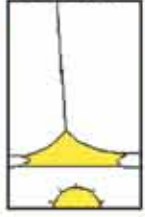
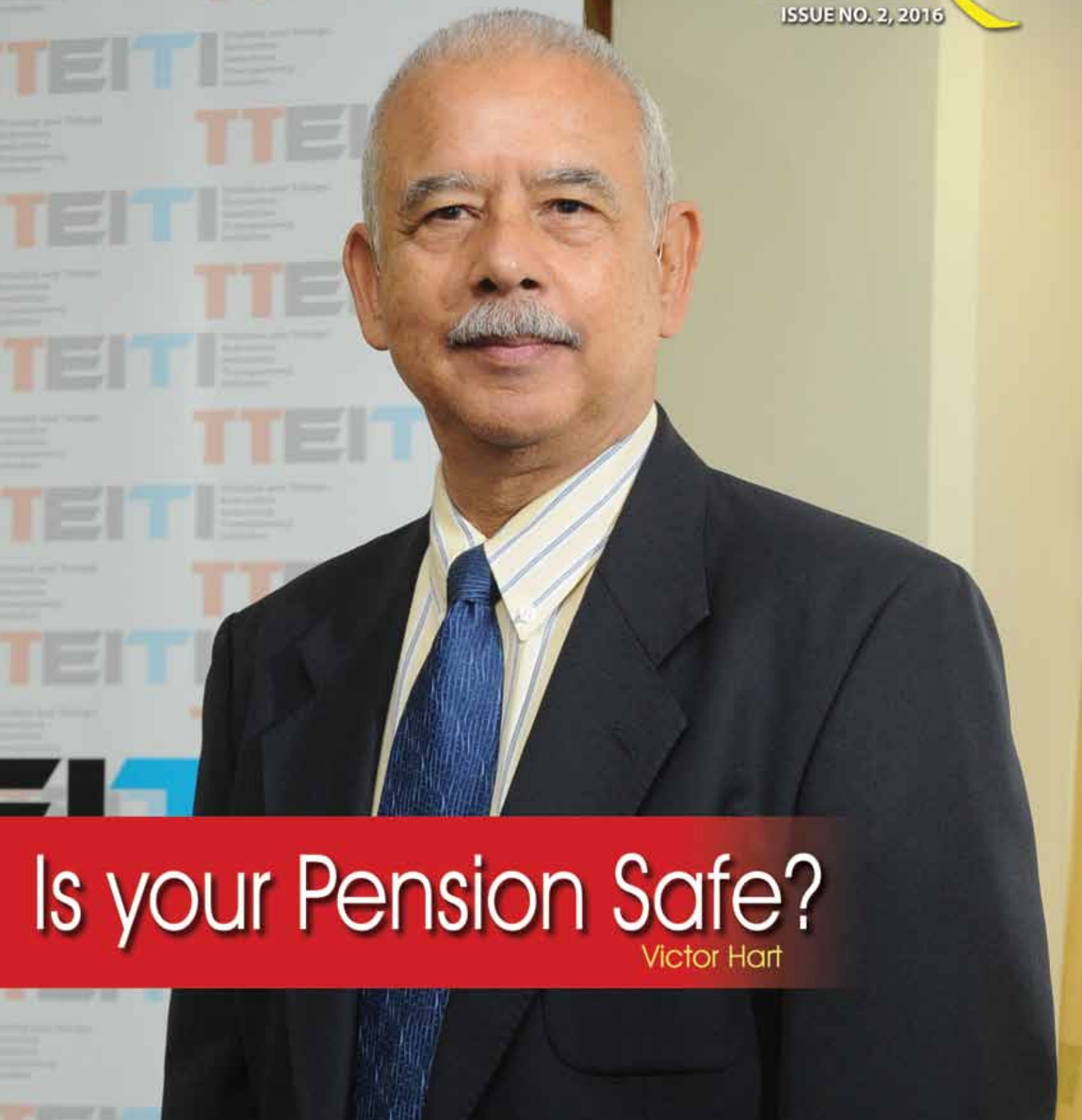


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P50Q
ISSUE NO. 2, 2016



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Victor Hart

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Contributors: Michelle Nunes, Denise Joseph, Dr. Shirley Cadogan, Social Eyes Optical, Hubert Dolsingh, Joan Lowhar, Kelwyn Scott, Victor Hart, Dr. Philip Franco, Lydia Pierre, Yvonne Knights, Dennis Webster, Margaret Remy, Nicole Jules, and Kern Williams.

For Advertising and Content placement, please contact:

Sapphire Consultants Limited - Michelle Nunes



PO Box 1821
 #92A Wrightson Road, Port of Spain
 Trinidad W.I.
 Mobile: 868-681-1816
 Email: sapphire.consultants.ltd@gmail.com

OR
Advertising Consultant - Nicole C. Jules

Mobile: 487-3298 Email: nphillipsbrown@gmail.com

TTARP's Offices

North: #45 Tragarete Road, Port of Spain
 Tel: 622-9223 / 222-7912 / 221-7771
 Fax: 628-8842

South: c/o M&M Insurance Co. Ltd -
 Room 303 , Cross Crossing ,Shopping Centre, San Fernando Tel: 657-2256 / 2343

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Website: www.ttarp.org

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HAVE YOU MOVED?

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

JOB HUNTING ??

Many employers call TTARP for members to be placed in temporary and/or permanent full time and part time positions. Email us your resume at **ttarp1993@gmail.com** with subject heading TTARP Vacancies.

TTARP ZONAL GROUPS

ARIMA "Eastern Angels"

Meeting Place Arima Tennis Club – Robinson Circular Road, Arima
 Meeting Date and Time 1st Friday of each month @ 4:00 p.m. (official meeting)
 Every Friday from 12 noon (casual/fun evening)
 Chairman Norma CLARKE, 643-4118 / 687-4929
 Secretary Jacqueline PHILIP, 756-6128 / 643-1552
 Email ncda911@gmail.com
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BELMONT "Bees"

Meeting Place TTARP Bldg., 167-169 Belmont Circular Rd., Belmont
 Meeting Date and Time 4th Tuesday of each month @ 5:00 p.m.
 Chairman Gloria JONES, 620-1596
 Vice Chairperson Genevieve HOLDER, 348-5051 / 629-0932
 PRO Patricia CROSSLEY, 751-0977 / 625-0592
 Email patcrossley95@yahoo.com or quaminalouise@yahoo.com
 Colour T's shirt GOLD

CHAGUANAS "Central Pride"

Meeting Place Chaguanas Seniors Activity Centre #26, Max Murphy Street, Chaguanas
 Meeting Date and Time Every other month @ 1:00 pm.
 Vice Chairman Janet RAWLINS, 288-7800 / 381-8278
 Secretary Ann Marie BICKRAM, 706-4266 / 672-7750
 Email annmariebickram11@gmail.com
 Colour T's shirt ORANGE

CHAGUANAS SENIORS ACTIVITY CENTRE

26 Max Murphy Street, Chaguanas
 Tel: 221-5891
 Coordinator: Ms. Ann L. Brown

DIEGO MARTIN "Western Pearls"

Meeting Place North Diego Martin Community Centre, Church St., Diego Martin
 Meeting Date and Time 2nd Saturday of each month @ 3-5 p.m.
 Chairman Derek PATY, 678-4139
 Secretary Barbara ANDALL-FRANCIS, 637-8954
 Email derekpaty@yahoo.com
 barbieanfrancis@hotmail.com
 Colour T's shirt BURGUNDY

FYZABAD "Evergreen"

Meeting Place Fyzabad Regional Community Complex
 Meeting Date and Time 3rd Thursday of each month @ 10:00 a.m.
 Chairman Neville NAVARRO, 387-9217
 Secretary Kay FRANCIS, 742-0229 / 389-9180 / 649-5761
 Email nevillea.navarro@yahoo.com
 kaygf@hotmail.com
 Colour T's shirt GREEN

LA BREA "Nightingales"

Meeting Place La Brea Community Centre
 Meeting Date and Time 3rd Thursday of each month @ 5-7 p.m.
 Chairman Ezra VAUGHN - 389-8346 / 648-8270
 Email ezra54@hotmail.com
 Colour T's shirt LILAC

PRINCES TOWN/RIO CLARO "Royals"

Meeting Place Princes Town Anglican Church Hall, High St., Princes Town
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 Chairman Stanley JOSEPH, 348-0956
 Vice Chairman Sandra CAMERON, 336-0045 / 467-2657
 Email sandracameron123@hotmail.com
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SANTA CRUZ "Cruzers"

Meeting Place Bourg Mulatres Parish Hall, Santa Cruz
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 Chairman Brigid TELFER, 676-7353
 Email boysie_3@yahoo.com
 Colour T's shirt TURQUOISE

SAN FERNANDO "Purple Diamond"

Meeting Place Masonic Lodge – Ruth Avenue, San Fernando
 Meeting Date and Time 1st Tuesday of each month @ 10:00 a.m.
 Chairman Brenda MILLET-BUFFONG, 763-6300
 Email brendabuffong@yahoo.com
 Colour T's shirt WHITE/PURPLE

TOBAGO "Corals"

Meeting Place Happy Haven School - Signal Hill, Tobago
 Meeting Date and Time 2nd Saturday of each month @ 3:00 p.m.
 Chairman Miriam EDWARDS, 635-0924 / 750-9351
 Secretary Selby COLE, 639-8335 / 753-2760
 Email maredwards@hotmail.com or selby_cole@yahoo.com
 Colour T's shirt BLUE/YELLOW

TOBAGO (Pembroke "Cultural Stars")

Meeting Place Pembroke Community Centre, Todd Street
 Meeting Date and Time 2nd Monday of each month @ 3:30 p.m.
 Chairman Merle ROMEO, 660-4960
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 Colour T's shirt ORANGE

Comments from the Board

In MEMORY OF Arthur Leopold Pujadas Mc Shine




The Executive Board Members and Management of TTARP acknowledge the sterling contribution made by the late Mr. Arthur Leopold Pujadas Mc Shine to the Association over the past ten (10) years.

Arthur has served TTARP with dedication and commitment, as both the Chairman of the Administrative Committee, as well as an Executive Board Member, and has always given willingly of his time and expertise. Arthur will be greatly missed by the Executive Board, Management and the staff of the TTARP.

May his light continue to shine through Eternity!

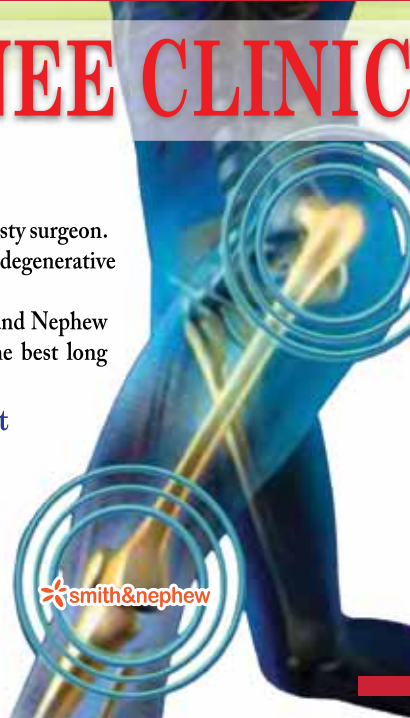


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RE-TYREMENT OR RETIREMENT?

*Shirley Cadogan, Ph.D., Author
Retired Budget Supervisor, Min. of Finance;
Part-time Lecturer: Caribbean Nazarene College*

Dr. Shirley Cadogan has some very strong views on retirement. She believes that retirement age often coincides with our intellectual peak: the age when some become Presidents, Prime Ministers, Heads of Government and Judges, either elected, selected or appointed. With a wealth of knowledge and practical experiences, they are able to lead at the highest levels. She insists that the same can apply at all levels of society. Caribbean culture says it is time to go home, relax and do nothing. She encourages an alternative mindset: prepare for re-tyrement, put on 'new tyres'.

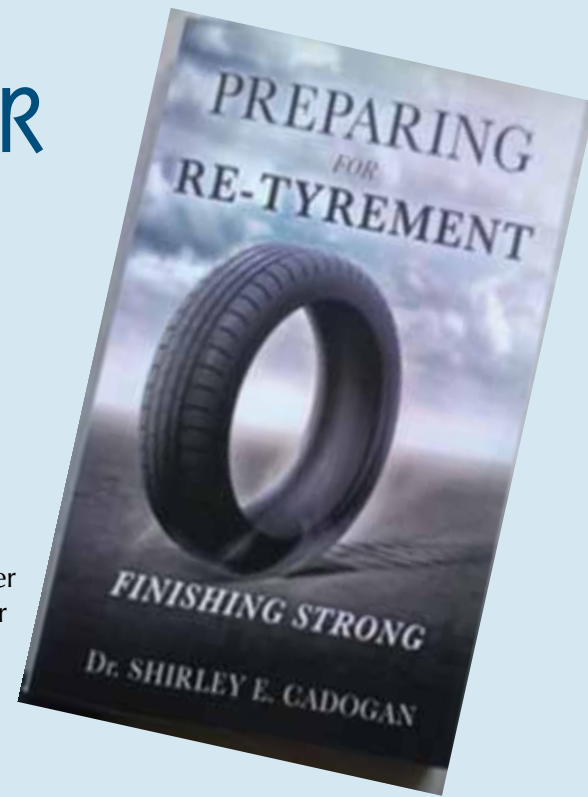
After thirty five years in the Public Service, Dr. Cadogan retired as a Budget Supervisor in the Ministry of Finance. Her preparation for re-tyrement involved retiring six years early and embarking on a degree programme. Six years later, she was equipped with a Masters degree, and became a part-time lecturer at the Caribbean Nazarene College. She later pursued the doctorate, and graduated by her seventieth birthday, with a sense of purpose and fulfilment. She continues to lecture at the College and remains very active in her church.

Dr. Cadogan advises that re-tyrement allows us to continue making meaningful contributions to society. Re-tyrement recognizes that God has a purpose and a plan

for every season of our lives. Just as we prepare for the earlier periods, we need to prepare for our senior years - spiritually, mentally, emotionally, physically and financially. We need to prepare for re-tyrement.

The motivation for her book, *PREPARING FOR RE-TYREMENT Finishing Strong*, was fuelled by her concern for acquaintances who did not prepare for re-tyrement. Of one senior Public officer she wrote, "After over thirty five years of dedicated public service, she had to 'go home'. She had reached the age of retirement. However, she continued to rise very early each morning, go through the usual routine to beat the rush hour traffic to get to the office for seven o'clock as she had done for so many years. It took some weeks, many embarrassed former co-workers with some not so tactful hints for the reality to sink in, and with it depression" (p. 19). She claims that many senior and junior workers are similarly affected to a greater or lesser extent. The loss of 'identity', the title, the position, the importance, to which we become accustomed, can be very devastating. Many succeed in hiding the negative impact, but it is real, and affects anyone who fails to prepare for re-tyrement.

The author shares personal



experiences to remind readers that God has a plan for all seasons of life. The book's philosophy is that God does not want us to retire. He wants us to re-tyre – put on new and different 'tyres' – in order to continue to be active. This book can help all age groups, especially those over forty.

Dr Cadogan insists that preparation for re-tyrement is our personal responsibility. Although we automatically begin to prepare in our youth, we need to do so intentionally 10 to 15 years before retirement age. She discusses the maintenance of good health by seniors, not only physical, but spiritual, mental, emotional and financial health.

Her book is available at Christian Book stores in Trinidad and Tobago. Also, she is available to conduct sessions for organizations and churches, especially focusing on persons over forty, helping them to make a smooth transition into the senior years. She can be contacted at: Tel. 868-352-2557; Email: shirlest@yahoo.com

REGULAR EYE TESTING IS A MUST!

As you reach your 50s and beyond, vision changes occur, but these changes don't have to affect your lifestyle. Knowing what to expect and when to seek professional care can help you safeguard your vision. Annual eye examinations are an important part of preventive health care. Many age-related eye and vision problems have no obvious signs or symptoms and often go undetected.

As Caribbean people, we are exposed to harmful UV rays on a daily basis which can cause damage to the eye including cataracts and pterygium. Protection from the sun is very important as you age as cataracts not only cause blurry vision but also increases sensitivity to glare.

Caribbean people are also four times more likely to develop Glaucoma than people of European descent. Glaucoma is a group of eye diseases that damage the optic nerve which connects the eye to the brain. Vision loss is gradual and often not noticed until it is too late.

Many people do not realize that general health issues such as Diabetes and Hypertension can severely impact your vision. Chronically high blood sugar from diabetes is associated with damage to the tiny blood vessels in the retina. Uncontrolled diabetes can cause bleeding and swelling in the back of the eye. Adults with Diabetes are also 2-3 times more likely to develop cataract. Early detection, timely treatment, and appropriate follow-up care can protect against vision loss.

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YOU HAVE TO PAY MORE NIS FROM 5th SEPTEMBER, 2016

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

I am privileged to have the opportunity once more, to write this column on matters related to the National Insurance System which began on 10th April, 1972. On this same day, I launched my career as an Independent National Insurance Consultant to provide free consultation to insured persons and their families and for over forty-four years I have maintained my commitment. In this article, I shall deal with various issues to bring you up to date on matters of interest in the system.

In most cases, payment of weekly contributions shall determine the rate and amount payable for the followings benefits; Funeral grant, Sickness, Maternity allowance, Survivor's, Employment Injury, Invalidity and Retirement. I shall in subsequent articles provide the qualifying conditions and the rates of benefits. For example, if you have paid all your contributions from the inception of the System on 10th April, 1972 to 31st July, 2016 in the highest class, you would have to your credit 2,312 contributions. This amount would qualify you to receive a retirement pension of \$3,981.95 per month for life.

Recipients of a retirement pension of \$3,000 per month must understand that their actual pension is less than \$3,000. This amount is the minimum payable and from my calculation, the majority of recipient's actual monthly rate of pension is less than \$2,000. Recently Parliament passed a bill to increase rates of benefits and contributions from 5th September, 2016, for example, the current highest rate of contribution of \$332.40 shall be increased to \$414.30. The recently appointed Executive Director, Mrs, Niala Persad-Poliah, Attorney-At-Law, is performing well and you can see improved services at their centres. We have a good working relationship and I am pleased that the

Board has recognised my experience and recommendations to move the system forward. Currently contributions paid are not sufficient to meet the benefits obligations. It was stated in the last financial report laid in Parliament for year ended 30th June, 2013 that the total benefits paid was higher than the contribution revenue for the first time and this trend is currently the same.

It is my opinion that NIS is the best social security system ever introduced by any Government to date and has already paid billions of dollars to thousands of insured persons and their families. Over 100,000 Self-employed persons are not covered under the system even though provision is made for their inclusion in the ACT. However, non-nationals who are employed in T&T are insured from the first day of employment. For example, a foreigner who was employed in T&T for just one year and paid 50 contributions in the highest class and returned to his native country, his family is entitled to receive survivor's benefit should he die before age 60 years. Take a family of a spouse and four children under the age of nineteen years. The total monthly benefit at the current rate shall be TT\$6,445.76 and a Funeral Grant. This amount shall be paid in foreign currency. I do support that all employed persons must have employment injury insurance and non-nationals should be covered but not under our system.

Examine another case, an employed person who died in the first week of his employment as a result of an injury at work. His spouse and four children shall receive a monthly benefit of TT\$ 14,404.01. Unlike conventional insurance companies, there is no medical examination, no age limit, no health condition and no type of occupational position required to qualify any person to be insured under the system.

If you have been employed at any time between the start of the system from 10th April, 1972 to date, I would advise you to obtain a statement of

contributions either ONLINE (www.nibtt.net) or from any of NIB's service centres. Please examine the contribution annual record and if you find that contributions have not been credited to your account for any period where you were engaged in insurable employment file a complaint in writing. This can be done by obtaining a Form N.I 99 either ONLINE or from NIB. Complete the form and state as follows " I have examined a copy of my statement of contributions dated _____ and found that contributions were not credited to my account for periods that I was engaged in insurable employment as follows:- (provide documentary evidence of employment for the periods you are requesting inclusion. Such as, TD slips, pay slips, letters from Employers). You have to submit two copies but you must have NIB acknowledge a copy for your records.

Please note that the retirement age is 65 and you can obtain your pension whether you have ceased work or still at work. However, you can apply for your pension earlier than age 65 but not earlier than age 60 under one condition, you must retire from work. While your application for your pension is pending you must not return to work. Having received your first month's pension you can return to work and your pension shall not cease. Should you return to work, your employer is liable to cover you for employment injury benefit only. Recipients of either retirement pension or a grant are not liable to pay contributions thereafter.

From 5th September, 2016, rates of contributions shall be increased for the eleventh time since NIS started on 10th April, 1972, the highest contribution payable then was \$7.35 and the current rate is \$332.40 which shall move to \$414.30. Read more in my next article.

If I can be of any help in explaining any issue that I may have failed to expand enough, please let me know. I shall be grateful to you for any suggestions you may want to share with me for improving this Column. You are invited to contact me for a free consultation. Telephone contact number 625-4636 or email me at nisconsultant@yahoo.com.



Submitted by Joan Lowhar

"A Blissful Ending"

The Senior Achievers Association of Trinidad and Tobago

It was a bright and sunny morning, on Tuesday 12th April, 2016, and all roads led to the Hyatt Regency Hotel for a group of elderly persons. They journeyed from the east, the west and central to attend this grand occasion which was the celebration of 28 years of relationship which had come to a sudden end. This group was known as the Senior Achievers Association (SAA) of Trinidad and Tobago on whom, the proverb that "everything must come to an end" was quite applicable.

This however was a blissful demise for some fifty (50) surviving persons from an organization whose numerical strength had peaked to over one hundred and twenty (120) in the 90's. The grandeur of the Hyatt witnessed elegantly dressed seniors, some being wheeled, others aided with walking sticks of fine designs, but all with smiles on their faces, and in celebratory mood, as they eagerly approached the dining area, in anticipation of meeting their friends of so many years.

The proceedings which started from 11am and ended at 4pm were quite exciting and produced many surprising awards of recognition. Apart from the meal which was delicious and appropriately combined for the age grouping, there was the entertainment of Hermina Charles - Vocalist, and Malcolm Boyce - Saxophonist. Back-in-times music was supplied by DJ Mario Russell, and collective singing was led by Yvonne O'Neil. Some persons literally forgot their wheelchairs, others put down their walking sticks, and even the blind stood up and danced, for the atmosphere was nostalgic as music filled the Hall. The afternoon culminated with the singing of Auld Lang Syne and lots of hugs and kisses, as this group of elderly persons danced around the Hall. Hats off to Senior Achievers Association!

This event was made possible by the hard working Organising Committee comprised of Joan Lowhar - Chairperson, Marita Hyde, Yvonne O'Neil, Ursula Francis-Arthur and Norma O'Brien. Towards the end of the evening, Joan Lowhar, PRO of the organization and the Mistress of Ceremonies for the event, was presented with a floral arrangement.



Photo of Members of the Senior Achievers celebrating the Finale !

The Senior Achievers Association considers TTARP a kindred organization since most of its members are also members of TTARP, and there were some similarities with their Aims and Objectives.



ARIMA ZONE THE EASTERN ANGELS

VALENCIA NATURE AND ECO RESORT WELCOMES THE EASTERN ANGELS

The Arima Zone's Eastern Angels are always on the lookout for new and exciting places to picnic, relax and seek adventure. Our latest find is Valencia Nature and Eco Resort in the foothills of the Northern Range just a few kilometres from the Valencia junction.

On 22nd March 2016, fifty (50) members, led by Hollis St. Cyr, Tours Committee Leader spent the better part of the day basking in the flora and fauna, the wide open green spaces, the rippling brook, the forest trail, the gushing cascade and the invigorating fresh air of the resort. Thirty (30) members accompanied by the



tour guide in the cowboy hat successfully took on the twenty five minutes hike through dense rain-forest to the "waterfall" with its wide inviting pool. All but one declined to the invitation to take a dip.

Other members opted to just relax, share their lunch, laugh loudly, swing on the swinging rope and hammock, and even experienced falls from the swinging rope and hammock. Horse back riding was the final attraction to our beautiful afternoon to a fabulous day.

Submitted by Kenwyn Scott and Annette Young.



ARIMA ZONE EASTER BONNET PARADE

Eastern Angels Arima Zone (EAAZ) held its first Easter Bonnet Parade for children on Friday 8th April 2016 at the Arima Tennis Club.

There were eleven (11) contestants who all received tokens for participating and the top four winners received cash prizes.

Judges were Eaton Benjamin and Dianne Rodriguez and pictures were taken by Ronald Orr, all EAAZ members. A hamper donated by Ann Marie Campbell was given to the Principal of the Alumni.

This parade was organized by the members of Service Committee, EAAZ, and can only be described as memorable entertainment especially when songs such as Amazing Grace, Lean on me, Warrior, Dingolay, Nah Leaving and Congo Man were played.



The eleven contestants displaying their Easter hats.



1st Place Winner - Alori Waithe



2nd Place Winner - Antonia Weeks



3rd place Winners (tied): Jaylon Charles and Alyah Khan.



Kids Play Alumni showing their talent.



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Belmont B's Emancipation Celebration

At the July monthly meeting, Belmont B's members came out in their beautiful regalia to celebrate Emancipation. Some members modelled their outfits to the delight of all present. After the meeting we shared several local African-derived food items contributed by our members.

Another enjoyable event on our calendar to keep our members buzzing !!



competition were Michelle Hall, Lydia Pierre and June Brown. The children's winners were Takarie Johnson, Tishana Aleia and Avionne Moore. Sisters Cherece and Jonece John were also given special prizes.

This Family Day is an eagerly-anticipated fixture on our annual calendar of events.



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Belmont B's Family Day

Every year, the Belmont B's members come together for a Family Day in the Hollows of the Queen's Park Savannah, on Baptist Liberation Day. This year, the tradition continued with a wide variety of lively games for the kids while the adults relaxed with All Fours, Bingo, Card Games, Dominos and plenty "ole talk".

The highlight this year was an Easter Bonnet Parade and competition. Over ten adults and eight children paraded in a display of beauty and creativity. We were greeted by a staffer of the Chinese Embassy who was enthralled by our activity. He indicated that photos of the event would be displayed at the Embassy. The adult winners of the



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Not realising the power of Herbal Medicines, many people believe that Herbal Medicines are mild alternatives to pharmaceutical drugs and that herbs cannot deliver a quick and/or powerful response. They may believe this for a number of reasons.

Consumer experience

People that have used over-the-counter herbal products and have not attained the desired results may become disenchanted. The problem here is twofold: Firstly, one may be self-prescribing with the aid of herbal books, or the on the advice of friends and others who are not suitably qualified and therefore lack the knowledge to choose the right herbs as well as the combinations and dosages. Secondly, over-the-counter preparations (rather than practitioner quality herbal medicines) in most instances do not have the quality and strengths to produce therapeutic effects.

Your Doctor's Response

Another reason people may believe that herbs are not as powerful as pharmaceutical drugs is because their doctor may not prescribe them. People hold their doctor in high esteem and often see them as the source of all knowledge as far as treatment and medication goes. If a doctor does not prescribe or acknowledge the benefits of Herbal medicines, or in some cases, is even opposed to its use then people may be prone to believe that 'it is not the best', or that 'it is a mere weak alternative'. Some people even believe that if they use Herbal medicines or other natural medicines that their doctor may react negatively, get angry and/or

not treat them well again.

Friends and family's influence

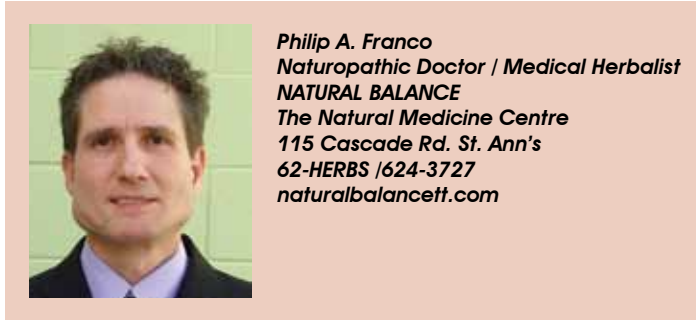
Many times when faced with life threatening illnesses especially where there is no medical cure or the medical treatment is harsh or dangerous, people will then turn to herbs, but this action is sometimes condemned by their loved ones who may feel that there is no merit in doing so. This can then put added pressure onto the person and create doubts about their pursuits.

Herbal Medicine

Herbal Medicine describes two things. It describes the practice of herbal medicine which encompasses diagnoses and prescribing, and it also describes the plants/herbs prepared as medicines. The practice is both a science and an art, which allows the practitioner to prescribe the correct herb or (more commonly) combinations of herbs to the particular individual at that particular time, this takes training and experience. Herbal Medicine today now has the luxury of much scientific validation to verify the large body of traditional knowledge that has already existed.

History of Herbal Medicine

Herbal Medicine was the first Medicines and from it was born modern pharmaceutical medicine. One of the first patented pharmaceuticals was Bayer's Aspirin, made from Willow Bark



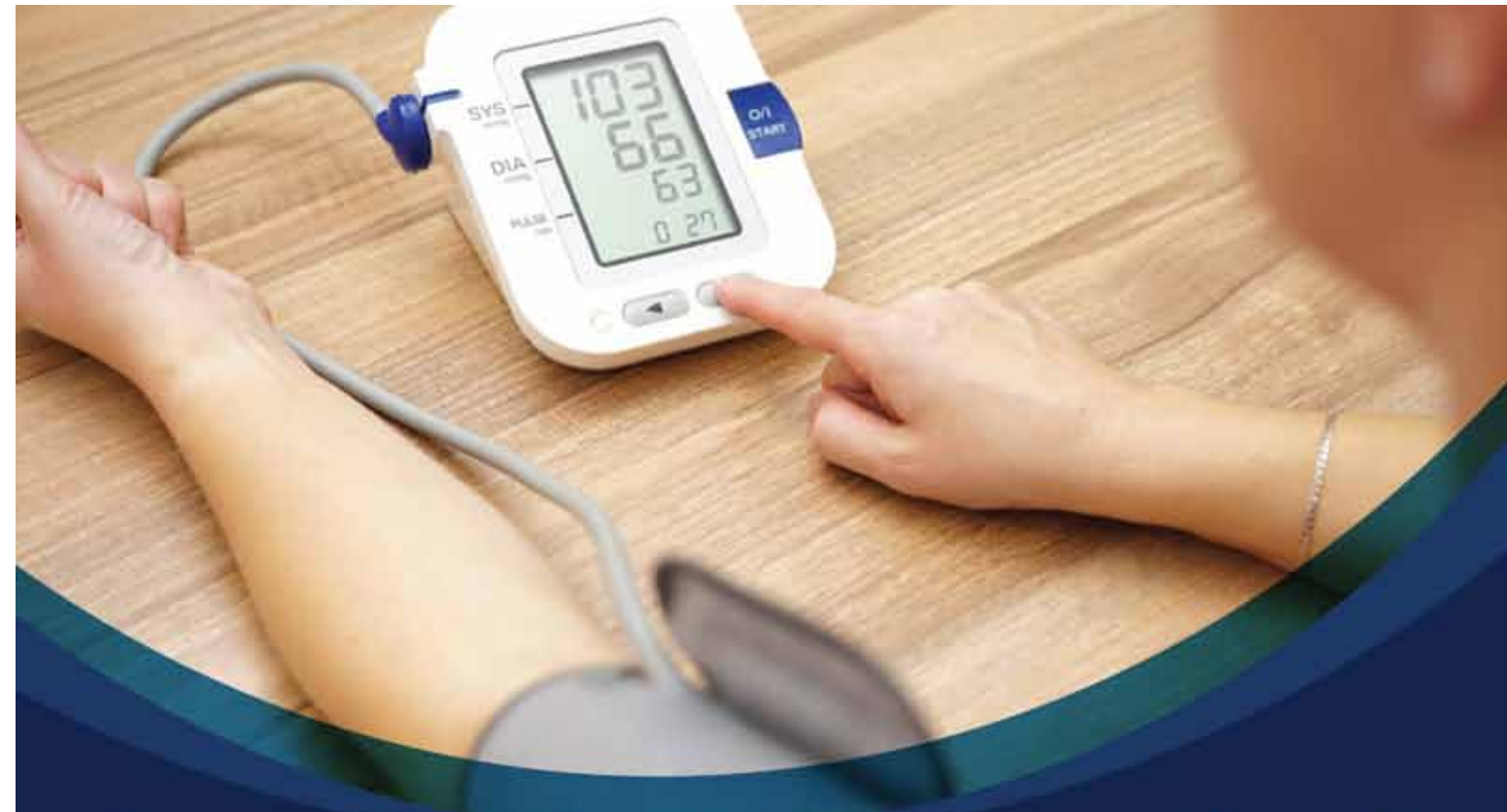
Philip A. Franco
Naturopathic Doctor / Medical Herbalist
NATURAL BALANCE
The Natural Medicine Centre
115 Cascade Rd. St. Ann's
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which was used by North American Indians for fevers and for pain, and was patented in 1899. Interestingly, the excessive use of aspirin which is really, Salicylic Acid causes erosion of the stomach wall, which does not happen when the whole herb is used. This illustrates how the isolation of chemicals from herbs can cause side effects, and where the use of the whole herb or part of the herb with its many naturally occurring constituents are a better and safer way to administer medicines that are free of side effects.

Knowledge

God in his infinite wisdom has created plants for our food and for our medicine. Each plant has thousands of chemical constituents that act as nutritives and medicines. Tapping into the power of nature is the key to sustainable survival and health. Herbal medicine is powerful beyond measure.

Herbs can act quickly for acute conditions like pain, fevers and colds, but take longer for chronic conditions where a cure needs to be established. It is important to choose the correct herb or combination of herbs for not only each condition but for each individual person, and to use quality products and at the correct dosages to be able to get the therapeutic results you deserve.



Do you know your number?

In T&T 1 in 4 adults lives with high blood pressure

*STEPS Survey (MOH 2011)

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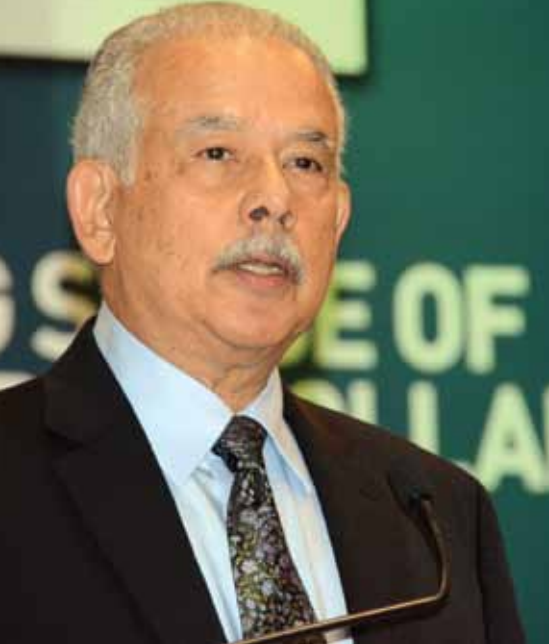
6 Good Reasons to regularly check your blood pressure

- Hypertension is asymptomatic. 1 in 4 persons in Trinidad and Tobago is hypertensive and doesn't even know it. *STEP Survey (MOH 2011)
- Hypertension can cause heart attached, stroke, kidney disease among others
- Blood Pressure varies throughout the day. It is important to measure regularly at different times during the day
- The risk of having a heart attack or stroke is higher in the morning, so its important to monitor yourself every morning
- Regular monitoring allows you to detect and control the effectiveness of medication and lifestyle changes
- Checking your Blood pressure when you are pregnant is important to help monitor safe levels

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PENSIONS SAFE WITH THE EITI

TTARP members who may be wondering how safe is their Government Pension in the current economic climate.

If you are an average pensioner, you probably take for granted that every month you will receive your government pension cheque without a thought as to where the money comes from and whether that funding is likely to come under threat one day.

The answer is that the funds that pay our pensions come mainly from the revenues received by government from companies engaged in the extraction and marketing of T&T's God-given natural resources, particularly oil and gas, which are non-renewable, depleting assets. That should give us cause to pause and to wonder if, like GATE on which our tertiary education students have grown to depend, government might be forced one day to revisit our pension payments if the economy does not rebound sufficiently from recession in the near future.

The good news is that, luckily for us pensioners, there exists in T&T a relatively unknown initiative called the Extractive Industries

Transparency Initiative (EITI) which, among other things, protects the source of funds from which our pensions are paid and thus substantially reduces the risk of pension payments coming under pressure as happened to the GATE subsidies.

The EITI

The EITI is an international coalition, with headquarters in Oslo, Norway, between the three stakeholders involved in the extraction of natural resources: government - the trustee who manages the country's natural resources on behalf of the people who are the owners; the extractive companies - the investors that spend billions of dollars annually in exploring for and extracting and marketing the resources to make a profit on their investment; and civil society - the representatives of the people who own the resources to ensure that their interests are being served in the process. The EITI promotes transparency and accountability in the extractive sectors (oil, gas and mining) on the premise that, as owners of the natural resources, the people have an inalienable right to information about the exploitation of their resources and the assurance that they are getting their fair share of the benefits that accrue from the revenues generated.

The EITI achieves its objective by the sharing of information with citizens through a fairly straightforward process. In T&T, a Steering Committee of 19 persons, comprising six representatives of each

of the three stakeholder groups and a Chairman, oversees the EITI implementation. Annually, it collects from the current 51 participating extractive companies details of revenues (taxes, royalties etc.) paid to government and from the government (the Board of Inland Revenue and the Ministry of Energy and Energy Industries) declared corresponding receipts. The figures are compared and any discrepancies reconciled by an independent auditor, the EITI Administrator. The findings are published in an EITI Report that is widely disseminated and discussed. The data made available to the public empowers civil society to hold government and the companies accountable for their exploitation of the people's natural resources. The EITI's mandate is not limited to monitoring government's revenue receipts. It extends across the full value chain of the extractive process, beginning with examining the award of contracts and the grant of licences and continuing with how the revenues are spent on sustainable projects for the benefit of citizens. Currently, it is being expanded to reveal the names of the beneficial owners of companies to increase transparency.

T&T became an EITI member in March 2011 and, in January 2015, was elevated to Compliant Country status the highest level of membership. That signalled that we had satisfied all the requirements of the EITI Standard and had put in place all the checks and balances needed to ensure transparency and accountability in the extractive sectors. Today, there are 51 member-countries in the EITI, some from the developed world e.g. Norway, UK, Germany and USA, some from the developing world including 10 Commonwealth countries in Africa and, nearer to home, Peru, Colombia, Guatemala,



Honduras and the Dominican Republic.

Conclusion

As one pensioner to another, it gives me great pleasure to share with you the good news of the EITI. Lucky for us pensioners, the EITI protects the people's patrimony and our children's and grandchildren's inheritance by closely monitoring the revenues that extractive companies should pay to the government, verifying their accuracy and ensuring that the payments are received in the correct amounts by government. It is a major disincentive to corruption thereby protecting the government's revenue receipts which are the source of the funding of public social programmes including our pension payments.

As a TTARP member since 1993, while enjoying the benefits of membership, mainly by way of the shopping discounts, I have always felt guilty for not making the time to support the work of Peter Pena and the TTARP Executive Committee by offering my services or even by attending Annual General Meetings. That guilty feeling has largely been assuaged by the fact that I now recognize

that, as Chair of the TTEITI Steering Committee since December 2010, I have been giving something back to TTARP members by my efforts to protect their patrimony and by extension their pensions.

In conclusion, I ask TTARP members to recognize the important role being played by the EITI in protecting T&T's economic future, in general, and their personal well-being as citizens, in particular, by its ensuring that government remains able to meet its financial obligations and to provide much needed services to the people. Therefore, it is in the self-interest of members that they learn more about the EITI and support the initiative. Members can begin by visiting the EITI website at www.tteiti.org.tt and by reading the annual EITI Reports, the next one being due for publication by 30th September.

The EITI is an idea whose time has come and T&T is fortunate to be benefitting from its implementation during these challenging economic times.

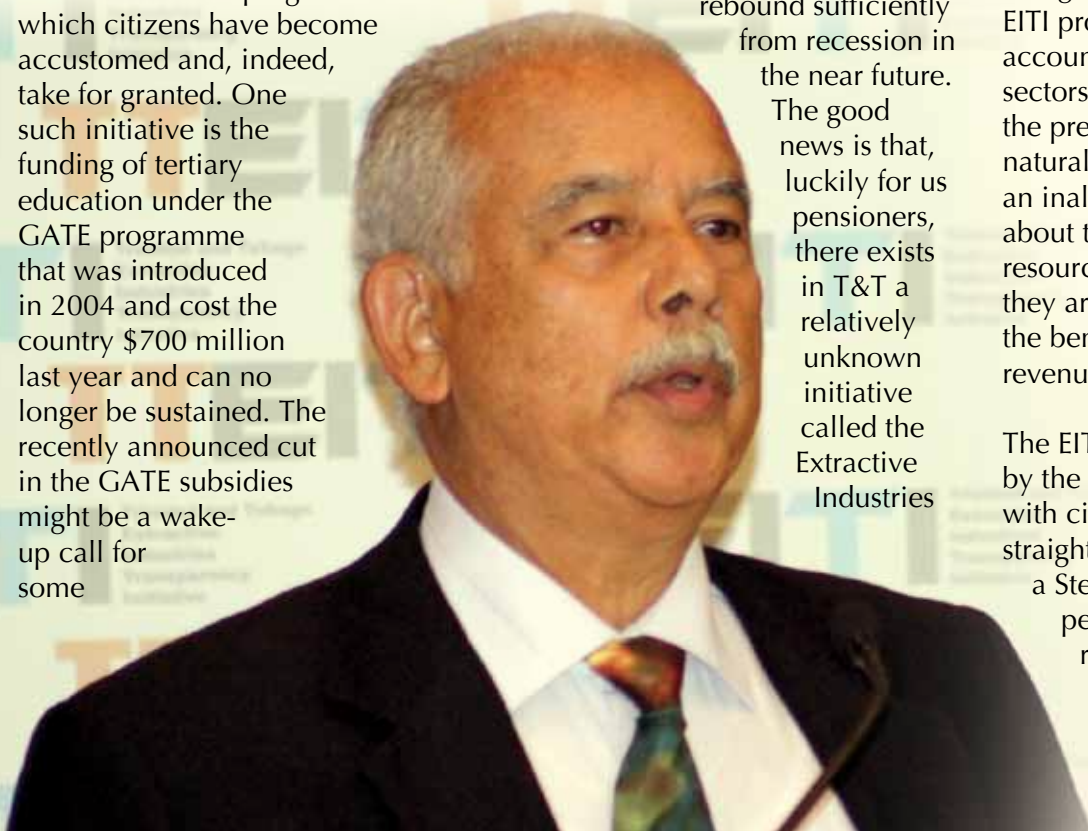
Victor Hart
Chairman, EITI - Steering Committee
TTARP Member



Introduction

The bad news is that our country's economy is reeling from falling commodity prices internationally and negative economic growth locally and that double-whammy has led T&T into a deep recession. Government reported in its '2016 Mid Year Budget Review' that expenditure in 2016 is estimated at \$59 billion and revenues at \$44 billion, a shortfall of \$15 billion.

As a consequence, government is revisiting the sustainability of some of its social programmes to which citizens have become accustomed and, indeed, take for granted. One such initiative is the funding of tertiary education under the GATE programme that was introduced in 2004 and cost the country \$700 million last year and can no longer be sustained. The recently announced cut in the GATE subsidies might be a wake-up call for some



Events Programme 2016

HEAD OFFICE

- Sun 28th Aug - Independence Boat Cruise
- TBA (Aug) - BINGO
- Sat 20th Aug - TTARP ALL-FOURS/Games Fiesta (Warrenville Regional Comp.
- Chaguanas
- Sept 23rd - Trip to ARGENTINA
- Sat 15th Sep - Annual General Meeting
- TBA (Oct) - 13th Annual 5k Walk/Run
- TBA (Nov) - Grand Event

ARIMA "EASTERN ANGELS"

- Aug 5th - Monthly Meeting @ Arima Tennis Club
- Aug 5th - 2nd SEA AWARDS Function
- TBA - To Visit another Zonal Group
- TBA - Propose Meeting
- Sept 2nd - Monthly Meeting @ Arima Tennis Club
- Sept 8th -11th - Visit to Tobago
- Sept 15th - Executive Meeting @ Arima Town Hall
- Oct 11th - Zonal AGM @ Arima Tennis Club

BELMONT "B'S"

- Sat 13th Aug - Field Trip
- Tue 23rd Aug - Independence Meeting Celebration
- Sat 24th Sept - Games Evening/Republic Day Lime
- Sat 22nd Oct - Texas Style Tea Evening
- Tue 28th June - Fire Services Drill
- Sat 19th Nov - Senior Activity
- Sun 4th Dec - Children Christmas

CHAGUANAS "Central Pride"

- Tue 6th Sep - Interactive Meeting/Lecture
- Thu 22nd Sep - Big People Party / Republic Lime
- TBA (Oct) - International Day of Older Persons
- TBA (Oct) - Cultural Appreciation Day Celebrations
- Tue 8th Nov - Interactive Meeting/Lecture
- Thu 8th Dec - Christmas Luncheon

DIEGO MARTIN "WESTERN PEARLS"

- Aug 13th - Interactive General Meeting
- Aug 20th - Zonal All Four Competition
- Sept 3rd - Interactive General Meeting
- Sept 10th - TTARP AGM
- Oct 1st - Annual Cake Sale
- Oct 8th - Interactive General Meeting
- Nov 12th - Interactive General Meeting

FYZABAD "FOREVER GREEN"

- TBA - Tobago Heritage Festival
- Mon 1st Aug - Emancipation Day at POS
- Sun 7th Aug - Caribbean Cruise on board Adriana
- Thur 18th Aug - Monthly Meeting
- Sat 20th Aug - TTARP ALL-FOURS/Games Fiesta (Warrenville Regional Comp. Chag)
- Thur 15th Sept - Monthly Meeting
- Thur 22nd Sept - Games day/Event to be planned
- Thur 20th Oct - Monthly Meeting
- TBA - Tobago Cultural Festival
- TBA - Visit to Valencia Eco Resort
- Thur 17th Nov - Monthly Meeting
- Thur 24th Nov - Games Day
- TBA - 10th Annual Christmas Luncheon

Tobago "Pembroke cultural stars"

- Sept 6th - Sick Visit - Geriatric Ward
- Sept 7th - Exercise & Dance
- Sept 10th - TTARP AGM
- Sept 12th - General Meeting
- Sept 26th - General Meeting
- Oct 4th - Sick Visit
- Oct 10th - General Meeting
- Nov 1st - Sick Visit
- Nov 14th - General Meeting
- Nov 27th - Variety Concert
- Dec 5th - General Meeting
- Dec 15th - Christmas Luncheon

Tobago "TOBAGO CORALS"

- Sept 11th - Members Worship together at St. Andrew's Anglican Church Scarborough
- Oct 8th - Monthly Meeting
- Nov 12th - Zonal AGM & Election of Officer
- Dec 11th - Christmas Luncheon



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CENTRAL PRIDE



On April 14th members and well wishers of the Centre had a fun filled day at the Sandy Hill Nature Park, Freeport. The day was spent playing games, riding the horses/mules (the lighter ones of course), taking rides in the 'tractor', telling jokes, giving brain teasers, eating, drinking, laughing, talking and greeting each other with the love and camaraderie well known to members of the Centre. In pictures Mrs. Lenore St Louis entertains members with a game, while another member enjoys horseback riding.



On May 05th Mrs. Clairon Roberts, the oldest member of the Centre celebrated her ninetieth (90th) birthday. Clairon is a member of 'the Golden Voices' and is relatively healthy. Birthday greetings were extended to Clairon on behalf of the management, staff and members of the Centre.



Members of the 'Golden Voices' visited the Wings of Care Home for Elderly Citizens on May 05 to entertain the residents. The evening was fun filled and very enjoyable. Two of the residents joined in the entertainment. Serenading the residents. In the picture from left to right are our Guitarist, Mr. Francis Bruzual, our Organist, Mrs. Jeanette De Vuglt and two residents of the Home.



On May 10th TTARP Central held its Annual General Meeting to elect the Board which will be in charge of the general direction of the Zone for the next two (2) years. In picture are: Dell Glasgow, Committee Member at back. From left to right are: Lynette Drakes- Brown, Asst Sect., Lynda Richards, Carol Benjamin, Committee Members, Ann Williams, Asst Treasurer, Annemarie Bickram, Sect., Janet Rawlins, Chairman, Tessa Bruno, Committee Member, Portia Ifill, Treasurer, Kissoondaye Bassarath, Vice Chairman and Cynthia Amoroso, Trustee. Missing are Kenneth Subran, Committee Member and Annette Manick, PRO.



On May 18th 2016 some members of the Centre visited one of our members, Mrs. Rosa Jennings who lost her leg in a vehicular accident. They took with them a floral arrangement and a basket of fruits. Best wishes were extended on behalf of the management, staff and members of the Centre. In picture are from left to right: Mrs. Eileen Chrysostom, Ms. Faith Calliste, Ms. Cheryl Roberts and Yvonne Knights. Sitting is Mrs. Rosa Jennings.



On May 19th 2016, members and well wishers enjoyed an Afternoon of Tea at Jaffa at the Oval in honour of the mothers

and fathers in our midst. This replaced our normal Mothers'/ Fathers' Day Event held annually in May /June at the Centre. The tea, hor d'oeuvres, sandwiches, pastries etc were indeed sumptuous, the ambiance and camaraderie great. It was an evening well spent. This picture is a cross section of the participants enjoying the event.



On June 02nd, some members of the Centre joined with Mrs. Cynthia Amoroso and her family to celebrate her eightieth (80th) birthday. In picture are from l to r: Lystra Miguel, Lynda Richards, Kissoondaye Bassarath, the birthday girl, Cynthia Amoroso, Yvonne Knights, Janet Rawlins and Merle Sandiford.

Yvonne Knights, July 08th 2016.



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- SOUTH: South Coast Medical Centre 37-39 Princess Margaret Street, San F'do T: 285-2262
- SOUTH: Lab Medica Laboratory 69-71 Pointe-a-Pierre Road, San Fernando T: 285-4638
- EAST: Lab Medica Laboratory 91 Eastern Main Road St., Augustine T: 285-4648

Managing Your ENLARGED PROSTATE



Dennis Webster

How many times are you getting up at night to pass urine?

Does your urine stream start and stop, start and stop, or is it one continuous stream?

When you have finished urinating, does it feel like your bladder is empty or does it feel like there is still some urine left in your bladder?

How often do you have to urinate again within two (2) hours of finishing?

These are some of the questions that your doctor will ask, to see if you are experiencing Lower Urinary Tract Symptoms (LUTS) caused by either a urine storage problem or a urine emptying problem. Symptoms include:

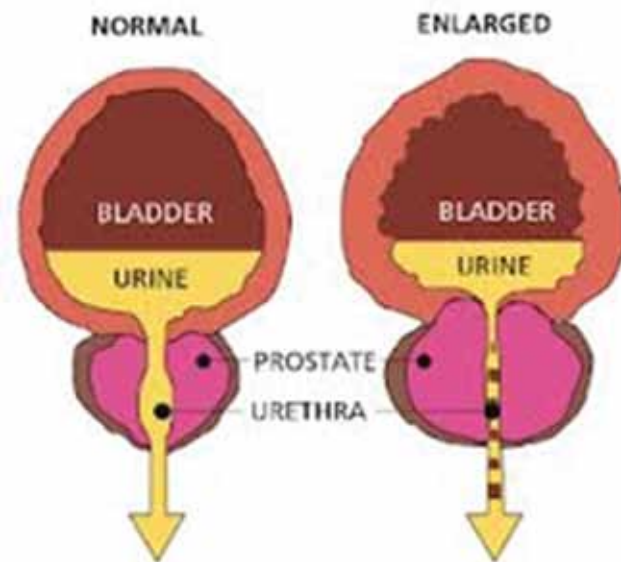
- Having to pass urine a lot
- Urgency (you can't wait to pass urine)
- Urge Incontinence (you have a urine leak before you can get to the toilet).
- Getting up a lot a night
- Slower than normal urinary stream
- Start and Stop Start and Stop every time to try to urinate
- Straining (forcing) to empty your bladder

One common obstructive problem is called BPH (Benign Prostatic Hyperplasia), a non-cancerous enlargement of a man's prostate gland. Some reports estimate that it affects about one third of all men by age 50 and about seventy (70) percent of men by age 70.

You can't infect someone else with BPH (it is not contagious). The famous "James Buchanan Brady Urological Institute" at Johns Hopkins Hospital in Maryland, U.S.A., is presently doing research on hereditary links to BPH. The good news is there is help for this condition.

Why should you get help if you suspect you are having LUTS?

Because it can affect the quality of your life if not checked out. To make a long story short, "Your urine has to flow through a passage that goes through your prostate gland (the passage is called the URETHRA, pronounced "you-wreath-thra") to get out of your body. Unfortunately as men get older their prostate gland continues to grow and can grow enough to start narrowing that passage and preventing proper emptying of their bladder (see picture below), causing LUTS.



Source: <http://public.gsk.co.uk/products/combodart/tell-me-more-about-bph.html>

Not emptying your bladder completely means less time to fill up again and your brain sends you a message "It's time to go again!" If you are getting up a lot at night to pass urine, you are probably not getting the rest you need to function at your best. Remember your kidneys (the urine factories) are always working. The more you drink, the more urine you make. Some doctors may even suggest cutting back on the amount of liquid you drink before you go to bed so you get up less.

When checking for LUTS, you will be asked to answer some questions about how you pass your urine and if you are happy with your present urinary function. The result of this questionnaire (called the I.P.S.S.) will be a number out of 35. Your score helps your doctor decide if your symptoms are mild, moderate or severe. For more information on the questionnaire, send a blank email to: gprl3012@gmail.com just include "ipss" in the "Subject" column

Dennis is a trained Oncology Nurse and Cancer Consultant with over 20 years' experience. He has a keen interest in Men's Health with a focus on prostate disease, prostate cancer and prostate cancer risk assessment.

Tel: 868-683-6145
 Blog: helpatrini.wordpress.com
 Email: gprl3012@gmail.com
 Skype: Brachy4u

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



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Francesca (in the middle) played her clapper as we danced along the streets of Port of Spain in 2015. Margarate is to the extreme left.

MY FRIEND THE MINSTREL

When you're smiling,
The whole world smiles with you.
But when you're crying,
You bring on the rain.
So stop that crying
Be happy again...

That song sums up my friend, Francisca Rousseau as she lived her life. I had never seen her sad or tearful until she became ill and was hospitalized last year.

Three years ago, I decided to start a minstrel band. She was the first person I told because I knew she loved singing and performing and was such a lively person.

She gladly accepted, as well as a past pupil of ours.



(L to R) Francesca, past pupil Mical and Margaret at their very first performance.

Many of our friends and family came to support us and couldn't help laughing at her comical performance as she reminded them of minstrels of long ago. We were given a privileged opportunity to also perform at the airport, where we welcomed incoming tourists.

Last year we added two females, two males and a guitarist

to the band, much to Francisca's delight. She enjoyed helping us with intonation and expression as she was a choir mistress. Her everlasting smile was there as usual.

We placed first that year at St James, and at Downtown Carnival and Nostalgia we placed second. We were elated by our success!

The joy on Francisca's face as we strolled the streets of Port of Spain, on route to Victoria Square, was memorable.

We anticipated having many more success stories, however our friend became gravely ill and could not participate anymore. I remember the day she handed me her gloves, her clapper and her bow tie.

"Maybe next year!" I said to her as she smiled in the midst of her sickness and pain.

"Our plan was to have you in your wheelchair singing with us, girl!"

She didn't answer but just smiled as usual.

That night, I took the minstrel accessories from my bag. I felt really depressed and disheartened as I thought to myself – "She will be a minstrel next year when she recovers".

Francisca eventually ended up at the hospital.

I was overwhelmed with sadness, as I greeted her on her hospital bed. I didn't show it though. I was comforted to hear her softly sing with me, our minstrel songs. All that was missing was her clapper. That smile was still on her face.

She passed on Ash Wednesday this year. We never got to tell her how well we did again this year. I played her clapper. Her contribution as a member of our band, and our friendship was treasured. Your clapper will always clap for you, Francisca, dear friend and minstrel. Thank you.

*Submitted by Margaret Remy (TTARP Member)
Retired teacher who loves reading, writing, composing calypsoes,
monologues and performing.*



Francesca the Minstrel



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Keeping Healthy !!

For the first time in several years, TTARP hosted its Annual Health Seminar at the Lions Cultural Centre off Wrightson Road, Port of Spain. And it was a good move!! It was held on 27th April, 2016, with over four hundred (400) members in attendance.

The Honorary Secretary, Mayling Younglao acted as the Mistress of Ceremonies, introducing our feature speakers –

The vibrant and outspoken Mr. Devan Narine from RAPPORT who spoke openly about sexual relations and all the antics which individuals face before, during and after the act. His session had some members blushing, others cringing, but most laughing out loud while he got the message across. It being, that at all ages you must practice safe sex.

He was followed by the eloquent Dr. Marlon Mencia of the Hip and Knee Clinic, who spoke about “osteoarthritis and total knee replacement”, a topic which many members related to directly. There were many questions after his session, and he encouraged members to visit for a one on one consultation at his office in West Shore.

The next speaker was Carl Ryan, a mental health consultant with over 25 years experience in the UK, his message was on the effects of mental illness on the individual and family life. Maintaining positive mental health is critical to all, in particular seniors.

Our final speaker was Naturopath Doctor, Dr. Philip

Franco who specializes in Herbal Medicine and Clinical Nutrition. He spoke about natural treatments for a variety of ailments, and members took the opportunity to ask specific questions relating to their personal health. Some questions were answered there, while others were advised to visit his practice in St. Anns.

Music by Dj Himraj, lunch catered by Boomerangs, and the gathering of members from far and wide all helped to lighten the seriousness of a health event.

Special thanks to our gracious sponsors who assisted with donations, product giveaways, samplings, testings, and interacting with the members in various unique ways to impart knowledge and awareness:-
Alzheimer's Association

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who provided
eye testing for all
members.



Devan Narine
RAPPORT



Dr. Marlon Mencia
Hip and Knee Clinic



Carl Ryan
Mental Health Consultant



Dr. Philip Franco
Natural Balance

Curry Powder

Curry Powder is a popular spice mix that has a number of valuable health benefits, including the prevention of cancer, protection against heart disease, reduce Alzheimer's disease symptoms, ease pain and inflammation, boost bone health, protect the immune system from bacterial infections, and increase the liver's ability to remove toxins from the body.

The most common and advantageous ingredients of curry powder are turmeric, coriander, cardamom, cumin, sweet basil, and red pepper. Some other ingredients that are occasionally added, depending on the specific recipe, are fennel seeds, ginger, garlic, cinnamon, or mustard seeds, all of which have individual health benefits.

Curry powder is native to South Asian cuisines, but was popularized in the 19th and 20th century to the tables of the western world due to the mass exportation of the powder as a condiment after it was discovered by troops and other colonial visitors to the East. In the mid-20th century, Indian cuisine became more globally popular, so curry, and subsequently curry powder, became widely available.

Health Benefits of Curry Powder

Alzheimer's Disease: Turmeric is probably the most valuable spice component of curry powder, and one of the organic components of turmeric is called curcumin. Researchers have connected curcumin to a reduction in the plaque that free radicals deposit in the neural pathways of the brain. It stimulates the immune system to eliminate the amino acids that make up this plaque, thereby reducing cognitive decline and the chances of Alzheimer's disease.

Cancer Prevention: Recent research has suggested that increasing the amount of turmeric (and more importantly, its component of curcumin) can stimulate anti-cancer activity in human saliva! The most promising signs from consumption of curry powder containing turmeric decreasing cancer is in colon cancer!

Pain Relief and Inflammation: Once again, turmeric is an agent of positive health in terms of inflammation, pain, and rheumatoid arthritis! The anti-inflammatory qualities of turmeric actively decrease joint inflammation and deterioration, as well as the associated pain of diseases like rheumatoid arthritis.

Heart Health: Heart disease is one of the most common and dangerous diseases that affects human beings, so anything



that can help prevent it is a bonus! Two of the ingredients commonly found in curry powder are cardamom and sweet basil, both of which have been characterized as vasodilators which reduce the chance of many cardiovascular conditions, including atherosclerosis, heart attacks, and strokes.

Bone Health: Curry powder and its turmeric content is also being studied in terms of osteoporosis and bone health. Although human testing is still in its early stages, significant amounts of animal testing have shown turmeric to greatly increase the speed of bone regrowth, connectivity, and repair, while reducing signs of bone loss by up to 50%.

Antibacterial Activity: A final beneficial element found in the majority of curry powder throughout the world is coriander, which has a well-researched penchant for fighting off bacterial infections, particularly E. coli and other severely damaging intestinal infections.

Liver Toxicity: Curcumin, that all-important component of turmeric, has also been connected to the health of your liver. It inhibits the expression of certain genes that lead to inflammation, cancer, and tumor growth in the liver.

A Few Words of Warning: Curry powder is a well known anti-coagulant, so if you take blood thinners, you should consult with your doctor to eliminate any dangers of excessive bleeding. It stimulates gallbladder contractions, which are good for people with healthy gallbladders, but can be very painful for those with gallstones or obstructed bile ducts.

Other than those few issues, put some spice in your life with curry powder and enjoy all the health benefits you will gain!

<https://www.organicfacts.net/health-benefits/herbs-and-spices/health-benefits-of-curry-powder.html>

Recipes...

Fruity Caribbean Curry

Recipe from Good Food magazine

Ingredients

2 tsp vegetable oil
4 chicken drumsticks, skin removed
4 large red onions, chopped
2 peppers (any colour), chopped
3-4 tbsp mild curry powder
425g pineapple chunks in unsweetened juice (canned)
400g coconut milk
400g kidney beans (can), drained
2-4 tbsp hot pepper sauce
Small bunch coriander, chopped

Method

Heat the oil in a large frying pan. Add the chicken and brown well on all sides, then transfer to a plate. Add the onions and peppers to the pan, and cook for 5 mins until the veg starts to soften. Return the chicken to the pan and sprinkle in the curry powder, then add the pineapple with its juice, and the coconut milk. Season and simmer, uncovered, for 40 mins until the chicken is tender and the sauce has



reduced and thickened a little.

Add the beans and pepper sauce to the pan. Simmer for another 2-3 mins until the beans are warmed through, then scatter with coriander and serve with cooked rice.

Slow-cooked lamb curry

<http://www.taste.com.au>

Ingredients

1/4 cup plain flour
Salt and pepper to taste
800g diced lamb shoulder
2 tablespoons olive oil
1 large brown onion, chopped
2 garlic cloves, crushed
4 cm fresh ginger, grated
1 long red chilli pepper, finely chopped
1/4 cup Indian madras curry paste
270 ml coconut milk
1 tsp stock powder
3/4 cup cold water
1 cinnamon stick
1 dried bay leaf

Method

Place flour and lamb in a snap-lock bag. Season with salt and pepper. Seal. Shake to coat. Heat oil in a saucepan over medium-high heat. Cook lamb, in batches, for 3 to 4 minutes or until browned. Transfer to a 4.5 litre-capacity slow cooker.

Add onion, garlic and ginger to pan. Cook, stirring, for 4 to



5 minutes or until tender. Add chilli and curry paste. Cook, stirring, for 1 minute or until fragrant. Add coconut milk, stock powder and 3/4 cup cold water. Bring to the boil. Transfer to slow cooker. Add cinnamon stick and bay leaf. Stir to combine.

Cook, covered, on LOW for 6 hours or until lamb is tender. Remove and discard cinnamon stick and bay leaf. Serve with rice, yoghurt, naan and coriander.

Cuba 2016

WOW! What an experience! Fifty members visited the mysterious Cuba in the month of May for a wonderful and unforgettable six day stay in Havana (the capital of Cuba) and Brisas Trinidad del Mar (an all-inclusive resort) - with its white sand beaches and warm tropical water.

Members were treated as royalty at the La Plaza Hotel located in Havana. There, we were given a tour of the Old Havana which features well-preserved Spanish colonial architecture within its 16th-century core. We were also

given a panoramic tour of the New Havana which included Revolution Square, Miramar neighborhood, Havana Forest, Convention Palace and the Flea Handcraft Market San José for shopping. At the handcraft market, members left with bags full of beautiful hand crafted items from shoes, belts, fans, canes, cigar boxes, ornaments and souvenirs to intricately decorated linen shirts, blouses and dresses to a wide variety of paintings of their taste and liking.

One cannot visit Cuba and not experience the Cannon Shoot Ceremony at the Fortress San Carlos de la Cabaña and one of the cabaret shows that is performed at the famed Tropicana. Unfortunately, we were not able to experience the Cannon Shoot Ceremony (there was a huge mixup with the Cuban administrators at the facility and members were not allowed to enter the fort for the cannon ceremony) and the Tropicana was

undergoing some repairs and upgrades to their facilities. However, members were still able to experience and enjoy a very similar cabaret show with Cuban music and dance at the Parisian Show.

To complete the Cuban experience, members enjoyed the all-inclusive Brisas Trinidad del Mar Resort where they just RELAXED for the last two days before returning home.



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We invite you to contact any of our staff for more information about accessing the benefits of this campaign.



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**Think
Outside
the Bank**



LAUGHTER

"Poor Old fool," thought the well-dressed gentleman as he watched an old man fish in a puddle outside a pub. So he invited the old man inside for a drink. As they sipped their whiskeys, the gentleman thought he'd humor the old man and asked, "So how many have you caught today?" The old man replied, "You're the eighth."



A week after John bought a bull, he complained to his friend, "All that bull does is eat grass. Won't even look at a cow."

"Take him to the vet," his friend suggested. The next week, John is much happier. "The vet gave him some pills, and the bull serviced all of my cows!" he told his pal. "Then he broke through the fence and bred with all my neighbor's cows! He's like a machine!"



"What kind of pills were they?" asked the friend. "I don't know, but they've got a peppermint taste."

Senior Lingo

Senior citizens have taken to texting with gusto. They even have their own vocabulary:

- BFF:** Best Friend Fainted
- BYOT:** Bring Your Own Teeth
- CBM:** Covered by Medicare
- FWB:** Friend with Beta-blockers
- LMDO:** Laughing My Dentures Out
- GGPBL:** Gotta Go, Pacemaker Battery Low!



Eastern Angels Arima Zone (EAAZ) SMILE or THINK

Frank Sealy is a devoted member of the EAAZ, at times he is called upon to make his contribution at some of our functions, which can take the form of a monologue, poetry or jokes. He is also responsible for us having a Notice Board, a Suggestion Box and an album for our deceased members. His passion however, is to make someone SMILE or THINK every Friday when we meet.



Frank Sealy

Some of Frank Sealy's Fridays Advice to SMILE or THINK are:-

- A woman must have two friends, one to talk to and one to talk about.
- Perhaps it's only when people are dead that we can safely show how much we cared about them.
- Everyone is guaranteed the right to pursue happiness. However, happiness can run very fast. YO GOTTA CATCH IT.
- People who drink to drown their sorrows should be told that sorrow knows how to swim.
- Hating people because of their colour is wrong. It doesn't matter which colour does the hating.
- Before you try to keep up with the Joneses..... make sure they are not trying to keep up with you.
- Christ has not only spoken to us by his life, but has also spoken for us by his death.
- Champions are made from something they have deep inside them: a desire, a dream and a vision.

On behalf of all EAAZ members, we say Thank you Frank, we do appreciate and recognize your contribution.



New Beginnings Janice's Journey

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

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