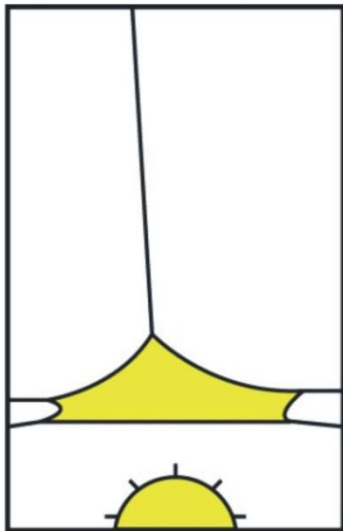


TTARP



Annual General Meeting

2014

The Cascadia Hotel, Ariapita Road, St. Anns
20th September 2014

Mission Statement

TTARP is a legally registered, enlightened organization, designed for Mature Citizens 50 years and over, aggressively seeking the best interest of its members, towards four main objectives:

- To enhance the quality of life of Mature Citizens
- To promote their independence, dignity and purpose
- To lead in determining their role in society
- To improve the image of the Golden Years

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AGENDA

Call Meeting to Order

National Anthem

Invocation/Opening Prayer

Executive Report - *Mrs. Mayling Younglao – Hon. Secretary*

Floor Open for Questions/Comments

Auditors Report & Accounts – *Brian Fletcher & Co.*

Mr. Francis Raymond – Hon. Treasurer

Floor Open for Questions/Comments

Elections of Officers

Appointment of Auditors

Floor Open for General Questions/Comments

Chairman's Address

Vote of Thanks - *Mr. David Cameron*

REFRESHMENTS/ENTERTAINMENT

TTARP Offices

| | | |
|---------------|---|----------------------------|
| NORTH | #45 Tragarete Road, Port of Spain | 622-9223 / 221-7771 |
| SOUTH | M&M Insurance Broking Services Ltd. Room 303, Cross Crossing Shopping Centre, San Fernando | 657-2256/2343 |
| TOBAGO | MEGA Insurance #20 Bacolet Street, Scarborough | 639-3845 |

Zonal Group Contacts

| | | |
|------------------------------------|--|----------------------------|
| Arima | Chairman – Mrs. Norma Clarke | 687-4929 |
| Belmont | Chairman – Ms. Gloria Jones | 620-1596 |
| Central | Chairman – Mrs. Janet Rawlins | 672-1478 |
| Diego Martin | Chairman – Mr. Derek Paty | 678-4139 |
| Fyzabad | Vice-Chairman – Mr. Neville Navarro | 777-8054 |
| La Brea | Chairman – Ms. Ezra Vaughn | 389-8346 |
| Princes Town/ Rio Claro | Chairman – Ms. Margaret Rampersad | 656-2831 |
| Santa Cruz | Chairman – Mrs. Norma Mc Lean | 359-1688 |
| South | Chairman – Mrs. Brenda Millet-Buffong | 763-6300 |
| Tobago (Happy Haven) | Chairman – Mrs. Miriam Edwards | 635-0924 / 750-9351 |
| Tobago (Pembroke) | Chairman – Mrs. Merle Romeo | 660-4960 |

TTARP...an Association of Responsible Persons

#45 Tragarete Road, Port of Spain

Tel: (868) 622-9223 / 221-7771 Fax: (868) 628-8842

Email: ttarp@tstt.net.tt

Website: www.ttarp.org

Executive Report 2013 - 2014

The Trinidad and Tobago Association of Retired Persons is a legally registered organisation, incorporated in August 1993.

The Executive Committee for the term 2013-2014 was as follows: -

| | |
|------------------------------|----------------------|
| Mr. Peter Peña | - President |
| Mr. David Cameron | - 1st Vice President |
| Mr. Geoffrey Lewis | - 2nd Vice President |
| Mr. Francis Raymond | - Hon. Treasurer |
| Mrs. Mayling Younglao | - Hon. Secretary |
| Mrs. Rajwatti Bhaggan-Wegner | - Ordinary Member |
| Mrs. Patricia Crossley | - Ordinary Member |
| Mr. Neville Navarro | - Ordinary Member |
| Mr. Cecil Paul | - Ordinary Member |
| Ms. Coreen Jones Robinson | - Co-opted Member |
| Mr. Arthur Mc Shine | - Co-opted Member |

TTARP's 20th ANNIVERSARY CELEBRATIONS

TTARP celebrated its 20th Anniversary as an organization on Saturday 12th October 2013 at the Queen's Park Savannah in Port of Spain. The celebrations entitled "Family Fiesta" was officially open by the Honorable Secretary, Mrs. Mayling Younglao, who gave a brief history of the Association's achievements over the years and paid tribute to the original Executive Board of 1993 for their vision to enhance the lives of mature citizens in Trinidad and Tobago.

The Honourable Minister of Health, Dr. Faud Khan, TTARP's special guest speaker, opened the Health segment of the day. His message focused on the value of good eating habits and exercise. He acknowledged that many of us may have already been diagnosed with an age related ailment but emphasized that even

at this stage of our lives we can still benefit from a good diet and exercise. His focus for the nation's senior citizens is to improve the health care system for the elderly at all health Institutions throughout Trinidad and Tobago. Dr Khan was then invited to the view various displays by the zones.

TTARP's second guest speaker, Dr. Rajeeva Khaja spoke on the sixty types of dementia that can affect an individual with Alzheimer's being the worst. Patients must be cared for lovingly using the acronym NEWS – Nutrition, Exercise, Water (drink plenty), and Socialization. His presentation detailed each aspect of NEWS and their benefits.

The final guest speaker Karen Blackman demonstrated the use of Yoga as the ultimate exercise to keeping healthy. With volunteers from the audience she guided them through simple positions that they can practice on their own to achieve maximum benefit.

The cultural segment of the Fiesta was organized to encourage zonal members to highlight their talent in a competitive atmosphere while encouraging camaraderie among the zones. A lot of effort, planning and practice were done in the months, weeks and days leading up to the competition and the audience was not disappointed as was evident by their chants, clapping and laughter. There were no losers on that day, however the judges had to make a decision based on performance, creativity, talent, originality, audience reaction, and the three top places in the cultural segment were awarded to:-

- 1st - Belmont (Bees) Zone
- 2nd - Tobago Zone
- 3rd - Arima (Angels) Zone

The culinary segment proved that Trinians are some of the best cooks in the world and TTARP members certainly proved this statement right. The menus had a wide range of dishes, from cascadura, smoked herring and a variety of chicken. The meals were delicious and professionally prepared and well presented. The individual zones decorated their tents to reflect their menu. This competition was judged based on taste, presentation, decoration of booth among other criteria. The Judges went to each tent, met and greeted the zonal chefs, observed and tasted each meal, and after debating and discussing, the top prizes were awarded to:-

1st - Diego Martin (Western Pearls) Zone

2nd - Belmont (Bees) Zone

3rd - Santa Cruz (Cruisers) Zone

During the day, members and the general public enjoyed lots of fun activities, a wide variety of culinary foods that was on sale, handicraft, games, stalls, children's entertainment and a host of other displays. Everyone came out in their numbers to be a part of history.

The day's activities concluded with TTARP'S annual 5k Run/Walk with approximately 450 participants taking part.

TTARP'S BUILDING

TTARP's dream will soon be a reality as plans are already in motion to start construction of TTARP Building at 167-169 Belmont Circular Road in Belmont. The Executive Members have met with the architects and contractors on several occasions and a design option was chosen. Town and Country approval and funding are the present challenges.

We have envisaged that construction and the sod turning to begin in the first half of 2015. The building will be constructed in two phases. Phase I will see the construction of our offices (the front of the property, closer to the road); and Phase II will be our social and activity hall (which will be situated at the back of the property).

TTARP as you know is a non-profit organization that gets no assistance, grants or subvention from Government or any other company or organization. TTARP's only income is from you through your membership fees. As a result, major fund raising must be undertaken to realize the TTARP Building. Special thanks to each zone for their commitment to include a fund raising event in 2015 for the Building Fund.

Members, TTARP depends on you, the Zones depends on you for your generous support. We can do it with your help.

TTARP also welcome any suggestions for fund raising. Please email your suggestions.

Donations can be made at TTARP head office at #45 Tragarete Road, Port of Spain (622-9223) or mailing a cheque in the name of TTARP to the above address.

NATIONAL ISSUES

The National Issues Committee headed by Mr. Cecil Paul, completed TTARP's 2014/2015 submission for the National Budget. The document expressed the issues voiced by members through their zones as it relates to Senior Citizens in Trinidad & Tobago.

In our submissions for the 2013/2014 Budget, several of our proposals for the period and others proposed previously, were addressed by the Minister in his

2013/2014 Budget presentation in Parliament. Some of those that were and still to be implemented are: -

- Pension Reform Legislation;
- Increasing Survivors Benefits;
- Improving Public Servants Pensions;
- Immediate Payment of Pensions to Public Servants upon retirement;
- Upgrade and improvements to Public Health Service at Public Institutions;
- Widening the CDAP list of Medications;
- Introduction of a National Health Insurance System;
- Provision of Mobile Transport for the Differently-abled and Seniors; and
- Increase in Funeral and other Grants for the less fortunate.

In 2014, again we had the pleasure of meeting with the Honourable Minister of Finance Mr. Larry Howai and his team to verbally express our concerns, and make a presentation of our recommendations/proposals for the upcoming National Budget 2014/2015.

The Honourable Minister agreed to review TTARP’S recommendations/proposals for the 2014-2015 Budget and to give serious consideration as far as possible in the nation’s budgetary measures.

A full listing of TTARP’S proposals for 2014/2015 to the Ministries of Finance, Health, The People & Social Development, Community Development and Public Utilities are *highlighted in Appendix I of the 2014 AGM Report.*

TTARP’S MEMBERSHIP STATUS

TTARP’s marketing team continues to prove their dedication to the organization. Each year their focus to increase membership, services and general awareness of TTARP, surpasses the previous year. TTARP is indeed fortunate to not only have young innovated minds in our marketing team but also young minds that are proud of the organization they serve.

A TTARP membership is now a recognized name in the public domain, not only for the financial gain but more importantly the social gratification that members experience. No longer are Trinis unwilling to admit their age but rather, are now coming forward proud to join TTARP within days of turning fifty. The table below confirms the marketing team efforts.

| | Aug 2014 | Aug 2013 |
|--------------------------------------|----------|----------|
| Number of Financial Members in TTARP | 31,132 | 28,920 |

The above figures would not have been possible without the services of fifty-five (55) TTARP members who were trained by the Marketing team to promote TTARP at various institutions throughout Trinidad and Tobago. In 2014 we attracted 1,715 new members, 650 renewals, 52 Hospitalization Plan Members, 63 Senior Card Members and 1 Golden Term Member. This promotion grossed a little over \$340,000.00, and was held mainly at Hi Lo Food Stores (now Massy Stores), Republic Bank Limited and the T&T Police Services Association. We were also very visible at fairs, exhibitions, organised 5k walks, church events and pre retirement seminars; these are but a few of the events that TTARP has been invited too, to make a presentations on the value of a TTARP membership.

Special thanks must be paid to all our past and current promoters namely:- *Alphas Fraser, Amon Tyson, Astrid Mahomed, Aldith Barry, Colley Rattan, Cynthia Timothy, David Conrad, Deanna Alkins, Debra Antoine, Delia Jordan, Elizabeth Stewart, Elizabeth Tardieu, Eunice John, Gemma Farrow, Genevieve Holder, Hazrah Ramjitsingh, Jasserani Persad, Jean John, Jean Woehner, Jennifer Lumsden, Jennifer Walker-Maynard, Joan Lowhar, Judy Felix-Reid, Kelvin Eugene, Kenrick Seetahal, Kenwyn Scott, Kimpatee Mohammed, Krishna Rattan, Louise Quamina, Lydia Pierre, Lynette Brewster, Marcelle Malco, Margaret Rampersad, Marjorie Clarke Alleyne, Maureen Stone, Merle Henry, Miriam Edwards, Monica Wiltshire, Nadarun Ali, Zaitoon Mohammed-Hosein, Natasha Woehner, Neville Navarro, Patricia Bailey, Patricia Hutchins, Patricia Paul, Paul Badal, Paulina Lawrence, Rosalind Norton-Ogiste, Rose Marie Daniel, Sharon Clarke, Shirley Maynard, Sonia Dooley, Theresa Deonarinesingh, Zarida Solomon, and Winnifred Dove.*

The success of the 2014 promotion has given the staff the incentive to be more creative with their goal to build interest for persons over age 50 to join TTARP and enjoy all the benefits of membership.

May we remind you that a TTARP membership is a gift that covers all occasions and seasons while providing tangible benefits. Remember, an incentive is offered to members who encourage others to join. Please contact our offices for more info.

HOSPITALISATION ASSISTANCE PLAN STATUS

Today, TTARP's Hospitalization Assistance Plan remains the only available and affordable plan (*for only \$1.37 per day*) for senior citizens in Trinidad and Tobago.

Since its inception eighteen (18) years ago, TTARP with the assistance of its broker M&M Insurance Broking Services developed TTARP's Hospitalization Plan; and over the period we were able to assist members with over \$11,000,000.00 in benefits.

Although the Plan has limited benefits, it is still the only Plan in Trinidad and Tobago that has no age restriction or no medical requirements to join. One must however be a financial member.

The growth in the Hospitalization Assistance Plan is slow but steady. The table below shows the growth in the Plan.

| | Aug 2014 | Aug 2013 |
|-------------------------------------|----------|----------|
| Number of Financial Members in Plan | 2,558 | 2,410 |

GOLDEN TERM LIFE INSURANCE PLAN

With seven simple questions financial members and their family can purchase optional life coverage ranging between \$5,000 - \$25,000 in Mega Insurance Golden Term Life 100 Insurance Plan. The annual premium you pay on joining is guaranteed each year for the rest of your life (that is to say, your premium will never increase).

This Plan is an opportunity to consolidate bills or leave a gift to a loved one on our departure to higher grounds. Forms and additional information can be obtained at TTARP offices.

MY SENIOR CARD

TTARP has formed a relationship with the Health Net Clinics/Lab Medica Services (a major provider of healthcare in Trinidad and Tobago), by offering a special programme titled "MY SENIOR CARD".

“MY SENIOR CARD” allow members to receive immediate discounts when accessing services at any facility of the Lab Medica Group of Companies as well as **ONE FREE ANNUAL MEDICAL** every year. Everyone is accepted - regardless of past or current health conditions. There are no annual ceilings, no refusals, no underwriting, or age restrictions for TTARP members.

This programme encourages pro-active and preventative health care, allowing members the opportunity of managing their health care. TTARP endeavors to make a strong input in the detection and reduction of non-communicable diseases (NCD's) in our senior population.

My SENIOR Card offers **substantial discounts** on:-

- Physicians, Dentists, Surgery, Medical Service, Vision, Hearing, Prescription Drugs, Laboratory Testing, Surgery, Diagnostic Testing, Ultrasound, X ray and much more.

Medical Professionals are available in all areas of medicine, including:

- Surgery, Family Practice, General & Acute Care, Internal Medicine, Pediatrics, Sports Medicine, OB/GYN, Dental, Cardiology, Urology, Orthopedics, Radiology, Mammograms, X-rays, ECG, Ultra sounds.

Since the introduction of this programme in the month of May, over 500 TTARP Members have enrolled. We encourage all Members to take advantage of this service and to enroll in the MY SENIOR CARD programme at the TTARP office or at any HealthNet branch.

SENIOR ACTIVITY CENTRE

The Senior Activity Centre continues to provide activities to senior citizens in the Chaguanas and environs with a variety of activities designed for them. Classes of aerobics, Tai Chi, dance, Yoga, swimming, jewellery making and computer classes are all well attended and several of them being oversubscribed.

In addition to the regular classes and activities at the Centre, members were also exposed to other classes and programs such as candle making, Christmas and Vegetarian cuisines, Emergency Planning workshops, sign language and CPR training.

The Centre is located at **#41 Jasmine Avenue, Phase II, Edinburgh, Chaguanas** (contact #: **672-1478**). The Centre is open from Monday to Friday between the hours of 8:30 a.m. and 3:30 p.m. The Centre is also open to persons who may just visit the Centre to relax and socialize with others. We urge our members in the central area to utilize the activities at the Centre.

HEAD OFFICE ADMINISTRATION

TTARP's Head Office continues to provide all the administrative support systems that are needed by members, the zones and participating companies. With limited space TTARP has included a library that has provided an opportunity to members to relax, read and borrow books.

In an effort to provide better benefits to members, twenty-nine (29) companies were added to the list of Merchants offering discounts thus providing superior added benefits to members.

The coordination and management of fifty-seven members who made the trip to Alaska in September

and eighty-four to Cuba was a great success. Administrative staff looks eagerly to 2015.

ARIMA ZONAL GROUP

September 2013 - The Eastern Angels hosted a Grand Talent Show featuring a display of various items made by members, coupled with entertaining performances. Handicraft, photographs, food, clothing, plants and, home - made condiments, were among the many products available.

October 2013 – The choir performed at a church service for Senior Citizens Appreciation Day at the Church of the Nazarene in Arima. Balloon craft sessions were done with many interested participants.

November 2013 - Forty-one members of ‘Caring Friends Home for Senior Citizens’ in Point Fortin spent an afternoon with us. Following some live entertainment, they joined the large group of Angels vying for hampers and other attractive prizes at the Fund-raising Bingo Games.

Also in November our elections were conducted at a General Meeting. The Executive was expanded to include the posts of a Public Relations Officer and two Trustees. The results were as follows:

Chairperson - Norma Clarke

Vice Chairperson - Lynette Maule

Treasurer - Gloria Jules- Osborne

Secretary - Jacqueline Philip

Asst. Secretary - Jennifer Walker-Maynard

Public Relations Officer - Annette Young

Trustees - Kenwyn Scott and Sylvia Shallowe

There are now nine sub-committees: Art & Craft / Birthday / Choir / Education / Entertainment / Finance / Hospitality / Services / Tours.

A large contingent of Eastern Angels attended the 20th Anniversary Celebrations at the Queen’s Park Savannah. Arima placed third in the cultural competition, sold items and participated in the aerobics warm up and 5k run around the Savannah.

Sixty members journeyed to the hills of Paramin spending an entire day at the invitation of Mr. Winston Gregoire, a member of Belmont Bees.

December 2013 - The Service Committee organized a Christmas Treat for children of the Homes we are affiliated with.

Parang and Steel at Silver Stars Panyard brought out the party- loving members who thoroughly enjoyed the final night’s proceedings.

Our Christmas Luncheon was so well subscribed that there was no one available space within our environs to facilitate all who wished to attend. The maximum capacity available was two hundred, and therefore many members could not be accommodated. Door prizes, gift exchanges, tokens to deserving persons, and entertaining performances, all added towards making this a ‘Must Attend’ Event.

Mall Hopping was arranged by the Tours Committee. Maxi loads of Eastern Angels visited Gulf City, West Mall and Long Circular Mall, and engaged in a shopping and ‘liming’ spree.

The Birthday Club’s second celebration for 2013 took the form of a dinner with entertainment and music, ending with Karaoke performances from some members.

January 2014 – The traditional ‘Ends Lime’ was held on the first Friday. Members usually bring remaining Christmas stocks to share and enjoy.

The Education Committee organized a lecture on ‘Making A Will’ and ‘The Dangers of Making a Homemade Will’, delivered by an attorney.

February 2014 - Our Old Mas Competition proved to be of a high standard, with the band “All Kinda Wine” copping first place. The first three bands received trophies and cash prizes. The Calypso Contest showcased seven finalists who vied for cash prizes.

Fifty members attended Kaiso House Calypso Tent at the Queen’s Park Savannah on Judges’ Night.

The Carnival Cool-Down Outing to Valencia Eco Park was an excellent way to relax after all the excitement. Cricket, novelty races for prizes, swimming and card games provided a full day’s entertainment for eighty-nine fun lovers.

March 2014 - A Healthy Lifestyle Lecture/ Demonstration was conducted by the qualified daughter of a member.

Four executive members attended the one day workshop entitled *The Way Forward* organized by TTARP Head Office. This proved to be an informative, worthwhile exercise where we were guided in noting what could be done differently for the improvement of the zones.

April 2014 - Open to Members and their children and grandchildren, there was wide participation in the Easter Bonnet Parade. Prizes were awarded in different categories.

Some members accepted an invitation to attend a TTEC Retirees Games Day in Arima. Seventy- one members travelled to St. Lucia for a five-day stay on that island. The treatment received was exemplary.

Books and DVD’s brought in by members were used to begin an exchange programme which continues on the second Friday of each month.

May 2014 - A Gospel Concert was organized by the Entertainment Committee for a joint celebration of Mothers and Fathers Day. Performances were done by talented members and a few guest artistes. Five outstanding members received tangible tokens of appreciation.

Officers from the National Insurance Board conducted a session on Retirement Preparation geared especially to those who are still employed. All members were invited to attend.

Members of the Art & Craft Committee conducted a course in the basics of jewelry- making. Participants learned to construct earrings, bracelets and necklaces.

Our Tours Committee organized an outing to the Asa Wright Nature Centre. Sixty-one members enjoyed that trip.

June 2014 - The Birthday Club held its first celebration for this year. Needle Point sessions, organized by the Art & Craft Committee began in June and shall be continued during the month of August.

July 2014 - This is now being recognized as our Anniversary Month. As such, something special was planned for each Friday. A Grandchildren’s Day saw the young ones being taught old time games and

being told stories of long ago, while enjoying the snacks provided.

Men Can Cook – Male members prove their culinary skills by cooking and bringing items for sale. The Choir hosted an evening of talented performers. African Head Wrap techniques were taught to interested participants.

Members of the Eastern Angels Arima Zone continue to engage in tours and activities organized by TTARP Head Office.

Meetings

The Eastern Angels congregate every Friday from 12:00 noon to 6:00 p.m. at the Arima Tennis Club on Railway Road in Arima, with numbers exceeding one hundred. However, the monthly meetings on the first Friday of every month attract close to two hundred attendees. Executive meetings are conducted at the Arima Town Hall, Sorzano Street, Arima on the third Thursday monthly from 3:00 to 6:00 p.m.

Social Activities

Dancing, Singing, Handicraft, Card Games, Draughts, Table Tennis, Scrabble, Dominoes, Keep Fit Sessions, Books & D.V.D.s Exchanges, Refreshment Sharing and much more, form part of our regular Friday afternoons, with the Hospitality Committee ensuring that everyone is served. With a growing active membership, there is never a dull moment whenever the Eastern Angels assemble. Information Sharing is constant and occasionally a Guest Speaker enlightens members on topics of importance.

Service Committee

The Services Committee continues its outreach in the community, and now assists Homes for Battered Women, Children's Homes, Senior Citizens' Homes and some individuals. Raffles help to raise funds to

provide services to these special homes in the area. Donations are also sought.

A suggestion box is available every Friday, and members are encouraged to bring new ideas. Photo albums are updated regularly and are always available for viewing.

Grow-box cultivation begins soon and many more exciting tours, overseas trips and other events are in the pipeline for the upcoming months, beginning with a day at Clifton Hill Beach and a Health Fair, both in the month of August. Down-payments have already been made for a trip to Grenada early next year.

Elections are scheduled for October 03rd 2014.

Respectfully submitted by Mrs. Norma Clarke,
Chairman of the Arima "Angels" Zonal Group.

Arima "Angels" Zonal Group holds their general meeting on the 1st Friday of each month at the Arima Tennis Court at 4:00 p.m. and every Friday (weekly socials) at the same venue from 12 noon to 6:00 p.m.

BELMONT ZONAL GROUP

Our term began with our Annual General Meeting on 25th June 2013 which was presided over by Mr. Kern Williams from the TTARP Head Office, the following persons were installed.

| | |
|-------------------|--------------------------------|
| Chairperson: | Gloria Jones |
| Vice Chairperson: | Paulina Lawrence |
| Treasurer: | Marlene Griffith |
| Asst. Treasurer: | Genevieve Holder |
| Secretary: | Kelvin Eugene |
| Asst Secretary: | Veronica Paul |
| PRO: | Patricia Crossly |
| Asst. PRO: | Annette Ramkission |
| Trustees: | Shirley Griffith, Gemma Fraser |

Committee members: Louise Ifill-Quamina
Marcia Hall-Johnson
Patsy St. John-Alexander and
Anthony Pierre

During the year, six (6) committees were formed.

- 1) Birthday Club: Chairman - Genevieve Holder
- 2) Visiting the sick: Chairman - Cheryl Berkley.
- 3) Decorations: Chairman - Joy Holder
- 4) Lectures & Tours: Chairman - Patricia Crossly
- 5) Hospitality: Chairman - Shirley Griffith
- 6) Entertainment: Chairman - Gloria Jones

Meetings

During this term, we held 10 General meetings and 9 Executive meetings. In addition, there were many other meetings held by the Executive committee and by specific Planning committees for our several events and functions. It was very commendable that this year many General members continued to participate enthusiastically in these planning committees and by their active involvement contributed significantly to the success of our functions and activities. Attendance at general meetings varied between 35 and 60 members.

Activities

There was a healthy mix in our activities, such as an outing to learn more about our country, sessions of information sharing, events involving the wider community, variety of fun activities with members and participation in the Head Office initiated activities.

August: We held our Health Fair;

September: A trip to Grenada

November: We catered for 50 persons at our Senior Citizens Luncheon;

December: It was time for the children Christmas Party and members Christmas Dinner;

February: Carnival Lime;

March: Family Day, with fun and games in the hollows;

May: A visited to Pigeon Point Tobago and limered at our home base on Indian Arrival day;

June: Mothers Day celebrations

July: A "Prayer Breakfast".

Activities initiated or organised by the Head Office (1) The B's participated in the All Fours competition and emerged second; (2) We also participated in TTARP 20 anniversary celebrations. Here we placed first in the Cultural event and second in the Food Fair; (3) Our members attended TTARP A.G.M. in September and participated in its workshop in March, on May 26 our members attended the ICT Seniors programme at HYATT Regency. Several members also participated in the social functions and the travel tours organised.

Upcoming Events

July 22nd - Emancipation Celebration;

August 26th - Independence Celebration;

September 20th-24th - Trip to Barbados;

October 8th - Tea Evening (venue to be announced);

November 22nd - Senior Citizens Lunch (venue: TTARP Belmont);

December 6th - Children Christmas Party (venue: TTARP Belmont);

December 9th - Christmas Dinner (venue: TTARP Belmont).

In Memoriam

We express our condolences to the families of the four who passed on this year, Camilla Dookie, June Burrows, Dolores Bishop and Irma Marshall. May our prayers be with them.

Respectfully submitted by Mr. Kelvin Eugene,

Secretary of the Belmont "Bees" Zonal Group.

Belmont "B's" Zonal Group holds their meetings on the 4th Tuesday of each month at TTARP's Building, 167 Belmont Circular Road, Belmont at 5:00 p.m.

CENTRAL ZONAL GROUP

TTARP Central is located at the home of the Chaguanas Senior Activity Centre situated at 41 Jasmine Avenue, Phase 11 Edinburgh Gardens, Chaguanas. It is opened from Mondays to Fridays from 9:00 a.m. to 3.00 p.m. Members gather in camaraderie to participate in social activities organized by the Centre. Board meetings are held on the last Tuesday of every month. Extraordinary Board Meetings are held as the need arises. Interactive meetings are held every two months. The Centre closed during the period December 18th 2013 to January 1st 2014 and reopened on Thursday January 2nd 2014 after the hectic Christmas season.

2. Other Activities:

- i. On August 30th 2013 we enjoyed an Independence Day/ Month end Cooler Lime when members met both to celebrate the Nations Fiftieth Anniversary and enjoy each others' company in fun and camaraderie. The Centre was dressed in the Nation's colours of red, white and black, courtesy a husband and wife team who had recently joined the Centre.
- ii. On September 7th we attended TTARP's AGM held at the Cascadia Hotel and Conferencing Centre, St. Anns.
- iii. On September 28th several members supported the Arima Zone in their 'Showcase of Talents and Skills' at the Arima Tennis Court.

- iv. On October 12th we joined with the other Zones to celebrate our 20th anniversary in the form of a Fiesta at the Queen's Park Savannah in Port of Spain.
- v. On December 5th some members joined with the Fyzabad Zone at BZs Restaurant in celebration of the Christmas season.
- vi. On December 11th we closed the year with a grand Christmas Luncheon at Paria Suites, La Romaine. Two (2) Christmas Hampers were donated by Xtra Foods and TTARP (HO) respectively. The male Door Prize was a cash voucher donated by TTARP (HO).
- vii. On December 18th several members of the Board, the Choir and the Entertainment and Fundraising Committee visited the Beckles Street Home for the Aged to interact with its residents. We also brought with us Christmas cheer in the form of a sumptuous Christmas lunch, entertainment and a token.
- viii. On February 8th 2014, we hosted the Girl Guides and Brownies from the Chaguanas RC School. There was a general exchange of information. Each group, the youths and the seniors, entertained each other. The youths also did a song in sign language.
- ix. On March 15th three members of the Board attended the one-day Interactive Seminar for Executives and Senior Zonal Representatives held at TTARP HQs Belmont. The seminar dealt with the mission, vision and goal setting of the various zones.

- x. On April 11th members journeyed to Matura to engage in Turtle Watching. We were able to witness the nesting of a Leatherback turtle as she made her way to land, laid and secured her eggs before journeying out to sea.
- xi. On April 16th we held our AGM when Mr. David Cameron, TTARP's First Vice President, and our Liaison Officer served as the Returning Officer. We were required to fill only four (4) positions, in accordance with TTARP's Bye Laws, in which elections are being held once every two years. Hereunder is a list of members elected to serve for the 2014/2015 term:

| NAMES | POSITIONS |
|-----------------------|--------------------------|
| Mr. Reginald Williams | Treasurer |
| Mrs. Ann Williams | Asst. Treasurer |
| Ms. Juliana Guevara | Committee Member |
| Mrs. Annette Manick | Public Relations Officer |

All posts will be up for re-election at the 2015 AGM.

- xii. On June 11th approximately ninety (90) members visited Playa Del Este Sanctuary in Salybia. The facility was closed to the rest of the public. As a consequence, the seniors had the place to themselves and thoroughly enjoyed this All Inclusive facility, which offered a welcome drink, a Caribbean lunch, fruit drink, desert and use of the various amenities.

- xiii. On June 14th we held our Mothers'/Fathers' Day Function. Entertainment was provided by Calypsonians Hamidullah and Ras Commanda, our Choir Master, Ricky Gibson who was at one point joined by one of our members, Mrs. Lystra Miguel in a moving duet, members of the audience and 'The Golden Voices'. One of our members, Sr. Carmen read her own compositions on 'The Importance of Parenthood.'

3. Interactive Meetings:

Interactive meetings were held on September 10th 2013, November 28th 2013, January 23rd 2014, March 20th 2014, May 08th and June 26th. At each meeting there was a guest speaker who brought us pertinent information. This ranged from 'Safety for seniors, in and around the homes and when visiting other places' by the Community Police, to 'Sustainability in the Environment' from Sustain T&T. In 2014 we embarked on a series of health care talks. There was 'Do Not Take your Heart for Granted' by Mr. Krishna Persad who gave pertinent facts on Heart Care based on his research and his own experience, Diet and Nutrition Part 1, Diet and Nutrition Part 11, from one of our Yoga tutors, Mr. Alexander Benjamin, Diabetes Mellitus from the Diabetic Association which conducted testing for Diabetes, High Blood Pressure and Cholesterol.

4. Future Plans:

It is expected that:

- We will participate in the All Fours Zonal Fiesta carded for August 16th
- Interactive Meetings/Lectures/Discussions will be held in September and November 2014
- We will hold our Cultural Appreciation Day in September/October

- Our Christmas Luncheon will be on December 12th at Radisson Hotel in Port of Spain;

It will be remiss of me if I do not convey special thanks to the Entertainment and Fundraising Committee which played no small part in planning and enabling easy execution of the various activities of the Zone.

On behalf of the Board I wish also to thank our parent body, TTARP, our sponsors, well wishers and loyal members for their unstinting support during the past year and hope that it will continue into the future years.

Respectfully submitted by Mrs. Yvonne Knights,
Secretary of the Central Zonal Group.

Central Zonal Group holds their interactive meetings every other month at 2:00 p.m. at The Chaguanas Activity Centre, 41 Jasmine Avenue, Phase II, Edinburgh Gardens, and Chaguanas.

DIEGO MARTIN ZONAL GROUP

Chairman, Members of the head table, Honoured guests and fellow members. I am honoured to present to you our Annual Report.

Western Pearls meet at the Diego Martin Central Community Centre situated at the corner of Wendy Fitzwilliam Boulevard and Jasper Avenue in Diamond Vale.

Our General Membership meetings are held on the second Saturday of each month from 3.00pm.

The Executive meetings are held at 5.00pm on the second Monday of each month and the Planning Committee meetings are held on the Thursday before the General meetings.

At present our membership consists of one hundred plus members with attendance at meetings varying between sixty-one to seventy-six persons.

Activities

Our monthly lime has now been moved to every last Friday of the month. It takes place from 2.00pm to 6.00pm; members play board games, share snacks, play cards, dance and just have fun.

In the month of October 2013 we participated in TTARP's 20th Anniversary Fiesta which was held at the Queen's Park Savannah. Our group, Western Pearls, won the best dish which was "Curry Cascadoo and Ground Provisions".

On December 14th, 2013 we held our 3rd Annual Christmas Luncheon which was held at the Diego Martin Central Community Centre.

On entrance to the hall the ladies were presented with corsages and everyone received a gift package. A very sumptuous meal was provided consisting of the normal Christmas fare.

Door prizes were given and we were serenaded by a very vibrant parang group. There was also a D.J. and members and guests danced and had a good time.

On January 26th, 2014 we held our 3rd Annual Thanksgiving Service/Brunch. Canon Knolly Clarke officiated at the service. Members contributed the eats towards this venture. We also received a generous donation of vegetables, ground provisions and seasonings from the vendors of the Farmers Market situated in Diego Martin. These were bagged and shared among all members present. Book marks were also printed and presented to all. A collection was taken and presented to Canon Clarke.

On February 21st, 2014 our first fund raiser for the year was held. It took the form of a Carnival Bar-b-que all inclusive lime, members had a great time dancing to the infectious music provided by the D.J.

On March 26th, members were invited to a fun day at the Board Walk in Chaguaramas. The TTARP Bus and a maxi were hired to transport members. The cost being borne by the zone from some of the profits realized from the Bar-b-que lime.

The members provided their own eats as the drinks were free. The weather was ideal and everyone enjoyed themselves.

At our General Meeting held on March 8th, the Vice Chairman, Secretary and Assistant Secretary tendered their resignations. As a consequence to this development a special General Meeting was held on March 29th at the Diego Martin Central Secondary School. The meeting was called to order by Mr. Derek Paty (Chairperson); Mrs. Joy Hunte-Jeremy was appointed the Returning Officer. There were 30 persons present and Mrs. Barbara Andall-Francis was nominated and accepted the position of Secretary until the end of the year.

Our Present Executive Members are:

| | |
|-----------------|--|
| Chairman | Mr. Derek Paty |
| Secretary | Mrs. Barbara Andall-Francis |
| Asst. Secretary | Ms. Grace MC Ewen |
| Treasurer | Ms. Greta Frank |
| Asst. Treasurer | Mrs. Joy Hunte-Jeremy |
| PRO | Mr. Stephen Osbourne |
| Trustees | Mr. George Padia Mrs. Thelma Osbourne |

Events & Entertainment Committee Members

Mrs. Joy Hunte-Jeremy Mrs. Marlene Griffith

| | |
|----------------------|----------------------|
| Mrs. Merle Gittens | Ms. Grace MC Ewen |
| Mr. David Hoyte | Ms. Esta Joseph |
| Mrs. Thelma Osbourne | Mr. Stephen Osbourne |
| Mrs. Sylvia Cook | Mrs. Margaret Figaro |
| Ms. Juanita Henry | Mrs. Menova Kajim |

On April 12th we celebrated Easter with a Parade of Hats; it was themed "Hats-E-Day". Members were encouraged to make and decorate their own hats. Participants were judged in the categories of Largest, Smallest and Most Original Hat. There was one male participant among the ladies. The best hat overall was won by Ms. Joan Callender.

On May 10th, Mothers were celebrated and tokens were presented.

On May 23rd, our second fundraiser was held; it took the form of a Curry Q titled "Pearl Curry". This venture was also a success.

On June 14th, Fathers were celebrated and serenaded.

On August 2nd, our annual cake sale was held at West Bees Supermarket in Diego Martin. Proceeds of which were donated to TTARP's HEAD OFFICE BUILDING FUND.

On August 6th, members visited the Queen's Park Cricket Club's Museum followed by lunch.

Future Projections For The Year 2014-2015

In October some of our members will be visiting Grenada.

Our Annual Christmas Luncheon will be held on the 22nd November at the Central Diego Martin Community Center.

In 2015 - Members hope to visit the Valencia Eco Resort.

- Have a Spa Day
- Visit Asa Wright Nature Centre
- Visit a Beach Resort in Point Fortin

Respectfully submitted by Mrs. Barbara Andall-Francis, Secretary of the Western Pearls Zonal Group.

Diego Martin "Western Pearls" Zonal Group meetings are held every 2nd Saturday of the month at 3:00 p.m. at the Central Diego Martin Community Centre, Diamond Vale (opp. Tru Valu Supermarket), Diego Martin.

FYZABAD ZONAL GROUP

1.0 Introduction

1.1 Mr. Chairman, honored guests, fellow directors, members of the TTARP family of golden citizens, ladies and gentlemen. This report is of the activities and events of the Fyzabad zone, also known as the FYZABAD FOREVER GREEN zone covers the period January to December 2013.

2.0 Meetings and Membership

2.1 Twelve (12) monthly meetings were held with 9 executive meetings during the period under review. New members joined our zone and renewals are ongoing.

2.2 Our meetings and events are held at the Fyzabad Regional Community Complex (FRCC) at 10.00 a.m. on the third Thursday of each month.

3.0 Annual General Meetings and Elections

3.1 The 6th AGM and election of the executive committee was held on Thursday 17th January, 2013, and was conducted by Mr. Gordon Ransome, President of Zenith Credit Union.

Following are members who were elected to serve: Messers *Bernice Jeffers - President; Errol Baptiste - Vice President; Neville A. Navarro - Secretary; Angela Goring -Asst. Secretary; Angela Young Lai - Treasurer; Errol Baptiste - Public Relations Officer; Stephanie Encinas, Yvonne Creese and Norbeth Matthews – Committee Members; Focilla Francois and Monica Nelson - Trustees.*

3.2 In accordance with TTARP'S amended by-laws for zonal groups #24.3a which established that zonal elections are for a two (2) year term; our AGM was held on February 20th, 2014, with executive elections for a 2 year term to 2016.

3.3 The elections was presided by Mr. David Cameron, 1st VP; and the officers were installed by Ms. Joyce Wong Sang TTARP'S zonal coordinator.

3.4 The following members were elected un-opposed:

| | |
|--------------------------------|-------------------------|
| <i>Mrs. Monica Nelson</i> | <i>Chairperson</i> |
| <i>Mrs. Bernice Jeffers</i> | <i>Vice chairperson</i> |
| <i>Mr. Neville A. Navarro</i> | <i>Secretary</i> |
| <i>Mr. James Campbell</i> | <i>Asst. Secretary</i> |
| <i>Mrs. Angela Young Lai</i> | <i>Treasurer</i> |
| <i>Mr. Errol Baptiste</i> | <i>PRO</i> |
| <i>Mrs. Stephanie Encinas</i> | <i>Committee member</i> |
| <i>Mrs. Yvonne Creese</i> | <i>Committee member</i> |
| <i>Mr. Norbeth Matthews</i> | <i>Committee member</i> |
| <i>Ms. Pearl LaFont</i> | <i>Trustee</i> |
| <i>Mrs. Millicent Campbell</i> | <i>Trustee</i> |

4.0 Obituaries

4.1 Condolences were extended to the families of the following members who passed on during the

term: *Mr. Lincoln Lackram; Mr. Carlye Bholia; and Mrs E. London.*

5.0 Social Events and Activities

- Attended an Ole Mas Carnival party at Chaguanas Central zone.
- February 28th 2013: Hosted a lecture on Dementia and Alzheimer's disease.
- Organized and started quarterly Birthday Club celebrations among members.
- March 2013: Hosted a presentation from SAGICOR Trinidad Ltd. on their products and services together with the La Brea and South zones present.
- April 4th 2013: Visited the Asa Wright Nature Resort.
- June 1st: Held an Ecumenical prayer service and Honour award to Mr. Urban Sylvan, founder and first President of the TTARP Fyzabad zone.
- June 12th to 14th 2013, five (5) members attended a three day training session on Shelter Management and Disaster preparedness.
- June 19th: Hosted Diego Martin Pearls on Labour Day at Fyzabad.
- June 29th: Held a Mothers/ Fathers Day and Fashion Parade event by seniors.
- July 2013: All Fours Regional Preliminaries: held games versus La Brea and Princes Town/Rio Claro zones, of which PT/RC zone emerged winners to represent the south region.
- August 2013: visited Tobago for the All Fours Finals and fun weekend.
- August 01st 2013: Attended the 2013 African Emancipation celebration at Port of Spain.
- October 12th, 2013: displayed booth with embroidery and handicraft at TTARP'S 20TH Anniversary Family Day.

- Our members continue to enjoy swimming sessions at the Siparia Outdoor Swimming Facility on Wednesdays.
- Our planned holiday weekend to Grenada was postponed to 2014 due to circumstances beyond our control.
- November 2013: visited the Siparia Home for the Aged and enjoyed an evening of hospitality and togetherness with the tenants.
- December 05th 2013: our 5th annual Christmas luncheon was held at the BZ's Kardway Restaurant, and the students of the two secondary schools interacted and performed for the many members who attended.

6.0 Affiliations

- 6.1 We are affiliated to the Fyzabad Senior Citizens Association, (FSCA), the Fyzabad Regional Community Complex, the Fyzabad Community Council (Village) and the Siparia Regional Corporation as an NGO.

7.0 Financials

- 7.1 As at year-end 2013, our financials remain stable due to our fund-raising projects during the year.

8.0 Epilogue

- 8.1 Thanks and appreciation are extended to the manager and staff of the FRCC;
- 8.2 Ms. Mayling Younglao, Hon. Secretary and staff at TTARP head Office; Ms. Joyce Wong Sang co-ordinator of zones; Mr. David Cameron 1st VP; our friends of the other zones; to our members and well wishers.

And to Almighty God, the Father, all praises and thanks.

Respectfully submitted by Mr. Neville Navarro,
Secretary of the Fyzabad "Evergreen" Zonal Group.

Fyzabad "Evergreen" Zonal Group holds their meetings on the 3rd Thursday of every month at Fyzabad Regional Community Complex (FRCC) at 10:00 a.m.

LA BREA ZONAL GROUP

The La Brea Zone meets regularly on the 3rd Thursday monthly except when the group goes out to visit places of interest.

During the period under review the membership increased both male and female

Activities to which the Zone was invited are hereby listed below:-

- Events planned by Community Development was launched, same was held between July 1st and 19th;
- Health fair held in October;
- The La Brea Zone participated in the Association National Festival on October 12, 2013. This was held at the paddock. The members mounted displays in Floral arrangement, crochet, embroidered kitchen towels, general handicraft, soap and candle making;
- The Fyzabad zone extended an invitation to attend its Mother's/Father's day celebration on June 29, 2013; and

- The zone participated in the preliminaries for the All Fours competition held July 2013. The finals for the All Fours competition were held in Tobago on August 17, 2013.

Prior to the regular monthly meetings the executive also met.

The Project "Meals on Wheels" was undertaken and meals were provided to three families in the month of May. A food hamper as presented to a resident who lives at La Brea in the month of June.

At the regular meeting held in September it was moved and seconded that we have two additional persons nominated to the Executive as Trustees. They are Mr. Clifford Jackman and Mrs. Norah Jorsling Longdon.

The zone will embark on having a bank Account under the name of Black Gold Seniors.

Ballroom dancing was introduced and held on a Thursday. The tutor was Mr. Simon Andrews.

The group went on a visit to the Bird Sanctuary.

Participation in a Town Meeting hosted by the Community Policing Unit – South Western Division

An invitation was extended by the Fyzabad Zone to attend their Christmas Luncheon on December 5th 2013.

The La Brea zone annual Christmas Dinner and Birthday celebration was held on December 19, 2013. On the onset of 2014, three students from the Arthur Lock Jack Business School who were doing their practicum and needed information from the group,

visited the group and stated that their involvement is in marketing and Human Resources.

Prior to the students visit, the members paid a visit to the residents of the Helena Charles Home for Senior Citizens, when the residents were entertained by the members and they were recipients of toiletries.

A Brochure was prepared and distributed to the members of the executive outlining the duties of each executive member. This brochure was an exercise done by the secretary.

A whole day seminar was scheduled to take place on March 15 2014.

The Group Constitution to be drafted and circularized to members for their input.

The group paid a visit to Asa Wright on 20 March 2014. The annual cake sale did not come off as planned.

Some members of the group attended the annual All Fours Competition held on August 19.

Respectfully submitted by Mrs. Maydeen Campbell-Williams, Secretary of the La Brea "Nightingales" Zonal Group.

La Brea "Nightingales" Zonal Group meetings are held every 3rd Thursday of the month at 5:00 p.m. at the La Brea Community Centre, La Brea.

PRINCES TOWN/RIO CLARO ZONAL GROUP

Princes Town\Rio Claro Zonal Group meetings are held every 3rd Saturday of the month at 2:00 p.m. at the Princes Town Pres. School, Edward Street, Princes Town.

SAN FERNANDO ZONAL GROUP

To the President of TTARP, the Executives Members at head table and Members of TTARP, Greetings from South TTARP.

This report covers the Activities and Operations from the period January 2013 to June 2014. Our focus for this period was to increase our membership and we are pleased to announce that 20 new members have now joined the ranks and other interested persons are making the necessary arrangement to join.

Our new meeting time is now at 10.00 a.m. to 12 noon, on the first Tuesday of each month. To date a total of 17 monthly and 15 executive meetings were held. Our theme name is "Purple Diamonds".

Activities

From January 2013 to April we encountered social problems and therefore, our activities began in the month of April.

April - A very informative lecture on " Food for the Elderly " was done by a Nutritionist attached to the San Fernando General Hospital .The information given was well received .

May - We celebrated our Mother's Day affair which included a lecture given by the Alzheimer's Association, South Chapter on "Care giving". Mrs. Joyce Wong Sang, TTARP Co-ordinator of the zones was also present. On the last Saturday of the month we had our outing to Macaripe, which included the Boardwalk and West Mall.

June - The Acting Chairperson and Secretary attended an Ecumenical service in honour of Mr. Sylvan.

July - Fire Officer Craig and two others from the Mon Repose Fire Station gave a lecture on “Fire and Safety in Home”. Another exciting venture was a trip to Toco where we visited the Light House and members did some sea-bathing.

August - On 6th August 2013 via a telephone call Mr. A. Beddoe the Sitting Chairman, stated that he had relinquished his post. The Vice Chairperson Mrs. Brenda Buffong assumed the responsibility as Actg. Chairperson.

Part 2 of the lecture on “Fire and Safety in the Home” continued and members had a hands-on experience of how to use a fire extinguisher.

September - South Zone attended the Annual General Meeting at Cascadia Hotel with a compliment of twenty-two (22) persons.

On September 25th Fifteen Members treated themselves to a scrumptious buffet lunch at the Jaffa’s Restaurant – Queens Park.

October - Our zone participated in the 20th Anniversary Celebration. In collaboration with the Golden Jubilee Activity Centre, we displayed a variety stall.

November - Members went on our annual mall hopping. We visited Long Circular Mall, West Mall, and Trincity Mall, did lots of shopping and had fun.

Six members were invited to celebrate the Seniors Recognition Day as a part of the “San Fernando City Week Celebrations”, held at the City Hall. We had the opportunity to chat informally with the Mayor and Deputy Mayor about TTARP’S existence in South. We experienced a spa like treatment, had an excellent meal and enjoyed the bag of goodies given to us.

December - We held our first Old Years get-together. We had approximately forty members, amongst them were Head Office Administrative staff, two members from Diego Martin and La Brea South zones. We plan to repeat this year, all TTARP members are welcome.

January 2014 - At our first meeting for the new year, we discussed our plans for 2014.

February – Feb 1st we visited the Farmers Market at Santa Cruz with a compliment of 25 members, then to Grand Bazaar for lunch.

At our monthly meeting we had a lecture on health & wellness by Mr. Bowen, the theme was Inflammation and how it affects the body, together with preventative measures.

March - We updated members and finalized the programme for Mother’s Day celebrations.

April - (a) Three members paid a courtesy call to The Honourable Mayor of San Fernando, Mr. Kazim Hosein informing Him of our Organisation and its Objectives; (b) two members participated in the TTARP’S HILO membership drive, we were able to attract just under a 100 members; and (c) we visited a an Elderly Home and a Children’s Home and provided basic necessities and goodies.

May - May 5th we celebrated our Mother’s Day affair – Mrs. Wong Sang and Mr. Cameron attended. We catered for forty persons. Our entertainment included a skit, yoga demonstration, singing and modelling. This occasion was sponsored by funds collected from members at our monthly meetings over the past year.

June – Twenty-five (25) members attended the Fruit Festival on 21st at New Grant. The main sponsors were The Pineapple Tableland’s Farmers Association. Other

exhibitors were Namdeco La Vega to name a few. We then travelled to the Devil's Woodyard, then Moruga visited the historical Spring Bridge, this was a fantastic experience walking on the bridge. We then went on to the fishing village.

July - In order to meet with certain constitutional requirements it was imperative that we hold our election in July 2014 instead of October 2014. Therefore on 1st July we held our Annual AGM and election of officers. Listed below are the newly elected members: -

Chairperson: Brenda Millet- Buffong
Vice Chairman: Joyceln Farrel
Secretary: Lisa Mahabir
Asst. Secretary: Joyce Blenman
Treasurer: Germine Julien
Trustees: Molly Shah; Angela Farray and
June Thompson
[Alternate - Joyceln Ramsaran]

Finance

We were able to manage our financial affairs through our contributions for this period. We were privileged to be featured in the 050Q magazine.

We do appreciate and thank the Administrative Staff of TTARP'S Head Office and Mr. Navarro for their unwavering support at all times.

Vision

I would like members to be more responsible and be more pro-active in all activities, remembering we are a branch of the Great Tree TTARP. We must also encourage persons to join The Organisation and seek the interest of TTARP.

Respectfully submitted by Mrs. Brenda Millet- Buffong, Chairman of the San Fernando Zonal Group.

San Fernando Zonal Group meetings are held every 1st Tuesday of the month at 10:00 a.m. at the Masonic Lodge, Ruth Avenue, San Fernando.

SANTA CRUZ ZONAL GROUP

The current elected officers for the term 2012 - 2014 are: -

President - Mrs. Naomi McLean
P R O - Mrs. Dianne Arindell
Secretary - Ms. Brigid Telfer
Trustee - Ms. Lucy Sheen

The group held monthly meetings every fourth (4th) Friday of each month and celebrated birthdays at the end of each meeting with a toast and refreshments.

The group acquired twelve (12) new members during this period.

The group benefited from: -

1. Three information sharing sessions: - (1) from The National Insurance Board; (2) Information on establishing a cooperative; and (3) Customer Care
2. A thoroughly enjoyed a trip to Tobago
3. An enjoyable carnival cooler fete with members of the Bourg Mulatresse Parish
4. A cross country tour enjoyed by sixty-six persons
5. Eight persons began pan music, learning to play the steel pan with Panberri Steel

Orchestra. There are two members on guitar pans, one (1) on base, three (3) on double tenor and two on tenor pans. These persons made their public debut at a function held at the church in early July. Their three renditions were very well received.

| | |
|-------------------------|----------------------|
| Asst. Secretary | Zilpah Edwards-Moore |
| Treasurer | Alida Spencer |
| Asst. Treasurer | Auldith Barry |
| Trustee | Miriam Noel |
| Trustee | Lyris Groomes |
| Public Relation Officer | Selby Cole |

Future Plans

1. AGM to be held on September 24 and this date would also be elections of a new group of officers;
2. Visits to more places of interest;
3. To increase the number of pan musicians; and
4. To enjoy more outdoor group social events.

Respectfully submitted by Ms. Brigid Telfer, PRO of the Santa Cruz "Cruizers" Zonal Group.

Santa Cruz "Cruizers" Zonal Group meetings are held on the 4th Friday of the month at 5:30 p.m. at the Bourg Mulatresse RC Parish Hall, Santa Cruz.

TOBAGO (HAPPY HAVEN) ZONAL GROUP

Officers

Our election of Officers took place at our Annual General Meeting on 10th November, 2012 for a two year term ending 31st October 2014.

Annual General Meeting was held on 11th January, 2014. Secretary, Mrs. Mayling Younglao and Zonal Director, Mrs. Joyce Wong Sang were in attendance. Mrs. Wong Sang was our Guest Speaker while Mrs. Younglao gave greetings and offered remarks. Tokens of appreciations were presented to them.

The officers now serving are as follows:-

| | |
|------------------|-----------------|
| Chairperson | Miriam Edwards |
| Secretary | Shirley Maynard |
| Vice Chairperson | Joan Brathwaite |

Mr. Geoffrey Lewis, 2nd Vice President, attended our Executive, General Meetings and AGM as a representative of Head Office.

Meetings/Workshop

Executive Meetings were held on 1st Thursday monthly at Viola's Place, Lowlands and General Meetings were held on 2nd Saturday monthly at Happy Haven, Signal Hill. We continued to have lectures by various presenters and members forum where members socialized at our General Meetings.

There were always attendance and participation at all ZONAL and Annual General Meetings of the Parent Body.

Three (3) Officers attended the Workshop for the TRAINING OF EXECUTIVES.

Activities

- Participation in the all Fours Competition and we were victorious – winning the trophy.
- Family Fiesta - we were joint winners with Pembroke Zone in our booth's display "Our Tobago Heritage".
- Christmas Luncheon was held at Café Coco and gifts and tokens were distributed. Our guest, Mr. Kern Williams presented the door prize (donated by Head Office) to the winner.

- Valentine’s celebration was held which included a lecture on the topic AGEING IS NOT A DISEASE followed by refreshments and music.
- Mothers’ Day Social event held at PanAm building, Crown Point. An entertaining evening was provided.
- “Bring a Father” an event held at Canoe Bay for honouring fathers on their day. Gifts were distributed, refreshments were served and music was supplied by PRO Selby Cole.
- Day tour of the Zoo in Trinidad was experienced.
- Presentation of TTARP’s history and benefits on becoming a member were made by PRO Mr. S. Cole and 2nd Vice President Mr. G. Lewis to members of the Police Association.

Community Outreach

We continued with our outreach programmes by: –

- Visiting and having telephone conversations with our sick and shut in members. Condolences were extended to members of bereaved families.
- Our relationship with the Yahweh Foundation is an ongoing activity. We assisted children between the ages of 7 years to 14 years in their Reading Literacy Programme.
- A donation of books given by the Hialeah Library of South Florida was presented to them.

- Happy Haven School was the recipient of a Television donated by us.

Other Activates Planned

- | | |
|---|--|
| August 16 th | All Fours Competitions |
| August 30 th | Talent Show |
| September 13 th | TTARP – Annual General Meeting |
| October 4 th – 8 th | Visit to St. Maarten (Contact#: 639-8901 & 750-9351) |
| November 8 th | AGM and election of officers |
| December | Christmas Luncheon <i>(date to be announced)</i> |

We are continuing with our quest to acquire a place (land & or building) where we would be able to hold meetings and other activities. Our last response from the Chief Secretary, Hon. Orville London, dated 9th July 2014 informed us that our correspondence was forwarded to the Director, Lands Management, for her consideration. We would be actively following up this matter.

On behalf of the membership we wish to thank Mr. Kern Williams and his Staff and other Officials for the cordial relationship extended, to members of our fellow Zones for the comradeship experienced and we look forward for continued support and guidance.

Respectfully submitted by Ms. Miriam Edwards,
Chairperson of the Happy Haven - Tobago Zonal Group.

Tobago (Happy Haven) Zonal Group meetings are held every 2nd Saturday of the month at 3:00 p.m. at the Happy Haven School, Signal Hill, Tobago.

TOBAGO (PEMBROKE) ZONAL GROUP

Mr. Chairman, Ladies and Gentlemen, once again I am pleased to report our annual activities and accomplishments.

The year under review from July 2013 – June 2014 was indeed successful. Our membership has grown from thirty one (31) to thirty six (36).

Meetings are being held every 2nd and 4th Monday in each month at the Pembroke Community Centre, Todd Street, Pembroke.

We also continue to worship together with members of different religious persuasions on Saturdays and Sundays.

Visitation to the Sick and Shut-In is being done every first Wednesday in each month.

Our Birthday Club and Death Benefit fund continues.

Activities

July 2013 - Since this month would have been two (2) terms for most of our officers, members agreed that we would hold our Annual General meeting in the month of July 2015. Our executive members are as follows: -

| | |
|---------------------|--|
| President | Merle Romeo |
| Vice President | Conrad Bacchus |
| Secretary | Henrietta Murray |
| Assistant Secretary | Molly Ballington |
| Treasurer | Juliet Murray |
| P.R.O. | Lennox Trotman |
| Trustees | Esla Benjamin & Esllyn George |
| Committee Members | Umilta Edwards, Lecia Ross, Gloria Andrews & Wilma Reid |

August 2013 - From the 5th to the 12th August, twenty six (26) members had a wonderful and exotic time when we visited St. Lucia. Lots of excitement; there was an educational tour throughout the north and south, at Pigeon Point Beach members bathed, some

of us who didn't had fun and games on the beach. At the Marion Home for the aged, we presented a gift of toiletries to the inmates. This home is managed by the Roman Catholic, there are eighty five (85) persons residing there.

Members were overjoyed on Sunday 18th August when Mr. Lennox Trotman was declared winner of the Mr. Macho and Ms. Mature competition sponsored by the Tobago Federation of Women's Institute. This programme took place at the Signal Hill Secondary School.

September 2013 - Included in our General Meeting on the 9th September, was a general knowledge quiz and we ended with a short session of Physical exercise.

On the 23rd September, our members held an educational discussion with the Pembroke "Pembroke Youth and Cultural Club". The topic was based on "Then and Now" in bridging gap. We learned many things from each other.

October 2013 - Monday 14th October after voice training and physical exercise in preparation for our Variety concert, we moved right into our rehearsal.

On the 30th October an enjoyable evening was spent at the Betsy's Hope Community Centre with the Charlotteville Senior Citizens when we joined them in partaking in a luscious "Thanksgiving Dinner".

November 2013 - As usual on Sunday 24th November our "Variety Concert" came off with a bang. The response from the public, other senior citizens groups and invited guests was overwhelming. Those in attendance were in for a treat and at the end of the programme they were all completely satisfied.

December 2013 - For the first two weeks members divided into groups, visited our Shut-In members and sick persons from the villages of Goodwood, Pembroke, Glamorgan and Belle Garden. We also celebrated the Yuletide by singing Christmas Carols and distributing Hampers. The needy persons were not left out, on the 19th December, though few they are, were served hot lunch at the Pembroke Community Centre.

January 2014 - On Thursday 2nd January, at the Pembroke Community Centre we held our "Caribbean Local Cuisine" Dinner Tobago Style. Local food and drinks were served. Interior decoration was done with crepe paper and fresh flowers. Members were all dressed in the National colours. There was an exchange of Christmas gifts among members.

On the 20th January, 2014 members visited and extended condolences to Mrs. Elvira Archer during her time of bereavement.

February 2014 - On Monday 10th February, 2014 there was a surprise visit by our district nurse. We anxiously listened to her lecture to us on Hypertension, Diabetes, Cholesterol and other Life Style diseases.

March 2014 - At 8:00a.m on Sunday 16th March 2014, members worshipped at the Goodwood Methodist Church with our new special uniforms that were prayerfully blessed by the Reverend Eve Lorde who officiated at the service. Both male and female uniforms were made and designed by Mrs. Umilta Edwards, a member.

April 2014 - We were patiently waiting for this afternoon to arrive. On 28th April, 2014 a Lecture and Demonstration was done by District Chief Fire Officer, David Thomas accompanied by Fire Officer Modeste.

A short film highlighting the different sizes of fire extinguishers and demonstrating how they are used was shown to us.

The most exciting thing about the afternoon's activities was when members were given an opportunity to gather outside and extinguish or put out a small bush fire that was set by the fire officer providing us with a chance to put what we learned into practice.

May 2014 - On Monday 12th May, 2014 in celebration of Mothers' Day, the mothers in the group were hosted by the fathers. There was also a talent contest followed by distribution of tokens.

June 2014 - On Wednesday 4th June 2014, members visited one of our shut-in members. After prayers and singing of choruses, she was presented with a small hamper.

On 9th June we had a reading of a passage of Scripture from the Bible followed by a quiz done among members.

On June 26th Fathers' Day was celebrated in like manner as what was done for the mothers; a delicious dinner was served.

On June 28th seventeen (17) members worshipped with Ms. Wilma Reid at the Signal Hill Seventh Day Adventist Church, it was the last day of their Crusade. She was indeed surprised when she received a prize of a Treadmill for inviting the most friends to the last day's celebrations.

July 2014 - Our general meeting focused on making plans for our upcoming activities. These include:

- Our Local Cook-Out on Friday 26th September;

- Preparation and rehearsal for our concert in October;
- Our annual “Variety Concert” on Sunday 23rd November; and
- Our Christmas Dinner on the 18th December, 2014.

On behalf of our members, I would like to thank the office management, especially Mr. Kern Williams for all the guidance and patience.

We must thank Almighty God for giving everyone Health and Strength to carry on.

Respectfully submitted by Mrs. Merle Romeo,
Chairman of the Pembroke - Tobago Zonal Group.

Tobago (Pembroke) Zonal Group meetings are held every 2nd and 4th Mondays of the month at 3:30 p.m. at the Pembroke Community Centre, Tobago.

O50Q MAGAZINE

Every year TTARP continues to publish and circulate the O50Q magazine to all 31,000+ TTARP financial members. These magazines are mailed out in Apr/May, Aug/Sep and Nov/Dec.

In an attempt to reduce mailing costs, members who live in the same household (for example spouses) are sent only one magazine. Those who request their own copies will be added back to the mailing list.

It is your responsibility to ensure that your full mailing address, email address and telephone contact numbers are updated at the office. Failing to do so, will result in all your mail (notices, renewal notices, magazines, etc.) being returned to the office. Once returned by TTPOST, you are automatically removed from all mailing lists.

Members are invited to contribute to the magazine with articles, comments, pictures, stories, recipes,

things which may be of interest to your fellow members. These may be emailed directly to sapphire.consultants.ltd@gmail.com

THANKS

TTARP continue to express the heartfelt thanks to M&M Insurance Brokering Services Limited for their continued support and assistance for the management of the Hospitalization Plan, providing special rates for members on their car, house, contents insurance, as well as providing staff at their South Office to serve TTARP members in the southern areas of Trinidad assisting in the renewals of their membership cards, hospitalization plan and/or just providing general information on TTARP.

Special thanks to the Management and Staff of Mega Insurance Company Limited, Bacolet, Tobago for their assistance to members in Tobago.

Special thanks to Republic Bank, HADCO - Florida Natural for their continued support to TTARP’s Annual 5K.

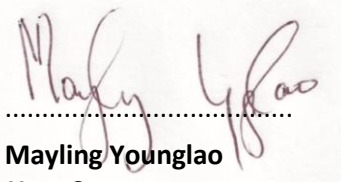
Special thanks to all our Discount Merchants who generously offer TTARP members discounts and special offers. Their contributions and generosity allow members to acknowledge their role in society.

Special thanks to Massy Food Stores (formally HILO), Tru Valu Supermarkets and Republic Bank for allowing us space at their establishments to promote the benefits of a TTARP membership – where we were able to recruit new members and accept renewals.

Recognition to Kern Williams, Denise Joseph, Kaneisha John-Baptiste and Candice Shade, the staff of TTARP and Michelle Nunes, who continue to display patience and understanding to the various demands

of the job and members on a daily basis. They are indeed a very committed, dedicated and reliable group that enables me to enjoy by days in TTARP it is a pleasure working with them daily. TTARP is indeed blessed and fortunate to have such a dedicated and committed group of staff. A special thank to Ms. Debra Antoine who has volunteered her time to assist us at the office.

Finally, TTARP would like to thank all its members who continue to promote their independence, dignity and purpose.

A handwritten signature in dark ink, appearing to read 'Mayling Younglao', written over a horizontal dotted line.

Mayling Younglao
Hon. Secretary.

Dated this 12th day of September 2014

Appendix I

TTARP Budget Proposal/Recommendations for 2014/2015

MINISTRY OF FINANCE

Proposals/Recommendations

- a. Life Certificates for the National Insurance Scheme (NIS) and Government Pensions should be linked and decentralized and ONLY be required to be submitted twice yearly. District Revenue Offices should be engaged in this service.
- b. The National Insurance Pension should carry a guaranteed period of ten (10) years. In the event of death of the pensioner before 10 years have passed, the full pension should be paid to the beneficiary for the balance of the 10 year period.
- c. The qualifying age for receipt of the Senior Citizens Pension should be reduced from sixty five (65) to sixty (60) years, and a means test should be introduced.
- d. Pensioners should receive a tax free allowance of \$75,000.00 (instead of \$60,000.00) on their annual emoluments.
- e. Public Servant Pensions should be pegged to the salaries at which the public servant retired.
- f. Government retirees who are widows and receiving a reduced monthly pension of \$2,750.00 shall be paid the minimum government retiree and senior citizens pension of \$3,000.00 per month, together with the arrears (from 2010).

Rationale

Technology has improved to the extent that this policy can be rationalized; whereby information can be shared between stakeholders thus ensuring that senior citizens do not have to produce the same document four times at two different institutions.

This is consistent with existing practices in the pension/insurance industry.

Some high income earners do not need this pension.

Existing limit of \$60,000.00 is inadequate as pensioners should not be required to pay income taxes. The recommendation of \$75,000.00 will initiate eradication of income taxes from pensioners on a phased basis.

This is consistent with industry practice.

The minimum monthly pension afforded to Government retirees and old age pensioners is \$3,000.00. However, government pensioners who are widows receive \$2,750.00. This anomaly needs to be corrected.

Proposals/Recommendations

- g. Government should encourage the practice of indexation among all Pension Plans.
- h. An arrangement should be made for all gratuities etc. to be paid to all Government employees immediately upon retirement.
- i. The “Pension Reform Working Group” should review all aspects of Pensions and Welfare Grants. TTARP should be represented on the “Pension Reform Working Group”.
- j. Introduction of tax allowances for those financially supporting their dependent relative age 60 and over.
- k. Reintroduction of Tax Incentives for Credit Union Savings.
- l. Provide for the removal or reduction by 50% of VAT on all Bills for services for owner-occupied property of persons sixty (60) years and over (e.g. WASA, TSTT and T&TEC)

Rationale

To alleviate the hardships incurred as a result of the rising inflation rates and to avoid disadvantages. Government Pensioners who worked and contributed tremendously to the development of the country express a feeling of betrayal as Senior Citizens Pension recipients who have not worked, are receiving more benefits than they do.

This is a major source of complaint by all pensioners. Pre-retirement sessions should be held with public servants at a minimum of two years before retirement with a view to putting in place all retirement processes.

TTARP is the largest representative of Retirees and stakeholder group in Trinidad and Tobago and therefore should be a stakeholder of the “Pension Reform Working Group”.

This encourages appropriate recognition and support or individual family members who bear the financial responsibility for the aged and disabled among the family.

This is to encourage individual and National Savings.

The income of most pensioners is fixed and limited and due to the high cost of these services, there is a dire need to assist senior citizens. The relief TTARP proposes will be a significant financial benefit to this category of vulnerable citizens. A means test should be the criterion for this benefit.

MINISTRY OF HEALTH

Proposals/Recommendations

a. The Government should embark on a National Health Sector Reform with a view to implementing: -

- (i) A National Health Database system;
- (ii) Issuance of a National Medical Card;
- (iii) The improvement in the quality of C-DAP pharmaceuticals and to ensure availability from varied sources. Distribution should be closely monitored to avoid wastage, etc. Also inclusion of Alzheimer's medications in the C-DAP plan;
- (iv) All State Health Institutions and Facilities should be operated on a 24-hour basis with adequate security and provide all necessary medical services as well as the pharmacies should be fully staffed with the required personnel;
- (v) Visiting Mobile Units should provide health services to rural areas; and
- (vi) Priority should be given to regular public health education programmes promoting healthy life styles.

b. A dedicated Cardiac centre is urgently needed with sufficient echo-cardiography machines and cardio technologies.

Rationale

The increase in numbers of senior citizens and the need to improve health care in the country for all.

This is consistent with International Health recommendations.

This is consistent with International Health recommendations.

Many complaints have been made by citizens on the quality of medications and shortages. Medication should be made affordable for Senior Citizens who have Chronic Diseases such as Alzheimer's, Heart Disease, Diabetes and other. It is imperative that medication for senior citizens be of the highest quality. It has been proven that the older one gets the more sensitive one is to medication. Most seniors cannot tolerate the generic form of medication.

This will reduce the delays in treatment at the major Health institutions.

There is a need to have a more intensive programme.

This will in the long run reduce medical costs.

This will allow for timely diagnosis and treatment of heart-related ailments.

Proposals/Recommendations

- c. To ease the frustrating level of service at public health institutions, preferential treatment re: attention and dispensing of drugs at these institutions should be given to Senior Citizens. Home delivery of medications should be provided to senior citizens.
- d. A “National Geriatric Hospital” is urgently required and should be established for both teaching and patient care.
- e. A Special Diabetic Institute is urgently needed with emphasis on outpatient care and preventative medicine.
- f. Hospitals and Health Facilities should have visiting Chiropodists (Podiatrists).
- g. Due to the high rates of Heart Attacks and Diabetes, registered NGO’s should be given assistance to perform Blood Pressure, Glucose and Cholesterol Testing.
- h. As a matter of urgency, Government should embark with co-operation from UWI Medical Faculty and other Agencies on a continuing programme of graduating Health Practitioners at Specialist and Post Graduate levels.
- i. The Ministry of Health should monitor the contents of inputs into food products to ensure safe and healthy levels.

Rationale

Due to age and health related issues, the provision of specialist medical attention is imperative

Specialist medical attention for ageing diseases is sadly lacking. Increase in ageing population is also a factor. This recommendation should be immediately addressed by the Ministry of Health.

Due to the alarming increase in Diabetes in the country, a separate institution is vitally needed. This will avoid further complications of patients such as heart, kidney, liver, bone and joint diseases.

An appropriate internationally recognized diabetes company should be contracted to educate doctors and nurses on all aspects of diabetes with a view to improving diabetes diagnosis, management and treatment competence.

Due to the high rate of amputation of lower limbs due to Diabetes.

Seniors waiting time at Hospitals and Health Centres are very long. Private Institutions are too costly for specialist medical attention.

This is due to the acute shortage of health care practitioners.

To promote a healthier population.

Proposals/Recommendations

- j. TTARP supports the issuance of National Medical cards for Senior Citizens.
- k. Adequate medical health in Tobago.
- l. Enhance staffing and equipment capabilities in the areas of prevention programmes to avoid more catastrophic interventions (eg. For diabetics– wound care to prevent amputation; osteoporosis- to minimize the number of osteoporotic related fractures; Strokes- early treatment of patients when hospitalized will improve recovery outcome; cardiac rehabilitation- to improve outcomes after onset that will decrease re-hospitalisation).

Rationale

Issuance of these cards and proper administration of the benefits of this system will avoid wastage and provide pharmacies with up-to-date information on patient drug usage.

Health services in Tobago need to be improved.

Physical medicine comprising physical therapy, occupational therapy and speech therapy, when initiated early, can significantly improve the rehabilitative /curative outcomes for patients. This can also decrease the length of stay and re-hospitalisation thus freeing bed space.

MINISTRY OF NATIONAL SECURITY

Proposals/Recommendations

- a. More Community police are needed and should be sensitised to the concerns (needs and fears) of senior citizens within their community.
- b. A partnership should be established between the Ministries of National Security and People and Social Development in the provision of protective services to senior citizens and the disabled. The laws relating to such crimes should carry more severe punishment.
- c. Provide a broader and more effective distribution of CCTV coverage throughout Trinidad and Tobago.

Rationale

As a measure to reduce the high incidence of crime and road accidents.

There is increasing incidences of violent crimes on senior citizens.

Proper maintenance programmes should be implemented and executed to ensure the proper functioning of the system.

MINISTRY OF THE PEOPLE AND SOCIAL DEVELOPMENT

Proposals/Recommendations

- a. At all government institutions, special days per month should be designated for senior citizens (passport, driver's license etc.).
- b. Cultural Activities such as Drama, Song and Dance should be staged at Communities in conjunction with Senior Activity Centres.
- c. Additional Government funded Senior Activity Centres should be established in all districts with government sponsored transport.
- d. Dedicated trained staff at all Government institutions to treat with Senior Citizens.
- e. Special consideration and recognition should be given to "centenarians" being made wards of the state. In this regard, improvements in the quality of life should be the objective. TTARP is available for consultation on this issue.
- f. Special incentives should be given for the establishment of Community Homes for the Aged/Disabled. All existing and future private commercial homes should be licensed and registered along defined guidelines. This license should be revocable. New homes will require to be evaluated prior to opening.

In all new housing developments and other appropriate areas, Senior Citizens communities with accommodation for singles, couples and small groups should be established with the necessary infrastructures and amenities.

- g. All Homes for the Aged should be monitored on a regular basis by the appropriate government authorities or agencies appointed in accordance with legislation.

Rationale

Health and age related factors of senior citizens.

This will encourage the transfer of skill from Seniors to the Young as well as forge Camaraderie among the age groups.

Healthy seniors place less burden on society.

This is to provide dignified treatment of seniors.

This will allow them to maintain a suitable standard of living.

This is to provide for the dignity of senior citizens and provide better management of these homes.

Increasing quality of life and longevity of Senior Citizens.

This is to provide for the dignity of senior citizens and provide better management of these legal homes.

Proposals/Recommendations

- h. Government should provide a subsidy for home care expenses for the elderly and persons with disabilities.
- i. TTARP should provide services as Advisor to the Government (in particular, Ministries of Social Development, Health and Public Utilities) on all issues relating to the welfare of our senior citizens.
- j. P.T.S.C. buses should be made “user friendly” for all.
- k. The Ministry should ensure that all Ministries and Public Institutions provide quality service to Senior Citizens, including appropriate physical amenities.
- l. Ministries and Public Institutions should make it mandatory that all pre-retirees be exposed to Retirement Seminars from age fifty (50) and be sensitized to aspects of retirement at least 10 years before.
- m. The Burial Benefit offered to eligible Senior Citizens be increased to \$7,500.00 to match NIS burial benefit.
- n. Ambulance and “Dial-a-Ride” systems, in addition to public transport and ELDAMO, be implemented to assist Senior Citizens (especially those who live in residential/rural areas not served by public transport and who do not have their own transportation or the necessary family support) who experience emergency and transportation problems.

Rationale

This is due to the high cost of home care and to also maintain the dignity of these citizens.

TTARP, in particular with its zonal structure, has greatest on-going contact with seniors regarding their concerns, issues, problems etc.

This is a right established by the International Community.

To assist senior Citizens in obtaining Essential Services. This could be done on particular days at various areas in the country. e.g. Ombudsman service.

To assist retirees to overcome the negative aspects of Retirement such as Income adjustment, loneliness, depression and the sense of alienation after retirement. TTARP and the Division of Ageing should be involved in making seniors retirement - otium cum dignitate (leisure with dignity) positive.

To assist in lessening the financial burden of burial expenses.

To support the thousands of Senior Citizens who are unable or have severe difficulty travelling to health facilities and to conduct their affairs.

Note: For ease of administration of this system, eligible Seniors can be allowed to select a designated driver who will be screened, approved, registered and paid by the participating Ministry/ies to provide a stipulated number of transportation support to grocery, clinic, church, bank, activity centre etc. This system should take effect January 1, 2015.

MINISTRY OF PUBLIC UTILITIES

Proposals/Recommendations

- a. Government should assist TTARP by providing a postal reduction or subsidy for the distribution of its quarterly magazine and encourage wider distribution.

Rationale

The magazine provides a public service to seniors with lots of relevant information that could positively impact the quality of their lives.