the chilly atmosphere,

for a half day tour of the city. We were mesmerized by the extremely wide streets with trees lining the pavements and the mixture of the old French buildings with their wrought iron balconies and the new glass towers of the modern era.

We visited the historical site of Plaza de Mayo with its famous obelisk, as well as the neighbourhoods of San Telmo, Puerto Madero and Palermo, with their elegant offices, apartments and residences. We walked amongst the dead in the cemetery of Recoleta, which was like a city itself, with paved streets and tombs built like houses showing off visible coffins in the front parlour.

We ended the city tour with a visit to La Boca, a pretty, colourful and artistic part of the city, where we



had the opportunity to have a photo taken with one of the many male and female tango dancers who showed off their talent on the pavement.

Day three started out disappointedly as we did not get to visit the leather factory as previously advised but instead we were taken to a leather store. Then at the H. Stern jewelry store, we were promised wine and cheese which never materialized. Eventually, we went to the Abasto Shopping Mall which was a bit high-priced. However, all was not lost, instead of going to a casino in the afternoon, we opted to spend the rest of the day at an interesting flea market which had many craft shops offering leather goods and other Argentinean artifacts.

Our next day's outing commenced with a visit to the town of Isadora with its old train station and neo-gothic cathedral. Then on to a pleasant boat ride from the town of El Tigre, which took us through the Delta del Rio Parana to view the old mansions of the upper classes and the



present day wooden buildings built on columns in order to avoid the likely flooding of the delta.

One of the highlights of the tour was the excursion to the Estancia Santa Susana Ranch, where we were treated to a cart ride, a horse ride and horse and rider antics, culminating in a delicious lunch of mixed salads, barbecued sausage, barbecued black sausage (much like our black pudding), and barbecued chicken and tender Argentinean steak. Absolutely delicious!! After the meal, we also enjoyed the tango and folk music entertainment. It was interesting to note that the same gauchos that drove us in the carts, also helped us on the horses, helped at the barbecue grill, helped serve the lunch and finally ended the day showing us the various stunt tricks that they could do on and with the horses. It certainly was a fantastic day.

On the penultimate day we shopped till we dropped, many persons enjoying the pedestrian shopping areas of Florida and Santa Fe. Then we put on our fancy clothes and ended the tour in fine style at the bar



Argentinian Cuisine



El Querrandi where we were served a tasty dinner and entranced by the tango dance, (but not by the music which seemed to be devoid of a tune), which recounted the history of the tango from 1910 to the present.

We returned to Trinidad and Tobago on the 29th September 2016 having experienced an interesting though small section of Buenos Aires.

Honor St. Rose Louis  
(TTARP member)



Crowd of Argentinians enjoying local entertainment in a park



Parroquia de la Catedral de San Isidro





# GETTING TO KNOW YOUR BENEFITS..... ONLY 25 CONTRIBUTIONS NEEDED FOR FUNERAL GRANT

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

A person employed is covered under the National Insurance System (NIB) whether or not the employer pays contributions. It is not the responsibility of an employed person to ensure that NIS contributions are paid by the employer. This means that NIB must credit your account with contributions even though the employer has failed to pay. However, it is your obligation and benefit as an employed person to have documentary evidence to support the period of insurable employment.

An employer who has failed to pay contributions is not liable to pay arrears beyond the legal statute barred period of four years from the date of notice in writing from NIB. As a matter of fact, NIS Laws have a shorter period. However, please note that the outstanding arrears of contributions that were not recovered by NIB are credited to your account.

During my 44 years as an Independent National Insurance Consultant, I have received numerous complaints from employees that their employers do not pay NIS contributions and if they were to lodge complaints to NIB they would be fired. Employers too, have complained that if they were to provide the correct employable period and wages of employees, the outstanding contributions, penalties and interest would put them out of business.

## THE CURRENT BENEFITS PAYABLE UNDER THE SYSTEM ARE:-

**(1) FUNERAL GRANT** - the deceased insured person must have at least 25 contributions in any earnings class or rate. The benefit is only payable to the person who paid the funeral expenses and the claim must be filed within one year of death.

**(2) SICKNESS BENEFIT** - this benefit is payable to an insured person between the ages of 16 and 65 years and who has suffered loss of earnings, that is, any sum less than the actual wage and had been employed for at least 10 weeks within the 13 weeks before the first day of sickness of not less than 4 days. The rate of benefit is determined by taking into account the average of the 10 best weeks within the 13 weeks immediately before the week of sickness and payable for not more than 52 weeks. If you returned to work within the 52 weeks and had a relapse within 10 weeks, you can continue to make up the 52 weeks. If however, the relapse took longer than 10 weeks, you can start your benefit all over again for 52 weeks.

**(3) MATERNITY BENEFIT** - this benefit is payable to an insured person between the ages of 16 and 65 years and who was pregnant for not less than 26 weeks or had a delivery of a living child less than 26 weeks. The benefit is payable for 14 weeks. The rate is determined by taking into account the average of

the 10 best weeks of the 13 weeks before the 6th week of the week of the expected week of delivery. Also payable is a GRANT for each child. An uninsured woman or an insured woman who does not qualify for the benefit can qualify for only the GRANT by using the same qualifying conditions based on her legal or common-law husband's contributions.

**(4) INVALIDITY PENSION** - to qualify for this benefit you must be between 19 and 60 years old and medically certified as being unable to perform any type of work for at least 12 months. The insured person must qualify for at least one of the following contribution conditions: you must have at least 150 contributions, 50 of which must be earned within 3 years immediately before your incapacity OR at least 250 contributions within 7 years of your incapacity OR at least 750 contributions from any period of your insurable employment. If your benefit is paid to you up to age 60 years you shall receive the retirement pension whether or not you have made the 750 contributions to qualify for it. For every week that you receive your benefit NIB shall credit you with a contribution as if you were still engaged in insurable employment. I shall explain the remaining three benefits in a subsequent column.

I would remind employers to provide each ex-employee with a certificate of termination and forward a copy to NIB within 30 days of their last day of employment. Have NIB acknowledge a copy for your records.

NIB rejects applications for registration of relatives as domestic workers. A

ruling by the High Court No. CV 2008 – 01883 states, "In our Society it is common for people to employ relatives as domestic workers and given the prevailing crime situation the number of people who do so is likely to increase. No one wants to hire a stranger to come and work as a domestic in their home, especially since they are mostly unsupervised. The National Insurance Act, Chapter 32:01 as amended does not prohibit and/or exclude the relationship of employer and employee between persons who are related by blood or otherwise. NIB refusal to accept such application is unlawful and/or procedurally improper and/or unreasonable and/or ultra vires".

I shall continue to remind you to obtain a statement of contributions and provide documentary evidence of missing contributions. Your share of the weekly contribution has been deducted from your pay from the start of the scheme on April 10, 1972 and you have no evidence of such payment. Please do not wait until you retire to find out otherwise because your family can also be denied their correct rate of benefit upon your death. NIB has put into the NIS laws that you cannot challenge their decision on benefits paid over one year.

When you file a claim, NIB would deposit your benefit into your Bank account without providing you with a written statement of how they have determined the amount. This means that you have no way to reconcile if the amount is correct. Please request such statement at any of their service centres.

You are invited to contact me for a free consultation at 625 4636 or email me at [nisconsultant@yahoo.com](mailto:nisconsultant@yahoo.com).





**Cecile George**  
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## ARIMA ZONE THE EASTERN ANGELS



### We Appreciate Your Service !

On Friday 30th September 2016, member Victoria Williams and her team put together a "Grand Finale Function" to thank the out-going Executive members for their contribution towards the zone during their tenure.

Entertainment was provided by our choir, Sybil Koo, Barbara Gibson, Joyce Bedlow-Malco, Rita Williams, Lynette Brewster and Justin Subran. We were also graced with beautiful models as can be seen in our photos.

The acting skills of our Chairperson Norma Clarke were displayed in the starring role of a mother with her pregnant daughter Allison Johnson-Parks and son Waldron John (not in picture). This was followed by a Monologue by Dexter Springer.

The memorable programme ended after our very own pantomime Herman Grant played.

Special Thanks to Sybil Koo and Kenwyn Scott for providing general music for the afternoon.

Annette Young.  
P.R.O.



Photos courtesy Peter Nock, our new Chairperson.



## ARIMA ZONE NEW EXECUTIVES ELECTED



Members would like to thank these wonderful persons for volunteering their time, energy and expertise during their service to the Board.....

NAME	POSITION
Chairperson	Norma Clarke
Vice Chairperson	Gerald Craigwell
Treasurer	Paulina Mc Mayo
Secretary	Jacqueline Philip
Assistant Secretary/ Treasurer	Jennifer Walker Maynard
Trustees	Kenwyn Scott / Sylvia Shallow
Public Relations Officer	Annette Young

Simultaneously, we welcome a new team to lead us in all our initiatives and pledge our support to the newly elected Executive:-

NAME	POSITION
Chairperson	Peter Nock
Vice Chairperson	Norma Clarke
Treasurer	Louis Caraballo
Assistant Treasurer	Vacant
Secretary	Lynette Maule
Assistant Secretary	Vacant
Trustees	Kenwyn Scott / Wilma Mc Lean
Public Relations Officer	Annette Young

Annette Young  
P.R.O.



## TOBAGO PEMBROKE The Cultural Stars



### Journey to Trinidad

Twenty-five (25) members of Tobago's Pembroke Cultural Stars journeyed to Trinidad on the ferry to tour the ever popular re-known Angostura Limited.

Our Tour Guide gave us a lecture on the origin of Angostura and the Original Angostura Aromatic Bitters, which was founded by Mr. Johan Siegert in 1824 in Venezuela and then moved to Trinidad.

We visited the distillery where the bitters is manufactured using some special spices and other products, to date this recipe remains a trade secret.

We then moved on to the room which houses the Malcolm Barcant Butterfly Collection, which he started when he was just nine (9) years. There are about 8,000 species.

The other rooms had a wide variety of items and display of records on the history of Angostura, we also gladly sampled some of their products. Due to time constraint, we were unable to see the bottling plant in operation, therefore we must visit again to complete our tour.

Very educational and interesting local history.

Carmen Charles  
Secretary,  
Pembroke Cultural Stars, Tobago.





# BELMONT BEES

## Celebrating Mothers & Fathers Day

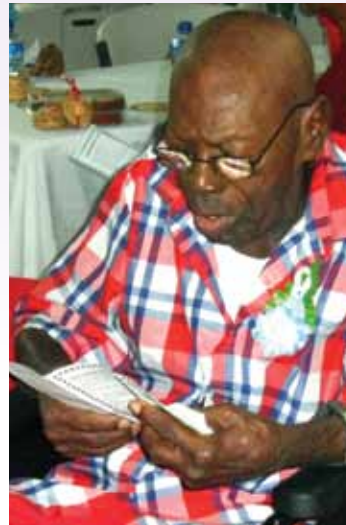
On Saturday 11th June, the Belmont B's held its annual Mothers & Fathers Day celebration. St Colm's Hall, our meeting place, was transformed by our hard-working Planning Committee into a brilliant, warm sea of red and white, a beautiful contrast to the dull, dark grey afternoon outside.

This year we specially celebrated the centenarians among us in Belmont: Irene Brizan(104), Talbot Joseph(100), Theresa Gregoire(100), Anora Fraser(105), Dorothy McDowell(98), Joshua Toussaint(104) and Eileen Greaves(101). Two of these "Golden Agers", Irene Brizan and Talbot Joseph, were actually in attendance at the function. We also honoured two of our oldest active members, Millicent Waldropt-Stoute and Elsie McCollins, who, notwithstanding being in their mid-nineties, participate actively in our group, attending monthly meetings and taking part in all our activities.

Our Vice Chairperson, Genevieve Holder set the nostalgic ball a-rolling by leading us all in a lively round of back-in-times songs. We were entertained by our regular singer, Claudia John. The saxophonist, Malcolm Brown, really capped the evening by serenading our guests and the entire company with his renditions.

Once again a glorious evening for The Belmont B's.

*With much regret we do express condolences to the family and friends of Malcolm, who has since passed unexpectedly.*



# Belmont Bees in TEXAS

On a rainy Saturday 22nd October this year, Belmont B's went to Texas for our annual Tea Evening. The Bees transformed our meeting place into a Texas saloon. Some 'Bad Hombres' rode in to the OK corral on their sturdy mounts. Gloria 'Calamity Jane' Jones had a 'shoot-out' with Myra 'Annie Oakley' Prentiss to the amusement of all. Sheriffs Harlett Johnson and Anthony Pierre did their best to keep the peace as Marcia 'Billy the Kid' Johnson and Lillian 'Wyatt Earp' Pascall drew down in front of the bar!

In spite of the action, at the end of the day, we all rode off safely into the sunset. Until next year!





# PRESS RELEASE

## Initiation of TTARP's Skills Bank

### "Ageing and Employable"

The Trinidad and Tobago Association of Retired Persons (TTARP) is pleased to announce that we have partnered with Regency Recruitment and Resources Limited on a focused initiative to provide job opportunities for members aged fifty (50) and over, who are seeking employment.

Most employers seek experience and knowledge when trying to fill a vacant position. TTARP has a massive membership of almost 35,000 financial members aged fifty (50) and over, who are professionals, tradesmen or other experts in their fields. Therefore it is no surprise that many employers searching for reliable, responsible and honest employees have turned to TTARP for applicants.

For the past year TTARP (through a committee headed by Mr. Richard Young, former Managing Director of ScotiaBank Trinidad Ltd/ Mrs. Coreen Jones-Robinson former HR Manager of NP/ Mr. Dave Cameron, band leader of Trini Revellers/ and Mrs. Mayling Younglao, Honorary Secretary of TTARP,) has been engaged in discussions with several leading employment agencies within T&T. We were seeking an agency whose goals are fused with ours, and we have found such a partner with Regency Recruitment and Resources Limited, a personal, dynamic employment agency whose goals mirror ours.

Together, we aspire to provide opportunities for those persons who are labeled as "seniors" not only because of age but their expertise and skills in varied field.

This initiative is open to all TTARP Members (and also those who intend to become TTARP members) to register in our Skills Bank in the "Ageing and Employable" database for various categories of work. We also encourage employers to consider "seniors" to fill any vacancy – permanent, temporary, part-time, or contractual, and to request same from our database.

This partnership is quite timely, as The International Day of Older Persons will be observed on October 1st and the theme for this year is "Take A Stand Against Ageism".

For further information, kindly contact TTARP 222-7912 / 622-9223 or Regency Recruitment at 625-6225.

Mayling Younglao  
Honorary Secretary  
TTARP 622-9223/221-7771



TTARP's Honorary Secretary, Mayling Younglao (left) is all smiles with Regency Recruitment's CEO, Lara Quentrall-Thomas (middle) and Coreen Jones-Robinson (right) at the signing of the joint initiative "Ageing and Employable".



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# Starting Over after Fifty!



Ageing insights into the one tooth, silver haired-wrinkled life of an elder.

She attended Ms. Elsie Griffith kindergarten, Bishop's Junior at age 5, then Bishop's Girls High Primary School until the age of nineteen. Two weeks after leaving high school in 1971, she accepted the first job offered to her at LIAT Airlines as an Accounts Clerk. And for the next couple decades, it would appear that she was destined to be in the accounting field.

on January 5th 1976, young Jennifer started at BWIA as an Accounts Clerk at Piarco Airport. In 1986, she was moved into the Provident Fund Section as the Pension Officer, which required direct interaction with pre-retirement employees where she provided both financial and psychological advice.

Her life changed drastically, during the carnival season of 1995, when her partner of twenty-three (23) years, committed suicide at the age of forty one (41). Today, there are still no answers, but months before his suicide, Gregory was retrenched and showed signs of depression.

His death was a wakeup call. Her life was shattered, and she needed change. She took one month leave from BWIA to deal with her grief, and then in June 1995, Jenny accepted the Voluntary Separation of Employment Programme (VSEP).

She had no plans and was still in mourning, but with the realization that life was precious and short, she decided to distract herself with education. At that time, computers were now being introduced into BWIA and Jenny had never even touched one. So she pursued a Word Processor course, along with Behavioral Psychology classes.



By Michelle J. Nunes

Gregory's sister, Joanne (with whom she was very close) lived in North Carolina and she encouraged Jenny to come stay with her and her husband Bill. Jenny took the plunge, signed up for the Scholastic Aptitude Test (SATs) which is a standardized test widely used for college admissions in the United States, and scored 1100 out of 1600.

She was accepted into Cape Fear Community College, and in December of the same year of Gregory's demise, she sold everything and headed for a new life as a forty three (43) year old full time student.

A few months later, she called Gregory's aunt in Trinidad, Grace Aguiton. After chatting for a bit, Grace said she had a house-guest, Trinidadian Professor Dr Acklyn Lynch, who worked at the University of Maryland. Professor Lynch "met" Jenny on the phone and advised that she should have applied to a University instead of a Community College.

Not knowing too many persons in the USA, she applied to the same University of Maryland. In June 1996, she returned to Trinidad to visit her family to share the good news that she was accepted. As a past employee of BWIA, she was entitled to ten years free travel, (paying just USD\$10 for a flight) so she was able to visit home regularly. During this trip, she visited her old BWIA workplace, and expressed some fear of not knowing anyone in Maryland. As fate will have it, she was told that a former colleague, David Chevalie now lived in Maryland with his wife. Her sister Sybil, also had one school friend named Cynthia Gibbons, (whom Jenny never met) in Maryland.

Leaving the safety nest of Joanne and Bill (her husband) was daunting, but resilient Jenny bought a USD\$900 second hand car, loaded it up with her things to set off for Maryland. With no place to stay, she called her sister's friend Cynthia, and after phone introductions, with true Trini hospitality she was offered a room. A few days later in Maryland, one call to her former colleague Chevalier opened another door of genuine hospitality where she was welcomed by him and his wife.

By August, a studio apartment was found and she was ready for University. Jennifer was funding her own education from her VSEP and savings and so needed to budget carefully. In one instance, she recalled winning a USD\$1,000 prize for the Highest Achiever in Africana Studies. And towards the end of her final semester, she returned to Trinidad, with almost empty pockets. Casually strolling down Frederick Street in the City Capital, she saw her insurance agent who advised that it was possible to take a loan on her own insurance policy if she needed ready cash.

With little distractions and total determination, Jenny was able to complete her 4 year degree in 2 years by doing extra credits during the vacation periods. She attained a Bachelorette Degree Cum Laude with Double Major in Africana Studies and Social Works.

At this point, she thought she had accomplished what she has set out to do and was ready to return home, however her Professors wanted her to pursue a Masters Degree. However, there was no way she could fund her education. She was guided to apply for an assistantship (a paid academic appointment made to a graduate student that involves part-time teaching or research) and she was

accepted, this paid all her student tuition and living expenses and she started her Masters in 1998.

She was always daddy's favorite, and he was extremely proud of her academia since he lived for knowledge. Her mom had passed in 1992, and in 1999, daddy Ivan Rouse was ailing at Gordon's Home. She came home to visit him one last time, and though he was weak, his mind was very much still intact as he handed her a proverbial baton by saying "he is now the student and she is the teacher". This meant the world to her.

In a rare move, because her grades were so excellent, she was exempted from doing her final exams, and in 2001, she graduated with a Masters Degree in Policy Sciences with Aging Issues. Her Dean was now encouraging her to do a Phd, she followed his guidance, extended her assistantship and was so able to get the necessary funding to pursue her Doctorate.

In 2003, the position for a Director of the Division of Ageing (T&T) was advertised and she applied, a few months later she was offered the job, and returned to Trinidad while still completing her dissertation on "A Policy for Aging in Trinidad and Tobago".

On August 15th 2003, the Division of Ageing in T&T was established with just one employee – The Director- Dr. Jennifer Rouse.

Dr. Rouse graduated with a PhD in 2004, at the age of fifty one (51), proving that age is just a number, and that only YOU can be your own limitation. She believes that hindering persons fifty and over from receiving an education through the GATE funded programme is contrary to the Equal Opportunity Act, and that "education can never be quantified in a dollar value in a world where work is not age based but skilled based."



Photos: Kern Williams



When one thinks of furthering their education, changing careers, losing a loved one or migrating, instantly there is a feeling of apprehension for the unknown. Imagine experiencing all of the above at a time when society thinks you probably should be preparing for a rocking chair.

Jennifer grew up in a large family in Tacarigua, born in 1952 as the last of nine children. Her mother was a homemaker, and her father, a strong believer in academia. He started his career as a teacher, then made history by becoming Trinidad's youngest Headmaster at the age of twenty-three, he then moved on to become an Inspector of Schools.

From early childhood Jennifer always had a deep respect and sensitivity towards the elderly. She credits this to the precious time spent with her Bajan maternal grandmother, with whom she shared a special bond. Many afternoons she recalls sitting at her grandmother's feet listening to stories about years gone. This interaction, unknowingly at the time, showed the future Director of the Division of





## International Day of Older Persons

On October 1st 2016, the world commemorated The International Day of Older Persons. In Trinidad TARP acknowledge this day with its 13th Annual 5k Walk/Run. As per usual, we had a good turnout and many happy winners. Our sponsors are quite loyal and we thank them profusely for without them this event will not be impossible.

If you would like to view the results, you can go online to <http://ttarp.org/5k-runwalk-results/>

Our Gold Sponsors were Republic Bank, Florida Natural and FLOW. Other special sponsors were:-

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# WESTERN PEARLS

## St. Lucia .... St. Lucia

Fun loving members of the Western Pearls visited the beautiful island of St Lucia in July 2016 during that Country's annual Carnival Celebrations. Members were all prepared to participate in the street parade as well as to enjoy the wonderful tourist sights. Below are some highlights of that memorable trip.



**PRO Stephen Osborne waving the T&T flag at the Carnival Parade on the streets of Castries.**



**A group shot of members on their way to visit the Soufriere Volcano in St. Lucia.**



**Juanita Henry and Events Committee Member Marlene Griffith partying on the Catamaran in St. Lucia**



**Secretary Barbara Andall- Francis (Right), PRO Stephen Osborne in yellow T-Shirt, enjoying themselves in the lobby of the Rex Resort.**



**Western Pearl members in their brilliant yellow matching tshirts and caps portraying 'Trini Sailors Come Ashore'.**

**Right: Chairman Derek Paty, Karen Tang- Choon and Mayling Younglao partying on the Catamaran Carnival Monday, in the background is George Padia.**



## Happy Mothers Day !!!

In this picture a group of members are seen enjoying each other's company.



**TTARP Western Pearls NEW Meeting Place is NORTH DIEGO MARTIN COMMUNITY CENTRE located on Church Street in Diego Martin. Dates and Times remain the same.**

**We encourage members who live in the environ and beyond to attend our monthly meetings held at the NORTH DIEGO MARTIN COMMUNITY.**

**It is fun and you learn a lot !**



**Mrs. Roberts- Melville**

## Tribute to Viola

One of the most dedicated and senior member of Western Pearls Mrs. Viola Roberts-Melville celebrated her 90th Birthday on Monday October 24th, 2016.

Even though Mrs. Roberts- Melville was born in the village of Lambeau Tobago, she has been living in Diego Martin, Trinidad since 1968. Mrs. Roberts- Melville attends all monthly meetings and takes part in all the activities of the Western Pearls.

We wish her Good Health, Strength and Lots and Lots of Blessings.

Submitted by  
**Barbara Andall - Francis**  
**Western Pearl's Secretary**



## SOUTH ZONE

# PURPLE DIAMONDS

SOUTH ZONE PURPLE DIAMONDS visited Yrette, a hummingbird sanctuary in Maracas St. Joseph. Here some members are seen outdoors enjoying the breathtaking surroundings with its lovely flora and fauna in the background.



**Mr K.Burgess, an employee at PCS Nitrogen provided the group with information about green-house farming, irrigation, crop -rotation and tips on how to create your own model nursery farm.**



## POEM--TRIBUTE TO THEO AND GLORIA

Yrette is a place out of the norm  
Which my group visited one April morn  
Hilly terrain we had to mount  
To visit the sanctuary of birds too numerous to count

In your space I see art on a canvas  
Too awesome to paint in the present or past  
Backwards and forwards they hover so fast  
These jewels in the air are creatures of class

Lectures and videos about the hummingbird by Dr Theo  
Gave vital information we did not even know  
Three hundred and sixty degrees in the air they can turn  
Which the Amerindians cherished here at home

Hats off to wife Cleo for that tasty lunch  
That drink, corn soup, salad and fry-bake  
We did munch  
It satisfied our stomach and quenched our thirst  
Thanks for accommodating us though early and first

These tiny, iridescent and rare birds  
Like the white-chested emerald, jacobin and blue  
-chinned sapphire  
Are some that we seniors did admire  
As we listened to their music some notes lower, some higher  
Both harmonic and melodic they sounded like a choir

Thanks for your helper who travelled  
Quite from Valencia  
To prepare luscious Yrette  
For dignitaries and all else to look at

To the recuperating it's fscinating  
A breath of fresh air  
Even the differently-abled are energised here  
Where birds and bees jostle by the pair  
To taste nectar hanging in dispensers out there

In your garden of winged jewels, flowers and ferns  
May God continue to bless and keep you with knowledge you earned  
With wife Glory to assist in your wonderful home  
We'll be true ambassadors to you wherever we roam

Composed by Eulalie Colthrust



**Members pose for a farewell picture after enjoying the unforgettable tour, which was quite enriching as many members showed interest in growing their own food crops.**



**In June 2016, members toured PCS NITROGEN LIMITED, at the Point Lisas Industrial Estate in Couva where they learnt about the most advanced farming technique and the manufacturing of fertilizers.**



# Shared Decision Making: Your opinion matters

## Consider these two scenarios:

**Patient:** "Doctor, my knee hurts when I walk, and it is always swollen. Its "grating" and I have a permanent limp. What can I do? "

**Doctor A:** "Your knee is falling apart! You need surgery as soon as possible before you end up in a wheelchair. On your way out see my nurse and she will put you on the list for next Wednesday. And don't forget to pick up your invoice! "

**Doctor B:** Mrs. Y, from what you have told me and from my examination, I suspect that you have osteoarthritis. This X-ray confirms the diagnosis. Let

me explain to you what osteoarthritis is, we can then discuss treatment options and arrive at a plan that best suits your specific needs. "

By whom would you prefer to be treated ?  
The obvious answer is Doctor 2, but WHY?



**Marlon Mencia,**  
MBBS Msc, FRCS (Eng), FRCS (Tr & Orth)

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Additional information available at [www.RediscoverYourGo.com](http://www.RediscoverYourGo.com).

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Doctor 2 took the time to explain the diagnosis, gave you treatment options and involved you in the final decision.

This is called Shared Decision Making (SDM) and is the gold standard for patient-centered care. Shared Decision Making has as its roots increased emphasis on informing and educating patients, eliciting their opinions and preferences to treatment and involving them in the decisions which affects them directly.

Simply stated... your opinion matters!

Scientific evidence has confirmed that Shared Decision Making is good for both the patient and the doctor. From the patient's perspective it increases your knowledge and understanding of different treatment options, risks and benefits. It allows a more realistic expectation of the outcome and ensures your active participation in the decision process. The alignment between expectation and outcome coupled with high patient involvement results in better-informed decision-making and higher patient satisfaction.

For the doctor, satisfied patients are happy patients they refer others and are less likely to initiate medico legal proceedings.

It is a win-win situation, so why is Shared Decision Making so rarely practiced?  
Well the reason is simple..... time.

Shared Decision Making involves communication, which is generally time consuming, especially in orthopaedics, where many of the terms are unfamiliar and requires explanation. In addition, effective communication involves aids, which may include question lists, printed material, video and web-based resources all of which increases consultation time.

Perhaps the biggest obstacle is the fee-for-service payment system used in Trinidad that discourages surgeons from spending substantial time emphasizing the potential benefits of non-operative treatment or to put another way it encourages surgeons to recommend surgery.

In the United States there are already major changes in health-care delivery, which seek to reverse this trend. In particular Medicare and major insurance providers are moving towards a value-based payment model in which Shared Decision Making will play a major role. Patients need to demand a more thorough explanation from their surgeons who in turn need to see the benefit to themselves and their practices.

So the next time you visit your surgeon, DO NOT be corralled into a decision, ask for explanations, ensure that you are fully informed and take part in the decision that will affect YOU!



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# Seven common pitfalls when purchasing a new computer device



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

When purchasing computer devices, such as desktops, laptops, tablets or smart-phones, there are several choices available, which can be overwhelming for many.

Below are some common pitfalls to avoid :-

## 1. Buying a device without determining your need

Many people buy a computer, laptop, tablet or smartphone without determining what they want to use it for.

Some may purchase based on status, but unless you have loads of cash to burn, you should take a little time to determine the type and specifications of the device as well as your budget.

## 2. Choosing a device with greater specifications than required

Many people make the assumption that bigger is better. A processor at 4GHz must be better than one at 3GHz right? Or 8GB memory must be better than a 4GB? While more is usually better, you may not need a device with such high specifications. For example, unless you are doing video editing or scientific research, you may not need the fastest computer. A 4GB of memory can be adequate for performing normal tasks such as web browsing, email, or creating and modifying documents.

## 3. Choosing a device with lower specifications than required

To the contrary, purchasing a device which does not meet your needs can happen when you want to spend as little money as possible. You may buy a device that cannot perform the tasks for which it was purchased, such as processor-intensive tasks like video editing, or playing computer games.

## 4. Buying based on price alone

Some may buy the most expensive because they think it is the best (Pitfall #2), others the cheapest. Cheaper computers usually have small specifications (Pitfall #3) or are built cheaply. A cheaply built device will fall apart when used regularly, or if used other than

the use intended. A device for home use, should not be used for business; this is because cheaper and less robust parts are used for home devices. Buy a business class device for business purposes.

## 4. Buying more than required so it will last longer

Some may buy a device with double their present requirements, with the belief that it should last longer. This is a huge mistake, as technology rapidly changes. Applications and peripherals are designed to run on existing technologies, and even the fastest computer now may not be able to run a new application or connect to a new device in the next three years. Unfortunately, all devices are designed around planned obsolescence, within the next 3-5 years or sooner. Buy for your needs now and if your needs change you can upgrade. You can sell your old device, or better yet, donate it to a charity you support.

## 5. Not checking reviews

There are mixed reviews on many devices, but these reviews can indicate whether the device you're buying can meet your needs, or if there are problems with it.

## 6. Buying the extended warranty

A computer is a hefty investment, and it's often tempting to purchase an extended warranty. More often than not, this is not needed. According to Consumer Reports, "Many products are reliable and don't break during the period covered, and the plans cost as much as you'd pay for a repair that might never be required."

## 7. Buying a computer device as a gift

It's the Christmas season, and you may be tempted to purchase a new laptop, tablet or smartphone for someone special. Unless you know exactly what they want, to the exact specifications or model number, then don't do it.

A gift certificate might be a better appreciated option.



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- PLEASE NOTE CHANGES IN DISCOUNT OFFERED**

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> 5,000,000	2.65%	2.75%	3.25%

3-4 year tenors available for deposits. \*Insured by the DIC Corporation of Trinidad and Tobago. (Up to \$125,000)

USD FIXED DEPOSITS	1 year	2 years	5 years
\$5,000 - \$100,000	0.90%	1.00%	1.35%
\$100,001 - \$500,000	1.10%	1.15%	1.50%
\$500,001 - \$1,000,000	1.30%	1.35%	1.75%
> 1,000,000	1.50%	1.60%	2.10%

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\*These are indicative rates as of November 15th, 2016 and are subject to change.

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# Recipes...

## PUMPKIN SPICE PROTEIN DRINK

### Ingredients

1 cup unsweetened almond milk  
2 bananas, sliced and frozen  
1/2 cup canned pumpkin  
2 dates, pitted  
1 scoop vanilla protein powder  
1/2 teaspoon vanilla extract  
1 pinch ground nutmeg  
1 pinch ground cinnamon  
1 pinch ground cloves  
1 pinch ground ginger

### Directions

Blend almond milk, bananas, pumpkin, dates, protein powder, vanilla extract, nutmeg, cinnamon, cloves, and ginger together in a blender until smooth. Serve chilled.

## Benefits of Nutmeg

The nutmeg tree is indigenous to the Banda Islands of Indonesia but is also grown in the Caribbean, especially in Grenada. The first harvest of nutmeg trees takes place 7-9 years after planting, and the trees reach their full potential after 20 years. At one time, nutmeg was one of the most valuable spices. In England, several hundred years ago, a few nutmeg nuts could be sold for enough money to enable financial independence for life.

Since ancient times, this popular spice has been used as a remedy for various ailments or to improve health in general. Here are some of the health benefits:-

### 1. Brain Tonic

Nutmeg can effectively stimulate your brain to help eliminate fatigue, stress, anxiety or depression, and to improve concentration.

### 2. Pain Relief

Nutmeg can be used to treat inflammation and abdominal pain. If you are suffering from aching joints, muscle pain, arthritis, sores and other ailments, apply nutmeg oil to the affected areas.

### 3. Indigestion Relief

For digestion-related problems like diarrhea, constipation, bloating, flatulence and so on, nutmeg oil can effectively offer you relief by removing the excess gas from your intestines. Nutmeg can also boost your appetite.

### 4. Bad Breath Treatment

Nutmeg can rid your mouth of bacteria which causes bad



breath, it can also be used to treat gum problems and toothaches, hence it is a common ingredient in many brands of toothpastes.

### 5. Liver and Kidney Detox

The liver and kidney are two of the organs where toxic build-up usually develops. As a tonic, nutmeg can clean your liver and kidney and remove these toxins. Nutmeg is also effective in preventing and dissolving kidney stones.

### 6. Skin Care

Nutmeg can help you achieve smoother and healthier skin. A scrub made from nutmeg powder and orange lentil powder can remove blackheads. For acne marks, mix some nutmeg powder with honey to make a paste, then apply to the acne marks.

### 7. Sleep Aid

If you have difficulty sleeping at night, drink a cup of milk with some nutmeg powder. This will help you achieve relaxation and will induce sleep.

### Nutmeg Side Effects

Warning: Large dosage (30 grams which is about 6 tablespoons a day) of nutmeg can be toxic, producing disorientation, double vision, and convulsions, but these side effect will not be produced even with generous amount in culinary usage.

# Natural Medicine Tips for the Aging Population



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### Natural Process

Aging, unfortunately, is a natural process which we all must endure. The ironic thing is that we 'don't want to get old', but 'we want to live as long as possible'. We certainly can slow down the aging process and resist and heal disease processes.

### Influences

Aging is influenced by many factors: Diet, exercise, physical activity, hygiene, living environment, sunlight, social interactions, psychological outlook and loving relationships. Drugs, genetics, and the use of natural medicines and supplements also play an important part.

### Protein and Digestion

Either inadequate protein intake or incomplete protein digestion is a problem in the aging adult. On average a handful of nuts, a pot-spoon or two of legumes (beans or peas), a couple slices of cheese, and an egg daily would usually quantify adequate protein. The real problem is that our hydrochloric acid production in the stomach declines at about age 50 in women and age 60 in men; this together with the use of antacids and acid blockers significantly impairs the digestion of dietary protein. Impaired digestion may not only lead to muscle wasting but also to invasion of food borne pathogens into the body.

Many people over 50 have a problem absorbing B12 which can lead to anemia, peripheral nerve damage and paralysis of limbs.

### Anti-aging Supplements

Start with the basics. A good strength Multi Vitamin is important as food doesn't have the nutrient levels they used to have. A separate 200 to 500 IU Vitamin E d-alpha (not dl-alpha) to prevent the oxidation of LDLs, thereby preventing their ability to form plaque in the arteries is recommended. Vitamin C, 500 to 2500 mg is always useful as a major antioxidant and for enhancing your immune system, it also actually removes existing arterial plaque when combined with 2 amino acids, Lysine and Proline. Supplementation with B12 may be necessary for those who suffer from B12 deficiency, to prevent nervous system damage.

### Omega Fats

Omega Fats is probably the most important functional food you can consume, and I recommend Udo's Oil, a

plant based product giving you the correct ratio of the omega 3,6 and 9.

### Please note that Fish DO NOT make Omega 3!

They get it from the phytoplankton and other plants in the ocean.

### Plants make Omegas!

Also it is not possible to remove fish oil from fish without heat, and heat destroys Omegas. And, we need more than 1000 mg per day. In fact we need about 15,000 mg per 50 pounds of body weight. Therefore a 150 lb person requires 3 tablespoons daily to provide 45,000 mg per day.

Omega 3 prevents excess inflammation and reduces cardiovascular disease, and is the building blocks of our brain and nerves. Omega 6 makes all our cell membranes and all our Hormones like Estrogen, Progesterone, Testosterone, Thyroid Hormones and Insulin.

### Salt

Our bodies need and crave salt, but the white stuff is bad and devoid of nutrients, and causes a mineral imbalance in the body and hardening of the artery wall, cataracts and kidney stones. Use a good quality Sea Salt that is grey in color which would provide an array of minerals and trace elements.

### Anti-oxidants

Oxidation causes destruction of cells and tissues and is the process that is responsible for the aging process and most diseases. Many vitamins and herbs have powerful antioxidant properties. Besides the antioxidant vitamins C, E, and beta-carotene. Grape seed extract, Chinese green tea, Turmeric, St Mary's Thistle, Reishi and Shitake mushrooms are the premium anti-oxidant herbs that will slow down the aging process.

Vascular tonics like Hawthorn, Bilberry, and Ginkgo are my recommendation for older persons, to keep the circulation healthy. We need to have good circulation of the blood so as to feed our tissues with oxygen and nutrients from our diet.

Slow down your oxidation and you will slow down your aging!





# Events Programme 2017

## HEAD OFFICE

- Jan 22nd - Carnival Cooler Party on board the Coral Vision
- Apr - 7 Days Caribbean Cruise
- May - Mothers Day Show
- July - TTARP Grand Event
- Aug - BINGO
- Sept - 23rd Annual General Meeting
- Oct - 14th Annual 5K Walk/Run
- Dec 3rd - Christmas Luncheon

## Belmont "B's"

- Jan 24th - Calypso Competition
- Feb - Valentine's Celebration
- Mar 30th - Family Day at the Hallows
- Apr 25th - Lecture
- Apr 29th - Thanksgiving Prayer Breakfast
- May 23rd - Lecture
- May 30th - Indian Arrival Day Lime
- June 10th - Mothers & Fathers Day Event
- June 27th - AGM

## Diego Martin "WESTERN PEARLS"

- Jan 14th - Annual General Meeting and Election of Officers
- Feb 11th - Monthly Meeting
- Feb 17th - Barbeque Lime
- Mar 11th - Monthly Meeting
- DTBA - Thanksgiving Brunch
- Apr 8th - Monthly Meeting /Easter Celebrations
- May 13th - Monthly Meeting
- DTBA - Mother's Day Celebration
- DTBA - Father's Day Celebration

## San Fernando "PURPLE DIAMONDS"

- January - Thanksgiving Day Celebration
- February - Carnival Celebration
- March - Games Day
- April - Easter Fashion Show
- May - Mothers Day Function
- June - Trip to Tobago

## Tobago "Pembroke Cultural Stars"

- Jan 9th - General Meeting
- Jan 23rd - Fun Evening
- Feb 13th - General Meeting
- Feb 27th - Lecture
- Mar 5th - Church Visit
- Mar 13th - General Meeting
- Mar 27th - Fun Evening
- Apr 4th - Sick Visit
- Apr 10th - General Meeting
- Apr 24th - Fun Evening
- May 2nd - Sick Visit
- May 8th - Annual General Meeting
- May 21st - Church Visit
- May 22nd - Lecture
- June 6th - Sick Visit
- June 12th - General Meeting
- June 19th - Outing
- June 26th - Fun Evening

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# RETIREMENT LAUGHS

## Vital Signs

She's only in her 50s, but my friend Mary has bounced back from cancer, heart problems, even a stroke. Through it all, she and her husband, Mark, have kept their sense of humor. One day she said, "You know what kills me ... ?" Smiling, Mark teased, "Apparently nothing."

## Time Issue

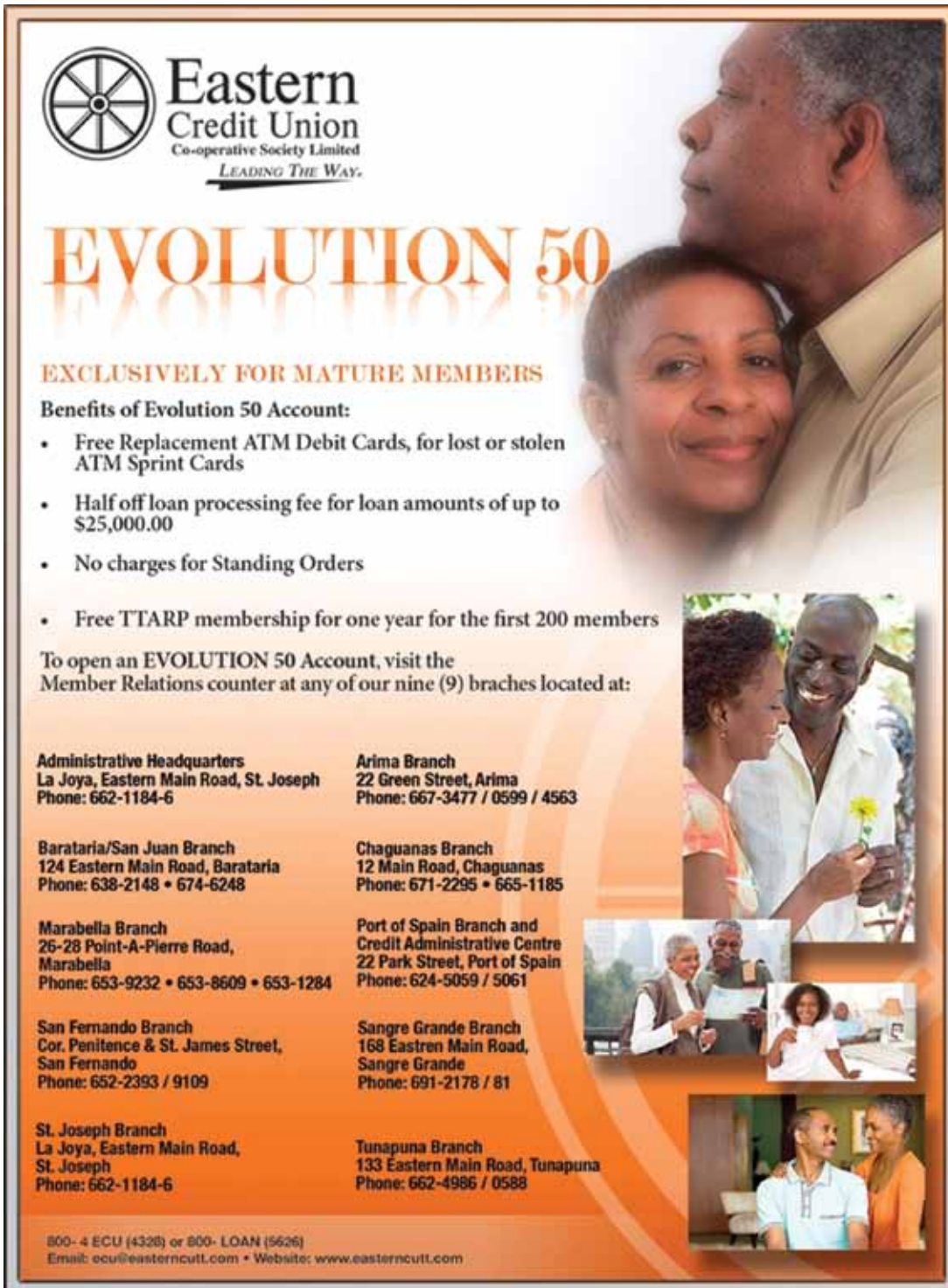
My grandfather was sipping a beer when he confessed to me he'd drunk more than usual the day before. "What's more than usual?" I asked. "A case." "You can drink a case in a day?!" "Well," he grumbled defensively, "it doesn't take all day."

## Blind Date

"How was your blind date?" "Terrible! He showed up in a 1932 Rolls-Royce." "Wow... so what's so terrible about that?" "He was the original owner."

## Driving Drought

Once, when applying for auto insurance for a retired client, I asked him how many miles he drives in a year. He said he didn't know. "Well, do you drive 10,000 miles a year?" I asked, "or 5,000?" He said the numbers sounded high. "What month is this?" he asked. I told him it was July. "Maybe this will help," he said. "I filled the car with gas in February."



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