

Executive Report 2014 - 2015

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

The Executive Committee for the term 2014-2015 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. Patricia Crossley	- Ordinary Member
Mr. Neville Navarro	- Ordinary Member
Mr. Cecil Paul	- Ordinary Member
Mrs. Coreen Jones Robinson	- Co-opted Member
Ms. Shirley Maynard	- Co-opted Member
Mr. Arthur Mc Shine	- Co-opted Member

TTARP's BUILDING

With each passing day, TTARP's dream will become a reality. We are happy to report that approval has been received to construct a multipurpose building by Town and Country and presently, the architects are in the process of providing the additional drawings to complete the process. In the meantime, the other required building permission, and there are many, WASA, T&TEC, Fire and City Corporation, is still an ongoing challenge.

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, a very special THANK YOU to all those members and Zonal groups who have

generously contributed towards our Building Fund which to date, is approximately \$45,000.00.

Nonetheless, TTARP still has a long way to go in realizing the dream of a TTARP Building but with the continued support from the membership, the Executive Committee is committed to continue to remove each obstacle until all the requirements are met.

Donations towards TTARP Building Fund can be made at TTARP head office @ 45 Tragarete Road, Port of Spain (622-9223) or by mailing a cheque in the name of TTARP to the above address or by contacting your Zonal Representative.

NATIONAL ISSUES

The members of the National Issues Committee (NIC) are Mr. Cecil Paul, Mrs. Coreen Jones Robinson, Mr. Neville Navarro, Mr. Geoffrey Lewis and Mrs. Patricia Crossley. Meetings are held monthly just before Executive Board meetings.

As the name implies, the NIC is responsible for making recommendations on issues relative to and in the interest of members/senior citizens for the approval of TTARP's Executive. Proposals are submitted by TTARP zones and then formulated by the Committee. In 2015 it was noticeable that participation of the Zones in submitting proposal increased sharply.

These policies and recommendations once approved by the Executive are submitted to relevant government ministries for consideration. The NIC are then invited to make a presentation to the relevant government officials to articulate and argue for the adoption of these recommendations.

TTARP has had several of its recommendations accepted over the years by successive governments. Some major proposals implemented over the years include increases in NIS Pensions, Senior Citizens Grant, Departure Tax, free Bus and Ferry rides, free Driving Permits, free Medicines, longer opening hours at Health Care Centres and the increase in the Personal Tax Allowance.

Trinidad and Tobago with its ageing population and hopes that the government pay urgent attention to clearing the backlog of critical surgeries required by Senior Citizens thus providing them with the quality of life they are entitled too. The shortage of CDAP medications is also currently being addressed with the Ministry of Health.

Proposals for the 2015/2016 National Budget have been submitted for consideration and are included as an Appendix I to the 2015 AGM report.

TTARP's MEMBERSHIP STATUS

The growth of TTARP is dependent on the support and loyalty of present members who pay their dues on or before their expired date, as well as seeking new persons to join the Association. There are many persons who you may know who are 50 years or older and have not yet joined, and as always, we beseech you to encourage your friends and family to become members. Even more surprising is the fact that there are many persons still unaware of the organization.

Awareness and visibility is important, and over the past year, we have participated in many promotions, health fairs, family days, AGMs, group meetings, retirement seminars, etc. For the period September 2014 to August 2015, these promotions were able to attract 1,720 New Members, 945 Renewals, 44 Hospitalization Plan Members, 62 Senior Card

Members and 1 Golden Term Member. The total sum of fees collected was \$390,412.00.

The table below confirms the marketing team efforts.

	Aug 2015	Aug 2014
Number of Financial Members in TTARP	32,170	31,132

HOSPITALISATION ASSISTANCE PLAN STATUS

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.

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 of the Association.

TTARP's Hospitalization Assistance Plan continues to be a challenge for the administration of TTARP. To ensure the viability of the Plan, TTARP is working very closely with M&M Insurance Brokering Services Limited in expanding not only the base of the Plan but also the benefits it offers.

We want to take this opportunity to urge members who are not members of the Plan to take a very close look at what TTARP's Hospitalisation Plan has to offer in comparison to the yearly premium one has to pay and the benefits one can receive.

The table below shows our challenges in the Plan.

	Aug 2015	Aug 2014
Number of Financial Members in Plan	2,534	2,558

SENIOR ACTIVITY CENTRE

Earlier in 2015, Assuria Life Insurance bought over Mega Insurance, and our Insurance portfolio was transferred to this new entity.

In recent months, we have been having discussions to improve, expand and market the Golden Term Plan to members, so stay tune as we finalize the details.

This plan offers the most affordable term insurance currently on the market and with seven (7) simple questions, financial members and their family can purchase optional life coverage with little or no restrictions. If you are not insured, you should enquire and think about the financial security you can leave for a loved one.

Forms and additional information can be obtained at TTARP offices, so visit us.

MY SENIOR CARD

The Free Annual Medical and year round medical and dental discounts being offered through Health Net's "MY SENIOR CARD" has attracted over 1,200 members since inception. Everyone is accepted - regardless of past or current health conditions. There are no annual ceilings, no refusals, no underwriting, or age restrictions.

The programme encourages members to take better care of their health and offers substantial discounts on:-

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

It is a win-win situation with the Senior Card. For \$365.00 per year, members are entitled to a full check up with blood work annually; plus approximately 40% discount on all other services offered. Every member should join!!!

SENIOR ACTIVITY CENTRE

In February this year the Center moved to a bigger and a much easier accessible location at #26 Max Murphy Street in Chaguanas. The facility is opened Monday to Friday for 9:00 am - 3:00 pm to all senior citizens in Chaguanas and environs and manages a wide range of activities and lectures on issues relating to their well being. Field trips and classes in Dancing, Aerobics, Yoga, Tai Chi and Information Technology are but a few examples of some of their weekly activities.

Additionally the Center provides a venue that members consider their own space allowing them the opportunity to participate in the enjoyment of each other's company and any course conducted by the various Ministries that peaks their interest. This Center has a registered membership of over 400 senior citizens who are in attendance to the various classes available on a daily basis.

The Center is managed by a Management Committee appointed from the TTARP's Central Zones, (The Central Pride); Mrs. Kissoondaye Bassarath, Mrs. Portia De Silva-Lashley and Mrs. Janet Rawlins as Manager.

It is a known fact, the challenges this management team face each month to keep the center running efficiently.

It is therefore necessary that TTARP express its sincere thanks to Mrs. Rawlins and her team for their

dedication and commitment to a meaningfully program. Special mention to Ms. Ann Brown and her dedicated administrative staff at the center for displaying your special gift in deal with Senior Citizens on a daily basis.

May God continue to guide each of you daily in the execution of your duties.

HEAD OFFICE ADMINISTRATION

With the establishment of the eleven (11) zonal groups throughout Trinidad and Tobago, TTARP's Head Office Administration can now place more emphasize or focus on establishing more meaningful partnerships with other retiree organizations, governmental institutions and ministries thus providing a more quality service to our membership and ensuring a better life in their golden years. We are also ever so focus on expanding our discount providers listing.

The staff together with the marketing consultant, continue to work very closely with many credit unions, retirees' groups and companies with a goal of educating all persons nearing their retirement, of the numerous benefits they can obtain from a TTARP Membership.

At the same time, work is continual on enhancing and updating the web site and face book page (search for TTARP) with the latest and most current information. Please note our new email address is ttarp1993@gmail.com

Besides our dedicated team at the office, we still find it necessary for the Social & Cultural Committee to continue to organize interesting annual functions such as the Carnival All-inclusive Party, the Health Seminar, our Mother's Day Tea, Fashion and Cultural Show,

Trips to Cuba, Orlando, Florida and in a month's time a Mediterranean Cruise, the 5K Walk/Run (Saturday 26th September) and the grand Christmas Luncheon, which will be held at The Hyatt Regency (tickets for this event is already on sale). Particular recognition must be made to Ms. Denise Joseph, Administrative Supervisor and Events Coordinator.

ARIMA ZONAL GROUP

The following zonal executive members were elected to manage zonal business until 2016:

Chairperson	- Norma Clarke
Vice Chairperson	- Lynette Maule
Secretary	- Jacqueline Philip
Treasurer	- Paulina Mc Mayo
Assistant Secretary	- Jennifer Walker-Maynard
PRO	- Annette Young
Trustees	- Kenwyn Scott and - Sylvia Shallowe

There are nine sub-committees, each led by a member co-opted by the elected executive:

Art & Craft / Birthday / Choir / Education / Entertainment / Finance / Hospitality / Services / Tours

Meetings

The Eastern Angels congregate in large numbers every Friday from 1:00 to 6:00 p.m. at the Arima Tennis Club on Railway Road in Arima. However, the monthly meetings on the first Friday of each month attract close to two hundred attendees. Elected Members and Committee Heads attend Executive Meetings which are conducted at the Arima Town Hall, Sorzano Street, Arima on the third Thursday every month from 3:00 to 6:00 p.m.

SERVICES RENDERED – Diet Scan Machine and Blood Pressure Machine are available on Fridays for tests to be conducted. The Service Committee continues its outreach, and continues to assist Homes for Battered Women, Children’s Homes, Senior Citizens’ Homes and some individuals in the community. Our top ten SEA grandchildren received reward packages, while all others were presented with tokens of encouragement.

TRIPS UNDERTAKEN – Tobago in August 2014; Grenada in May 2015; Tobago in July 2015;

OUTINGS EXPERIENCED – Organic Market in Santa Cruz; Mall Hopping in December; Clifton Hill Beach Resort; Valencia Eco Resort in February 2015; Wild Fowl Trust in March; Harry’s Water Park in April; Fyzabad and Los Iros in June 2015; PCS Nitrogen Model Farm in Point Lisas and San Fernando Hill in July 2015.

SHOWS ATTENDED – Parang and Steel at Silver Stars Pan Yard; Musical Evening at Queen’s Hall; Calypso Showdown at Queen’s Park Savannah;

HANDICRAFT COURSES ACCOMPLISHED – Fabric Painting & Design; Jewelry Making [basic & advanced]; Photography; Needlepoint; African Head Wrap; An Art/Craft Exhibition and Distribution of *Certificates of Participation* took place in September 2014. Another such event is carded for later this year.

FUND RAISERS HELD – Bingo; Raffles; Choir Concert; Back in Times Party;

LECTURES DELIVERED – Habitat for Humanity; Rape; Safety in the Home;

CELEBRATIONS – Christmas Luncheon; Children’s Christmas Party; Old Mas and Calypso Cooler Party at Carnival time; Mothers’/Fathers’ Day Annual Function; Bi-annual Birthday Parties [in December 2014 and June 2015]; Eastern Angels 14th Anniversary in July 2015; Indian Arrival & Emancipation Day;

OTHER EVENTS HOSTED - Talent Show featuring a large display of items made by members, as well as on stage performances; Grandchildren’s Day of old time games and stories; An afternoon of fun, with forty-one visiting members from the ‘Caring Friends Home for Senior Citizens’ in Point Fortin; Ends Lime at the start of 2015; Choir’s Easter Lime; A Health Evening; Men Can Cook;

ALSO PARTICIPATED IN – Head Office AGM & other activities including the Boat Ride & Party aboard the Coral Vision; Nalis Art Appreciation Days at the Arima Public Library; Senior Citizens Appreciation Day at the Church of the Nazarene in Arima; Draughts Competition held by the Trinidad & Tobago Draughts Association;

SOCIAL ACTIVITIES AT THE ZONE - Dancing, Singing, Handicraft, Card Games, Draughts, Table Tennis, Scrabble, Dominoes, Keep Fit Sessions, Refreshment Sharing, Watching D.V.D s and much more, form part of our regular Friday afternoons, with the Hospitality Committee ensuring that everyone is served on meeting days and special occasions. Tokens of a labeled pen and an Eastern Angels booklet were distributed to all members to commemorate our thirteenth year as a zone. EAAZ now has its own anthem and a birthday song, both composed by members.

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. One member recently donated a separate album to hold memories of deceased members.

Members who passed away during the period covered are :- Joan Esther Mattierrienne; Thomas Augustus Roberts; Dolores Thompson; Annette Gloria Nurse; Yvonne Gittens-Joseph; Erwin Agostini Hope; Ingrid Simmons; Joyce Skeete.

Plans in the pipeline include:

- Paper Craft and PVC Stools courses;
- Lectures on Pensions & Grants Applications, Making Wills, Detoxing the Body, Healthy Eating;
- Trip to St. Maarten;
- A day at Green Meadows;
- Birthday Party;
- Christmas Luncheon;
- Mall Hopping;
- Silver Stars Parang & Steel;
- Art & Craft Exhibition; and
- Choir Concert.

Elections are scheduled for **October 2016**.

Respectfully submitted by Ms. Jacqueline Philip,
Secretary of the Arima "Eastern Angels" Zonal Group.

Arima "Eastern 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

Introduction

Chairman, members of the head table, golden TTARPees, Ladies and Gentlemen, I am honoured to present the report from Belmont Buzzing B's.

Meetings

Our zone held 11 regular meeting, 9 executive and special meetings for various functions along with sub-committees.

New Membership

Belmont B's continue to attract new members on a regular basis as we have now crossed the 200 mark of membership. Location of the B's Meetings and most of our activities are held at TTARP's Building at 167 Belmont Circular Road.

Activities

June 2014 - Mother/Father day celebrations. Our second annual thanksgiving breakfast was held. This was a great success.

July 2014 – The members adorned themselves in African wear as we celebrated Emancipation.

August 2014 – Our second health fair was held. Also, we had our Independence celebrations where members wore their national colours.

September 2014 - The grand trip to Barbados took place. Forty-five (45) B's went on the trip and an enjoyable time was had by all as they dance, sang and partied at the Rum Punch Party.

October 2014 – The tea evening was held at the TTARP building in Belmont where the group was well entertained.

November 2014 – Journey was held to Clifton Hill Beach Resort. Also in November approximately 75 senior citizens from Belmont and surrounding areas were treated to a day of love and pampering which included manicures, lunch and gifts. There was also entertainment. Special thanks to our travel agent Mr.

Don Alexander Medina who sponsored a trip to Tobago for two.

December 2014 – On December 6th the children of Belmont and environs were invited to a children's Christmas party where they had lots to eat, drink and also enjoyed games.

The B's closed off the year on December 9th with a lavish get together which included dinner, drinks and all the trimmings.

January 2015 - Belmont B's started off the New Year with a bang. On Tuesday 27th carnival lime and kaiso competition was held with Mr. Allan Shallow being crowned our Calypso King.

February 2015 – An important lecture from the Diabetic Association with the president Mr. Carlton Phillip giving us very vital information.

March 2015 – Fun Family Day. B's went buzzing to the Hallows for their Annual Family Day where a lot of games were played.

April 2015 - Our 3rd Annual Thanksgiving Prayer Breakfast was held. We also had a very informative lecture from staff of the Financial Services Ombudsman on the topic of Money Management this ended with a question and answer segment.

May 2015 – Indian Arrival Day was celebrated in May with an evening of games and lots of delicious delicacies.

June 23rd 2015 - Belmont B's held our 11th Annual General Meeting. Our executive elected to serve is:

Ms. Gloria Jones – Chairperson

Mrs. Genevieve Holder – Vice Chairperson

Mrs. Wendy Skinner – Secretary

Mrs. Bernadette Buntin Thomas – Assistant Secretary

Ms. Marlene Griffith – Treasurer

Ms. Patricia Crossley – Public Relations Officer

Mrs. Gemma Fraser – Trustee

Mrs. Marcia Hall-Johnson – Trustee

Ms. Veronica Paul – Committee Member

Ms. Louise Quamina – Committee Member

Ms. Patsy St. John Alexander – Committee Member

Mr. Anthony Pierre – Committee Member

Two new members of our executive are Wendy Skinner our secretary and Bernadette Buntin-Thomas our Assistant Secretary. Mr. Kern Williams, manager of TTARP Head Office was the Returning officer in keeping with TTARP's amendment of the by-laws for zonal groups 24.3a which indicates that election for zones are now every two years.

Other things of interest: The purchase of two dozen chairs and a mike system. A major problem is burglars breaking into the building and taking away our chairs.

In Memoriam

Our condolences go out to the family and friends of our members who passed during the term including Ms. Cynthia Watson Mullings and Mr. Cheryl Thomas Diaz. May all families be comforted.

Community Outreach

We continue to visit, at home, by phone, visit at hospital, our sick and shut in members. Our school breakfast programme will be re-established. Our outreach programme extended a helping hand to fire victims at Belmont Community Center where I did volunteer service and B's members assisted with various items and donations. Thanks to the B's for their generosity.

Head Office Activities

The Belmont B's try to ensure that our members participate in all of the head body activities. Our members also assist with registration of new membership to TTARP. The Belmont B's have made a contribution to Head Office Building Fund and will continue our drive to the Building Fund.

Appreciations

Belmont B's express thanks and appreciation to the manager of TTARP Head Office Mr. Kern Williams and all the other staff personnel, Mrs. Mayling Younglao and the executive and Board Members of the Head Office.

To all my dear members of this great zone Belmont B's thanks and appreciation for your genuine support.

Our Future Activities are:

10 th Anniversary Celebration	27 th June 2015
Trip to St. Lucia	9 th - 14 th July 2015
Emancipation Celebration	28 th July 2015
Independence Celebration	18 th August 2015
Hawaiian Tea Evening	24 th October 2015
Senior Citizens Day	
of Love and Care	21 st November 2015
Valencia Eco Resort	TBA
A Weekend Retreat	TBA
Children Christmas Party	6 th December 2015
Belmont B's Get Together	8 th December 2015

Respectfully submitted by Ms. Gloria Jones,
Chairperson 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, 167-196 Belmont Circular Road, Belmont at 5:00 p.m.

CENTRAL ZONAL GROUP

The period September, 2014 - August, 2015 was a significant one for TTARP Central Zone. A highlight of this period was our relocation to new premises at 26 Max Murphy Street, Chaguanas on the 9th February, 2015. This venue now houses the two entities TTARP Central Zone and the Chaguanas Senior Activity Centre (CSAC). The CSAC is a programme of the Ministry of the People and Social Development under the management of the Parent Body TTARP which is operated by a Programme Management Committee (P.M.C) of the Central Zone. These two entities share the classes, interactive meetings, social events, outings and fund-raising activities. Our present location is on a street which I refer to as retirement street as it is populated by seniors, some of whom, are our members of our organization. We are well placed in a serene environment in the heart of Chaguanas. The improved facilities at this venue allow us to properly house our staff. These include an activity room used for classes, choir practice and meetings, a sick bay, a storeroom, a kitchen, a waiting room and a main open area.

But seniors know that change does not come cheap. Indeed, these changes have brought financial difficulties because of the increased cost of rent and other expenses which are typically associated with improved conditions. The Zonal Management has had to engage in strict housekeeping to ensure that members do not lack of anything when attending the Centre.

Among the changes, was the appointment by the Parent Body TTARP of a Programme Management Committee to manage the Centre until September 2016. The Management Committee comprises of Mrs. Janet Rawlins (Chairman), Mrs. Kissoondaye Bassarath (Member) and Mrs. Portia De Silva-Lashley (Member).

The Centre has experienced growth in membership since relocation. TTARP's membership has also grown as new CSAC's members are encouraged to join TTARP.

Our choir, the "Golden Voices", is our showpiece. They have performed at the Harvest of the Chaguanas R.C Church of the St. Phillip & St. James and for the residents of the Wings of Care Home for Elderly Citizens in Longdonville. The choir has also been increasing in number and the members enjoy their practice sessions on a Wednesday morning. Music is indeed the food of love for this choir. Our other weekly activities of Ballroom Dancing, Aerobics, Yoga, Tai Chi, and Computer Literacy continue and have attracted new members.

Other activities:

- TTARP Central Zone Annual General Meeting was held on the 18th of April, 2015;
- Community Development commenced a 20 weeks Drinks and Dessert Course on the 13th of April, 2015;
- Paper Craft conducted by our member Ms. Merle Sandiford commenced on the 5th of May, 2015;
- The Fundraiser May Merriment was held, the 23rd of May, 2015;
- Members attended a TTARP sponsored seminar dealing with Osteo Arthritis on the 16th of May, 2015;
- The Centre celebrated both Mothers' & Fathers' Day on the 27th of June, 2015. On this occasion we decided to pay tribute to Fathers. Our guest speaker at this event was Mr. Larry Matardeen from the Single Fathers' Association. His discourse was very enlightening; and

- The Centre conducted a Field Trip to the Boardwalk on the 2nd of July, 2015.

Arising out of the AGM, the following is a list of Executive Board Members:

OFFICE	OFFICER
Acting Chairman	Mrs. Janet Rawlins
Vice Chairman	Mrs. Kissoondaye Bassarath
Secretary	Ms. Ann Marie Bickram
Assistant Secretary	Ms. Janis David
Treasurer	Mrs. Portia De Silva-Lashley
Assistant Treasurer	Ms. Ann Williams
Public Relation Officer	Ms. Annette Manick
Committee Member	Mr. Kenneth Subran
Committee Member	Ms. Juliana Guevara
Committee Member	Ms. Lynda Richards
Committee Member	Mr. Dell Glasgow
Committee Member	Mrs. Carol Huggins-Benjamin
Trustee	Mrs. Cynthia Amoroso

We also take this opportunity to welcome the new Executive Board Members and we look forward to their contributions to the organization.

The Chairman and Coordinator attended a NGO Symposium on the 3rd of June 2015, hosted by the NGO Unit of the Ministry of the People and Social Development at the HYATT Regency Hotel. The main topic discussed was the Financial Action Task Force Regulations as they affect Non Governmental Organizations.

On the 14th of June 2015, the members walked with the Centre of Hope (a group which work with vulnerable people in communities) to commemorate the day set aside to focus on elder abuse.

Members of the Zone attended the following events hosted by TTARP the Parent Body:

- TTARP AGM 20th September 2014;
- TTARP 11th Annual 5K/Run 2014 on the 18th October 2014;
- Food Safety and Health Seminar on the 22nd April 2015;
- Fundraising Boat Cruise “All Aboard” on the 25th April 2015; and
- Mother’s Day Tea Party on the 3rd May 2015.

Interactive Meetings held during this period were as follows:

- 18th November, 2014 – Discussion on Relocation;
- 12th March, 2015 – Important Information Concerning New Location of CSAC;
- 11th June, 2015 – Safety Precautions for Seniors by the Chaguanas Community Police; and
- 9th July, 2015 – What is Dementia? by Dr. James E. Bratt.

I also wish to highlight the fact that we take every opportunity to have our members exposed to educational seminars and outreach programmes. Members recently attended the Mango Festival hosted by Rural Women and the Breadfruit Festival held by the University of the West Indies. Transportation was arranged for these events.

We were invited to celebrate Community Development Day/Exhibition under the theme “Health, Wealth and Prosperity” hosted by the Ministry of Community Development on the 25th of July, 2015. We propose to continue to build relationships with other community groups.

We intend to participate in TTARP’s All Fours and Games Fiesta carded for the 22nd of August, 2015. Our graduation for the Drinks & Desserts Course is scheduled for the 28th of August 2015, at the Warrenville Regional Complex of the Ministry of Community Development.

To celebrate Trinidad and Tobago 53rd year of Independence the Zone proposes to hold an Independence Bar-B-Que and Lime on 29th August, 2015.

At this stage, I pause to thank those who have supported us along the way both financially and otherwise. They are Ministry of the People and Social Development – Division of Ageing, TTARP the parent body, Ms. Patricia Richardson, FCCA, FCMA, CGMA our Accounting Advisor who has continued to support us on a voluntary basis, His Worship the Mayor and staff, Father Lumsden of the R.C Church for the temporary housing between movement from one location to another, the Centre of Hope, S. M. Jaleel, KISS Baking Company, Price Club, Price Smart, the OJT’s Office in Central, the Catholic Commission, the Community Comfort Patrol, Facilitators for Interactive Meetings and the Ministry of Community Development.

Also we extend our appreciation to all members especially those who provided service and donated items for use in the Centre, the Coordinator and the OJT Staff engaged at our Centre as well as our Maxi Taxi Drivers for all services provided. Special mention is made of Mrs. Yvonne Knights who voluntarily resigned from the post of Secretary in 2015. She has performed yeoman service over the years and continues to be a positive force within the organization. We thank her kindly for her past and continued service in other areas. We also wish to thank former members of the Executive Board namely

Mr. Reginald Williams (Treasurer), Mrs. Patricia Paul (Committee Member), Mrs. Hyacinth Jackman (Asst. Secretary) and Ms. Lystra Miguel (Committee Member).

I now wish to remind you all of our Independence Bar-B-Que and Lime 29th August, 2015 and look forward to other zones participating in a good central lime.

Human Resource Development - Mr. Reginald Williams was nominated to attend the Trinidad and Tobago NGO Professionals Strategic Fundraising Seminar on the 21st of May, 2015 at the HYATT Regency Hotel. Matters discussed covered Budget Development, Identifying Fundraising Tools and Fundraising Communication. Participation in this Seminar was intended to improve the capability of the Zone to raise its own funds. Subsequently, a three member sub-group of the Entertainment and Fundraising Committee has been formed to follow through on the ideas generated at this Seminar. The members of this group are Ms. Merle Sandiford (Chair), Mr. Reginald Williams (Member) and Ms. Gail Wiggins (Member).

We regret to report the death of four of our members during the year 2015. They are Ms. Esther Haywood, Ms. Veronica Mosely, Ms. Monica Weekes, and Ms. Marjorie Clarke. May they rest in peace.

At this juncture, I am happy to submit this report for posterity. I am also happy to be part of a team of Management, members and supporters that makes things happen.

The seniors who attend the Centre enjoyed all the events and activity recorded above.

Respectfully submitted by Mrs. Janet Rawlins,
Chairperson of the Chaguanas "Central Pride" Zonal Group.

Chaguanas "Central Pride" Zonal Group holds their interactive meetings every other month at 2:00 p.m. at The Chaguanas Activity Centre, 26 Max Murphy Street, 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 on the Monday prior to the second Saturday at 5:30pm. The Events Planning Committee meets on the last Wednesday of each month or when the need arises.

At present our membership consists of one hundred and twenty- five persons with attendance at meetings varying between seventy to eighty- five persons. On special occasions we have as much as ninety- five persons.

Activities

Our monthly lime continues every last Friday of the month from 3:00pm to 6:00pm; members play board games, share snacks, play cards, dance and just have fun.

In the month of October 2014 some members of our group paid a weekend visit to Grenada.

On November 22nd 2014 we held our 4th Annual Christmas luncheon at the Central Diego Martin Community Centre. At the door everyone was presented with a gift bag which contained a drinking glass engraved with the Western Pearls emblem. A very delicious Christmas meal was provided buffet style. Door prizes were given and a D.J. was in attendance, there was dancing and everyone enjoyed themselves.

On February 21st 2015 we held our Election of Officers which was overseen by Mr. Kern Williams, Office Manager at TTARP Head Office.

Our Present Executive Members are:

Chairman	Mr. Derek Paty
Vice Chairman	Mr. Anthony Ling Choung
Secretary	Mrs. Barbara Andall-Francis
Asst. Secretary	Ms. Karen Tang Choon
Treasurer	Mrs. Esta Joseph
Asst. Treasurer	Ms. Margaret Figaro
PRO	Mr. Stephen Osbourne
Asst. PRO	Mrs. Thelma Osbourne
Trustees	Mrs. Greta Frank
	Ms. Valerie Ramkissoon

Events & Entertainment Committee Members are:

Mrs. Joy Hunte-Jeremy	Mrs. Marlene Griffith
Mrs. Merle Gittens	Ms. Grace MC Ewen
Mr. David Hoyte	Mrs. Thelma Osbourne
Mr. Stephen Osbourne	Mrs. Sylvia Cook
Mrs. Margaret Figaro	Ms. Juanita Henry
Mrs. Menova Kajim	Ms. Arlene Julian
Ms. Meurise Alexander	Mrs. Greta Frank

In the month of March, Western Pearls choir was formed.

On April 11th at our Monthly meeting a very interesting presentation on Container gardening was given by Mr. Karl Burgess of P.C.S. Nitrogen Model farm. He spoke about plant diseases and treatment of such. An invitation was given to us to visit the farm at Pt. Lisas.

On April 19th we held our thanksgiving service. Two of our members Mrs. Meurise Alexander and Ms. Nita Franklin prayed and blessed the food. The choir performed. Fruits, vegetables and seasonings were provided by the vendors of the Farmers Market for distribution to members.

In May the men celebrated the mothers with a delicious meal and they were also presented with Carnations. Entertainment was provided by a youth Steel Orchestra and the men also presented a skit. A D.J. was also in attendance and there was dancing.

Also in the month of May (29th) members visited the P.C.S. model farm in Pt. Lisas. We were first given a lecture in the classroom and then taken out into the field. It was a wonderful experience.

In June after our monthly meeting the mothers celebrated the Fathers. Delicious finger food was provided. All the fathers received buttonaires and Ms. Arlene Julien presented them with scrolls that contained a poem about fatherhood. Some of the ladies modeled and Ms. Nola Long did a dance number to a song by Frank Sinatra. A D.J. was also in attendance. A performance was also done by Mr. Nigel Floyd who sang 'Dance with my Father'. There was dancing and a good time was had by all.

On the 4th of July we held our annual cake sale at West Bees Car Park and it was a success.

On the 16th of August we will be having our third emancipation tea party.

Future Projections for the Year 2015-2016

- On September 25th – Bar b Que lime and Back In Times;
- In October some of our members would be visiting Tobago; and
- Our Annual Christmas Luncheon will be held on November 22nd 2015.

In 2016 – Western Pearls would be celebrating its fifth (5th) anniversary and members hope to visit Valencia Eco Resort.

Respectfully submitted by Mrs. Barbara Andall-Francis, Secretary of the Diego Martin “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 Diego Martin Central Community Centre, cor. Wendy Fitzwilliam Boulevard and Jasper Avenue, Diamond Vale (opp. Tru Valu Supermarket).

FYZABAD ZONAL GROUP

1.0 Introduction

- 1.1 Greetings brothers and sisters, this is a review of the period year 2015 to date, and the activities, programs and accomplishments of our zone.
- 1.2 The secretary report for the year 2014 was presented at an Annual General Review (AGR) Meeting, held on Thursday 15th January 2015, at the Fyzabad Regional Community Centre.

- 1.3 Our 9th AGM which will be held on Thursday 15th January, 2016, and the next election of executive / management committee members will be conducted.

2.0 Executive/Management

- 2.1 The incumbent members of the executive/ management committee are: -

<i>Monica Nelson</i>	- Chairperson
<i>Bernice Jeffers</i>	- Vice President
<i>Neville A. Navarro</i>	- Secretary
<i>James Campbell</i>	- Asst. Secretary
<i>Errol Baptiste</i>	- Public Relations Officer
<i>Angela Young Lai</i>	- Treasurer
<i>Stephanie Encinas</i>	- Committee member
<i>Yvonne Creese</i>	- Committee member
<i>Norbert Matthews</i>	- Committee member
<i>Pearl LaFont</i>	-Trustee
<i>Millicent Campbell</i>	-Trustee

3.0 Meetings and Events

- 3.1 For the period under review January 15th to September 12th, 2015, nine (9) regular monthly meetings, ten (10) executive meetings and one (1) special executive meeting were held at the FRCC. There are 175 members on roll with 30 to 35 active at meetings. Eight (8) new members joined our zone for 2015.

4.0 Events and Affiliates

- During the first quarter of the year a decision was also taken to rename our zone the **TTARP FYZABAD FOREVER GREEN ZONE (FFGZ)** for purposes of opening a banking account as stipulated by TTARP’S zonal byelaws.
- As a community based organisation, we are affiliated to the Siparia Community

Development Division, the Fyzabad Senior Citizens Association and the Fyzabad Regional Council.

- **OBITUARY:** we note and pay respect to the passing of our first leader and founder of our zone, Mr. Urban Augustus Sylvan.
- Members also celebrated their birthdays for the three quarters of the year at the quarterly monthly meeting; and our games' meetings are held on the last Thursday of each month.
- Our annual carnival old Mas party was held on February 12th 2015 and this preceded a beach lime and picnic to Guapo beach at Point Fortin on March 19th 2015.
- For the period under review, we have also had three lectures on health, a financial lecture for seniors from the Central Bank of T&T, and a lecture from senior officers of the Ombudsman Division on Wills and Intestacies.
- In celebration of Labour Day 2015, we held a bingo on June 18th, 2015 at the FRCC and on the 25th we hosted the Arima Angels zone at the Jeffers Beach House facility in Los Iros.
- A major highlight of our activities so far, was a visit to Tobago in July, 2015 to participate in the Heritage Festival villages' activities, i.e. the opening and Ms. Heritage Queen Show, the Ole time wedding at Moriah village and the seafood festival and regatta held at Roxborough village, in Tobago.

- Due to circumstances and events beyond our control we were again unable to plan successfully a holiday visit to Grenada, we hope, God willing to bring it off for 2016 as it is an event our members are looking forward to.
- We also began a collection for TTARP'S Building Fund from our members which raised \$2,000.00 and was presented to TTARP General Secretary at a TTARP Executive Board meeting.
- Our zone also began practicing for TTARP ALL FOURS FIESTA, and Mr. E. Baptiste, PRO, was selected as our zonal representative on TTARP'S All Fours committee, which is headed by our secretary as convenor of the committee.
- Our teams competed at the All Fours Games Fiesta competition held on August 22nd 2015 at the TTARP Building in Belmont, and gave a good showing of our zone.
- TTARP 22nd Annual General Meeting was held at the Cascadia Hotel, St. Anns, Port of Spain, on September 12th, and our members travelled by maxi to attend.

5.0 Proposed Upcoming Events to 2016

- ✓ *SEPTEMBER 2015 – attendance at TTARP AGM on 12th*
- ✓ *OCTOBER 2015 – visit to Tobago for Culture Festival, Blue food festival, goat races, crab races, kaiso comp, and other cultural events.*
- ✓ *NOVEMBER 2015 – visit to Arima "Eastern Angels" Zone.*

- ✓ *DECEMBER 2015 – 9th Annual Christmas Luncheon; visits to senior citizens Homes for the Aged.*
- ✓ *JANUARY 15th 2016 – 9th Annual General Meeting and election of officers for the 2016 to 2018 term.*
- ✓ *FEBRUARY 2016 – Carnival fundraiser party.*
- ✓ *MARCH 2016 – Ecumenical Thanksgiving Service; Educational Lecture.*
- ✓ *APRIL 2016 - visit to a place of interest; Beach Picnic Lime.*
- ✓ *MAY 2016 – Fundraiser Event.*
- ✓ *JUNE 2016 – Visit to Grenada (tentative).*
- ✓ *JULY 2016 – Visit to Tobago for Heritage Festival.*
- ✓ *AUGUST 2016 – TTARP All-Fours Games Fiesta competition.*
- ✓ *SEPTEMBER 2016 – TTARP 23rd AGM.*

Note: All events are tentative and subject to be changed or amended.

6.0 Epilogue

- 6.1 On behalf of the board, I wish to thank our parent body and staff at Head Office, the manager and staff at the Fyzabad Regional Community Complex, our affiliate organisations, all other TTARP zones, our loyal members and supporters and most of all to Almighty God, praise and thanks for His many blessings and protection.

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 Chairman, Members of the Head Table, Honoured Guests, Fellow Members. Once again we are here presenting to you an activity report for the period September 2014 to August 2015. The Black Gold Seniors get together monthly on the 3rd Thursday of each month and the executive committee meets on the Monday of the same week. This was a challenging year for the group but we managed to stay together in spite of the hurdles we faced.

We held our Annual General Meeting in the month of September 2014 at which a new executive committee was installed by Mr. Neville Navarro who also acted as our returning officer for the elections held on the same day.

The Executive committee comprised of the following:-

Chairperson	-Joycelyn Sancho
Asst. Chairperson	-Monica George
Secretary	-Edwin Noel
Asst. Secretary	-Carol Noel
Treasurer	-Ezra Vaughn
Trustees	- Norva Jorsling-London
Trustees	- Sylvia Gibbs
Committee Members	- Molly Mills
Committee Members	- Angela Carty-Joseph
P.R.O.	-Lillian Wharton

Sadly for us, both the Chairperson and Asst. Chairperson resigned in the month of May 2015 and Ms. Carol Noel graciously agreed to hold the reins of Leadership until the next Annual General Meeting to be held in September 2015.

Activities for the Year in Review

- September 2014 – The AGM was held and the new executive installed.
- October 2014 & November 2014 – Both general and executive meetings were held but no extra activities.
- December 2014. – We held our annual Christmas dinner and birthday celebrations. The festivity of the season is always enjoyed by those who attend.
- January 2015 - This year we brought cheer to the St. Dorcas home for the Aged in Otaheite Bay, South Oropouche by distributing gifts including food stuff, and entertaining the inmates for the evening.
- February 2015 – In the spirit of reaching out to the youths we had a clinical Psychologist Mrs. Lisa Logie speak to us on mentoring. The information shared gave some insights into a Government instituted structured program with which our seniors did not feel comfortable. The feedback given was that the program was too demanding.
- March 2015 – We pulled off our annual cake sale which came late in the period. However it was very successful and brought in much needed funds.
- April 2015 - For this month our membership participated in the National Body health seminar and boat cruise so we had no activity generated by the zone.
- May 2015 – We bade goodbye to our Chairperson who migrated, with a small sendoff party during our general meeting.
- June 2015 & July 2015- The general meeting and Executive meetings were held in which we had much discussion and planning for our big event held on Aug 2nd, 2015

- August 2015 – This was the biggest event for the year. We hosted an ‘Evening of Enchantment’ with artistes from the southland, like Vaughnette Bigford, Francis Prime, Damian Melville and others. The attendance was not bad but not sufficient to bring in a large profit margin as we thought. Since our plan was that we would donate some of the proceeds to national building fund. We will though, shortly present to the National Body our contribution to the Building Fund.

Vision for 2015/2016

During the past year, the group did not have much outings hence it is the vision of the committee to organize more outdoor activities for the coming year and to repeat the August event.

At our AGM in September 2015 we will hold a by-election for the positions of Chairperson and Asst. Chairperson.

Respectfully submitted by Mr. Edwin Noel,
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

Chairman Members of the head table, honored guest and fellow members I am honored to present to you our ANNUAL REPORT.

ROYALS meet at the Anglican Church Hall, situated at the entrance past the Anglican Church, High Street, Princes Town. Our Monthly meetings are held on the third Saturday of each month from 2.00 pm. At present our group consists of approximately 300

members with attendance at meetings varying between thirty to thirty-five persons.

Activities

Our outdoor lime INCLUDES places like **LA VEGA**, **GUAPO BEACH AT POINT FORTIN**, and **THE PITCH LAKE**. As time goes on, our future visits will include ST. LUCIA and BARBADOS.

In the Month of October 2014 we met new members, in the class of Retired Nurses, Regional Co-operation, and Princials.

On December 2014 we held our **ANNUAL CHRISTMAS LUNCH** at Canton Palace, situated in San Fernando. The Ladies were presented with a beautiful corsage, while all members received a greeting card from Ann Marie Paul Roberts and Sandra Cameron. We were serenaded by Canton Palace Parang Music and Christmas Carols.

The New Year January 2015 meeting was held at the Princes Town Presbyterian School Birthday wishes out to those included and best wishes extended for the year.

February month we all were together dress in red as we celebrated **VALENTINES DAY**. All were presented with a token.

Our Present Executive Members are:

CHAIRMAN	Stanley Joseph
VICE CHAIRMAN	Sandra S. Cameron
SECRETARY	Barbara Paynter
ASSIST. SECRETARY	Carol Ragoonansingh
TREASURER	Patricia Noel
ASSIST. TREASURER	Judy Griffith
PRO	Ann Marie Paul Roberts

April we celebrated EASTER with visits to different churches May 10th MOTHERS DAY were celebrate with tokens and gifts.

June FATHERS DAY was also celebrated. All Fathers present were given a gift wrap in blue

However in July 2015 we all decided to get together at **VIAAA RESTAURANT** situated in High Street, Princes Town, and enjoy a delicious lunch of different dishes, members was ask to choose a dish of their choice.

MOTIVATIONAL VERSES were read by all as we enjoyed hearing VERSES from DR. JACK SINGER "In whatever you do believe that you will succeed despite the challenges obstacles and setbacks that are inevitable. This was proven as we witness members tumble down with screams of tiny wave at GUAPO and get up to challenge another wave.

Newspaper Commentary by Pastor Clive Dottin "Talent is Overrated" Success is 1% inspiration and 99% perspiration see them at the GYM in PRINCES TOWN DOWNSTAIRS SHOELOCKER.

Take a Tip from Shakespeare. Beauty lies in the eyes of the beholder, take a look at yourself in the mirror after the GYM.

All were presented with FRESH FLOWERS OF DIFFERENT COLOURS, Mrs. Parbattie Rampersad was given a standing ovation and a surprise from Ann Marie Roberts.

Promotion

We the Princes Town / Rio Claro Royals are excited about the coming year 2015 - 2016 where plans are to encourage more retiree to join our group with a Tent in the Promenade at Princes Town coming soon.

Respectfully submitted by Ms. Sandra Cameron,
Vice Chairman of the Princes Town/Rio Claro "Royals"
Zonal Group.

Princes Town\Rio Claro "Royals" 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

GREETINGS from South TTARP....PURPLE DIAMONDS.

This Report covers the Activities and Operations for the period June 2014 to June 2015.

Elected Members of the Executive from July 2014 are as follows:-

Chairperson	- Brenda Millet-Buffong
Vice Chairperson	- Joyclyn Farrel
Secretary	- Lisa Mahabir
Asst. Secretary	- Joyce Blenman
Treasurer	- Germinie Julien
Trustee	- Molly Shah, Angela Farrah & June Thompson
Alternate	- Joyclyn Ramsaram
Auxiliary Members	- Karen Bajnath-Butcher & Cindy Bernard-Dickson

Due to illness Mrs. Germaine Julien tendered her resignation as Treasurer and presently, Chairperson, Mrs. Brenda Millet-Buffong holds the position until the following election in 2016.

Membership

Total membership seventy-two (72), active at meetings, fifty-seven (57). For this period, a total of forty-one (41) new members.

Our meeting times are 10:00 am to 12:00 noon on the first Tuesday of each month.

To Date: A total of twelve (12) monthly meetings and ten (10) executive meetings were held.

Activities

July 2014 - South Zone visited the La Brea Pitch Lake "Tierra de Brea", and the Pitch Lake Visitor Facility Museum. The museum exhibits were engaging and informative with artifacts, historical and anthropological data.

From La Brea we ventured to Pt. Fortin, visiting the Guapo beach facility (Clifton Hill Beach Facility) .The new resort was a delightful experience with the cool sea breeze and restaurants too excite one's culinary taste buds.

August 2014 - South Zone celebrated their annual birthday celebration at the Day- Haw Restaurant, Cocoyea Village San Fernando. All who attended enjoyed the good food, laughter and each other's company. A delightful celebration was had by all attending.

September 2014 - South Zone attended the TTARP, Head Office, Annual General Meeting at the Cascadia Hotel.

At our monthly meeting, representatives from the National Insurance Board, lectured on the benefits and entitlements for citizens of T&T which was very informative.

October 2014 - A lecture was done by Mrs. Lisa Mahabir on “Eat Right for Your Blood Type”. Health and well-being is always a welcomed topic especially in one’s advance years. The discussions were beneficial to all those who did not know their blood type.

November 2014 - South Zone visited three (3) malls: The Falls at West Mall, Long Circular Mall and Trincity Mall. The malls were beautifully decorated, keeping with the theme of Christmas. We had lunch at Long Circular Mall, where members got the opportunity to take photos.

A few members attended TTARP Head Office Christmas Luncheon at the HYATT Regency Hotel.

December 2014 - South TTARP held their Old Years get together on the 30th December 2014 at the lodge. We catered for (70) persons. It was a success and everyone enjoyed themselves.

January 2015 - A lecture was done on health and wellness by Mr. Antoine James, which was well received.

February 2015 - South Zone held their first “Ole Mas” competition at the lodge. Ole Mas, an essential part of J’Ouvert was welcomed with creativity and passion, by our participants, did not disappoint with their satirical placard, which were quite humorous. Prizes were given out to 1st, 2nd, 3rd, 4th and 5th places winners.

On sale were Souse and Corn Soup, all members enjoyed themselves.

March 2015 - Part I, of a lecture on “The functions of the Ombudsman” was presented by Central Bank

officers Ms. Susan Roach and Ms. Deborah Esdelle. The lecture was very educational. Part 2, will be held in September 2015, same venue.

April 2015 - A debate took place! Resolution: “Should seniors go to a senior home for care or stay at their residence instead”. Participants representing the pros and cons keenly debated this topic.

TTARP Head Office organized a cruise “Down the Island”, South Zone members attended; one of our members Ms. Jennifer Green won a hamper on the boat ride, which was enjoyable and scenic.

Fifteen (15) members attended the Health Fair at the Radisson Hotel, hosted by TTARP Head Office.

May 2015 - Twenty (20) members visited The Falls at West Mall, and then had lunch at Jaffa at the Oval. Jaffa’s international lunch buffet did not disappoint, the cuisine was delicious, with a complimentary glass of wine, and members enjoyed the serene ambience.

June 2015 - Thirty-seven (37) of our members went on an outing to Mayaro. Some visited the Mayaro market. On their way back home they stopped off at the Fruits Festival at New Grant where members purchased plants and fruits and had a wonderful time.

Conclusion

Mrs. Brenda Millet Buffong (Chairperson) commends Mr. Mc Shine for his ingenious foresight to accommodate the “Under 50” as part of TTARP futuristic plan. Thus, Mrs. Karen Bajnath-Butcher and Mrs. Cindy Bertrand-Dickson our Auxiliary Members have contributed tremendously re- new technology and ideas, also in the preparation of our AGM Report.

I would like Members to be proactive at all times, letting our light shine in society, remembering that we are a Branch of the Great Tree , TTARP Our Golden Organisation.

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

List of Current executives: -

Chairperson	- Brigid Telfer
Vice Chair	- Felix Monroe
Secretary	- Irma Gilalta
Assistant Secretary	- Martin Bazil
Treasurer	- Naomi Mc Lean
Assistant Treasurer	- Joan Bates-Davis
PRO	-Malina LaFoucade
Trustee	- Lucy Sheen

The zone acquired 12 new members during this period. Activities engaged were:

- 1) Cross Country Tour;
- 2) End of Year Luncheon held at Playa del Este, Salybia;
- 3) Carnival bring yuh cooler fete teamed with the Church;
- 4) Visit to the Bird Sanctuary;
- 5) Visit to San Fernando Hills;
- 6) Visit to Clifton/Guapo Beach Resort;
- 7) Panama Trip;
- 8) Florida, The Holy Land Experience;
- 9) Treasure Queen Cruise;
- 10) Normandie Under the Trees for Mothers' Day event; and
- 11) Food Safety and Healthy Eating Seminar.

Other activities:

- Bingo or Dutch auction after brief monthly meeting;
- Birthday Celebrations quarterly with all members who celebrate during the quarter;
- Four (4) gained knowledge in computer classes and became computer literate;
- Visits to two of the Senior Homes in the La Pastora area, namely, The Villa and Gentle Women's Senior Homes. Refreshments were shared with the residents as they socialized with members;
- An appreciation luncheon, held at Melange Restaurant, to bid farewell to the former PRO, Mrs. Dianne Arrindell, who migrated to the United States; and
- Five members continue to gain knowledge on playing pan music, being tutored by Panberri Steel orchestra.

Future Plans:

- To have more fun times and less meetings;
- A visit and day of togetherness at the Boardwalk, Carenage; and
- Other visits are to be planned.

Respectfully submitted by Ms. Brigid Telfer, Chairperson of the Santa Cruz "Cruzers" Zonal Group.

Santa Cruz "Cruzers" 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

1. Introduction

- 1.1 Located in the Western portion of Paradise, Zone Members of the Tobago Corals take great pleasure in reporting on our recent Activities and Events.

- 1.2 Our meetings are held on the second (2nd) Saturday each month, at the Happy Haven School, Signal Hill, Tobago. Presently, our Executive consists of the following persons:

POSITION	MEMBER'S NAME
President	Miriam Edwards
Vice-President	Joan Braithwaite
Secretary	Selby Cole
Treasurer	Geoffrey Lewis
Assist. Treasurer	Auldith Barry
Trustee	Paul Goddard
Trustee	Pamela Hepburn

(Mr. Selby Cole, Public Relations Officer, recently relinquished this post to assume the function of Secretary; this is because no one had been nominated to the post at the Zone's Annual General Meeting in November 2014, and the office had remained vacant)

2. Activities and Events

- 2.1 The Corals Zone continues to have very interesting and varied meetings and Activities. The meetings contain a mixture of entertaining ourselves, as well as receiving valuable information from Presenters on various topics. For the year, so far, for example, Members have gained valuable information on Life Insurance and pertinent data from the Financial Ombudsman, Ms. Suzanne Roach.
- 2.2 In February, Members celebrated Valentine's Day with a gift exchange, refreshments, songs, and poems, while the June gathering was held at the Pigeon Point Heritage Park to honour the Mothers and Fathers of the Group. In June also, Members journeyed to a Cocoa Factory in the east of Tobago. This year, we have also begun

to celebrate Members' birthdays on a quarterly basis.

- 2.3 In the year 2014, in addition to hosting our fourth Annual Back-in-Times Dance, the Zone decided to hold a Variety Concert, with most of the talent being provided by many of the Members themselves. This Concert was such a great success that the decision was taken to make this an Annual Event; the second (2nd) one is carded for Saturday, August 29, 2015.
- 2.4 Members of our Group participated in Overseas TTARP Tours, to St. Maarten in October 2014, and again in March this year to the Holy Land Experience in Orlando, U.S.A.
- 2.5 For the months after this Annual General Meeting, our Zone is scheduled to:
- Worship together at a Church Service (September)
 - Visit the La Vega Estate, in Trinidad (September)
 - Hold our next Annual General Meeting (November)
 - Organize our Christmas Luncheon, at which, generally, there is an attendance of approximately eighty (80) Members and friends.

3. Matter Being Referred to Parent Body

- 3.1 There are about eight hundred (800) names on our Tobago listing (and this includes Members residing in the other Tobago Zone's jurisdiction). However, many of them have not renewed their Membership for many years. Some time ago, an exercise was carried out in Trinidad to update old Members and recruit new ones at various

locations. At that time, it was mentioned that, afterwards, a similar Membership Drive might be undertaken in Tobago. This paragraph therefore seeks to enquire about such a venture-and whether it is still being considered for the Sister Isle.

4. Our Plans for the Future

- 4.1 One (1) of our future goals remains that of owning a piece of land-donated or otherwise-for the purpose of building a Senior Citizens' Home. It is our opinion that we, who have attained a certain age, are the people most capable of tending to other elderly Members of the Community-in a homely environment. In July 2015, in support of our request for State Lands for Cultural Activities, a Proposal was submitted for consideration by our Zone to the Director, Land Settlement, Tobago.

5. Acknowledgements

- 5.1 A great deal of what we do and organize would not be so easily possible without the valued input of our Parent Body Administration, as well as the very competent (and committed) Staff Members. In closing, therefore, the Tobago Corals would like to give a very sincere thank you to all those helpful people stationed at the Head office (Mrs. Younglao, Kern, Denise, and all the others). May our wonderful TTARP Organization continue to go from strength to strength!

Respectfully submitted by Mr. Selby Cole,
Secretary of the Corals - Tobago Zonal Group.

Tobago (Corals) 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, the year under review was challenging.

Our meetings were being held every 2nd and 4th Monday of each month at the Pembroke Community Centre, Todd Street Pembroke and continue to be held there.

Our membership has increased to thirty eight (38).

Visitation to the sick and shut-in members continues every first Wednesday of the month.

Worshipping together with members of different religious persuasions continues to take place on Saturdays or Sundays.

Our Death Benefit and Birthday Club continues.

Programme of Activities

July 2014 - Due to unforeseen circumstances our Annual General Meeting which should have taken place on 24th July was postponed.

August 2014 - Six (6) members of the 'Pembroke Cultural Stars' All Fours players journeyed to Trinidad with a few supporters for the All Fours tournament on 16th August. Our players were forced to give up the 'Bull's Eye' in order to get the flight to return to Tobago.

September 2014 - As our programme continued, on Republic Day 24th September, a Grand Tour throughout Tobago was organized; we visited many places of interest, and eventually we ended up at the Plymouth Recreation Ground, there we had lunch. The rest of the day was spent there having fun and games.

November 2014 - "WHAT HAPPENS IN DARKNESS, SHOWS FORTH IN LIGHT" was the theme for our Variety Concert which took place on Sunday 23rd November, the show was well received by all our patrons.

December 2014 - As the yuletide season approached, the 2nd week in December, members entertained the Shut-Ins at their homes and at the Home for the Aged with singing of Christmas Carols, at the end, each resident was given a small token.

January 2015 - On Thursday 6th January, our members along with a few well wishers, journeyed to Jemma's Restaurant at Speyside, where a 'Luscious Lunch' was served, followed by the exchanging of gifts among members.

Our members were so thrilled on the 25th January at 5:30 p.m., to witness the opening of the 'Aquatic Swimming Facilities' at Kendal in Tobago.

March 2015 - On the 9th March 2015, a successful Lecture/Demonstration was conducted by the Division of Health and Social Services. The topic was based on Alzheimer's and Dementia.

May 2015 - On Sunday 3rd May at 10:00a.m., we worshipped and attended the St. Edwards Anglican Harvest Thanksgiving Festival.

Monday the 11th May, our fathers within the group, hosted a Mothers' Day Celebration, where our mothers showcased their talents.

On Monday 25th May, the patients at the Geriatric Ward of the Scarborough General Hospital were all excited when our members visited them there. Prayers, gospel songs and choruses were done, many

of the patients participated, and at the end of the visit, a Hamper was left for everyone.

May 30th 2015, Indian Arrival Day, was a most memorable day for our members, when we heard that one of our Foundation members Mrs. Esla Benjamin, had died.

June 2015 - On the 5th June 2015 Mrs. Esla Benjamin was buried, most of our members attended the funeral. May her soul Rest in Peace.

There was excitement from beginning to end on Monday 22nd June, when the women in our organization celebrated 'Fathers' Day' with our five (5) male members and the husbands of our female members. The celebration was done in Grand Picnic Style on the grounds of the Pembroke Community Centre.

July 2015 - Throughout the month of July, every 2nd and 4th Wednesday of the month, members enjoyed sessions tutored in Drama and Dance. Our heartfelt gratitude is extended to the Division of Community Development and Culture for this initiative.

Closing Remarks

In conclusion, we are now focusing on our vacation, to be spent in St. Vincent, from the 3rd – 13th August, 2015. Members are also looking forward to the All fours Tournament carded for Saturday 22nd August, 2015.

Rehearsals for our annual "Variety Concert" scheduled for Sunday 22nd November, 2015 will commence soon. An invitation is extended to everyone.

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

Finally, we must thank Almighty God for continued Health and Strength.

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

Tobago (Pembroke "Cultural Stars") 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

The TTARP O50Q Magazine continues to be the main source of communication with approximately 25,000 being mailed to the general membership three times per year.

Each issue is innovative and unique, with current information on the organization and the many different activities within each zonal group. There are various articles that are appealing to members on health, finance, social and cultural, local cuisine and some humor for the lighter side of retirement.

Members who prefer to receive an electronic copy (E-copy) or view their magazine online or members with more than one member in the same household, who wish to receive one magazine only, should contact us as soon as possible via email (ttarp1993@gmail.com).

Members are invited to continue 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

TTARP is continuously being challenged with the late delivery of the O50Q magazine, membership cards and all general mail outs. We are confident however, that the issues at TTPOST will soon be addressed and members again will receive their mail on time.

THANKS

TTARP continue to express the heartfelt thanks to M&M Insurance Broking 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 Assuria Life Trinidad and Tobago Limited in Bacolet, Tobago for their assistance to members in Tobago.

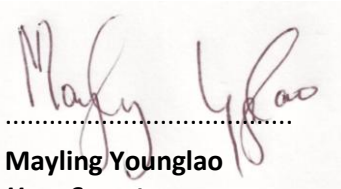
Special thanks to Republic Bank, HADCO and Flow for their continued support to TTARP's Annual 5K.

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.

Recognition to Kern Williams, Denise Joseph, Kaneisha John-Baptiste and Candice Shade, the staff of TTARP and Michelle Nunes, our marketing consultant, who all 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 of individuals. TTARP is indeed blessed and fortunate to have such a dedicated and committed group of staff. A special

thank to Mrs. Debra Antoine and Ms. Louise Quamina for their administrative assistance. This allows TTARP the opportunity to effectively serve you, our members.

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', is written over a horizontal dotted line. The signature is fluid and cursive.

Mayling Younglao
Hon. Secretary.

Dated this 4th day of September 2015