

TTARP... an Association of Responsible Persons

# 50Q

ISSUE NO. 2, 2013



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**All members are invited to attend meetings at a Zonal Group convenient to you**

## **TTARP ZONAL GROUPS**

### **ARIMA**

Norma CLARKE - Chairman - 642-2225 / 687-4929  
Lynette MAULE - Vice-Chairman - 306-5050 / 709-0777  
Email: nccla911@gmail.com  
Meeting Place: Arima Tennis Court, Robinson Circular Road, Arima.  
Date & Time: 1st Friday of each month - 4:00 p.m.

### **BELMONT**

Gloria JONES - Chairman - 620-1596  
Pauline LAWRENCE - Vice President - 629-2442 / 753-1860  
Patricia CROSSLEY - PRO - 751-0977 / 625-0592  
Email: franlaw@hotmail.com, pat\_crossley12@yahoo.com  
Meeting Place: TTARP Bldg, 167-169, Belmont Circular Road, Belmont  
Date & Time: 4th Tuesdays of each month - 5:00 p.m.

### **CENTRAL**

Janet RAWLINS - Chairman - 665-5112  
Yvonne KNIGHTS - 665-7315 / 687-1062  
CENTRAL ACTIVITY CENTRE - "Mrs. Ann David- Co-ordinator" - 672-1478  
Email: y.knights59@yahoo.com, csac\_central@yahoo.com  
Meeting Place: Central Activity Centre - #41, Jamine Ave.  
Edinburgh Gardens, Phase 2, Chaguanas.  
Date & Time: Every other month - 2:00 p.m.

### **DIEGO MARTIN**

Derek PATY - Chairman - 678-4139  
Margot GIBBONS-PARRIS - Vice Chairman - 764-2326 / 632-8529  
Email: derekpaty@yahoo.com, margorgibbonsparris@yahoo.com  
Meeting Place: Diego Martin Boys R.C. School - Church St.,  
Diego Martin  
Date & Time: 2nd Saturdays of each month - 3-5 p.m.

### **FYZABAD**

Bernice JEFFERS - Chairman  
Neville NAVARRO - Vice-Chairman - 777-8054  
Email: nevillea.navarro@yahoo.com  
Meeting Place: Fyzabad Regional Community Complex -  
Main Road, Fyzabad, Opposite Police Stat.  
Date & Time: 3rd Thursdays of each month - 10:00 a.m.

### **LA BREA**

Ezra VAUGHN - Chairman - 389-8346 / 648-8270  
Email: ezra54@hotmail.com  
Meeting Place: La Brea Community Centre  
Date & Time: 3rd Thursdays of each month - 5-7 p.m.

### **PRINCES TOWN/RIO CLARO**

Margaret RAMPERSAD - Chairman - 731-0236 / 656-2831  
shammi.rampersad@gmail.com  
Meeting Place: Princes Town Presbyterian School,  
Edwards Street, Princes Town  
Date & Time: 3rd Saturdays of each month - 2:00 p.m.

### **SANTA CRUZ**

Naomi MC LEAN - Chairman - 359-1688  
Dianne ARRINDELL Secretary 741-5115 / 675-4241  
Email: dianearr@hotmail.com  
Meeting Place: Bourgmulates Parish Hall,  
Cor. Saddle Rd. & Sun Valley, S/Cruz  
Date & Time: 4th Fridays of each month - 5:30 p.m.

### **SOUTH**

Aldwyn BEDDOE - Chairman - 326-7755 / 653-0567  
Irmie MC KENZIE - 770-1188  
Email: irmie\_g@yahoo.com  
Meeting Place: Masonic Lodge - Ruth Avenue, off Rushworth Street,  
San Fernando  
Date & Time: 1st Tuesdays of each month - 4:30 p.m.

### **TOBAGO (Happy Haven)**

Miriam EDWARDS - Chairman - 635-0924 / 750-9351  
Myrtle LOOBY - Secretary - 639-3668 / 682-9339  
Email: maredwards@hotmail.com, myrtlelooby@gmail.com  
Meeting Place: Happy Haven School - Signal Hill, Tobago  
Date & Time: 2nd Saturdays of each month - 3:00 p.m.

### **TOBAGO (Pembroke)**

Merle ROMEO - Chairman - 660-4960  
Email: understatedbrilliance@hotmail.com  
Meeting Place: Pembroke Community Centre - Todd Street  
Date & Time: 2nd Mondays of each month - 3:30 p.m.





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**Contributors** - Michelle Nunes, Francis Raymond, Hubert Dolsingh, Shirley Maynard, Ruth Frazer-Munroe, Cecil Paul, Basdeo Ganpat, TTANDI, and Nicole Jules.

For Advertising and Content placement, please contact:

**Sapphire Consultants Limited - Michelle Nunes**  
PO Box 1821  
#92A Wrightson Road, Port of Spain  
Trinidad W.I.

Tel: 868-221-5103 Mobile: 868-374-8992  
Email: [sapphire.consultants.ltd@gmail.com](mailto:sapphire.consultants.ltd@gmail.com)

OR  
**Nicole C. Jules, Advertising Consultant,**  
Mobile: 487-3298 Email: [nphillipsbrowne@gmail.com](mailto:nphillipsbrowne@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

**Tobago** - c/o MEGA Insurance Co. Ltd - Bacolet  
Street, Scarborough - Tel: 639-2849/3845

**Email:** [ttarp@tstt.net.tt](mailto:ttarp@tstt.net.tt)

**Website:** [www.ttarp.org](http://www.ttarp.org)

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# Comments from the Board

Dear Members

We congratulate and thank all our members for their loyalty and support over the last two decades as we celebrate our twentieth anniversary.

On the forefront of national affairs, we just witnessed the presentation of the 2013/2014 National Budget. And although we did not get all that we proposed, and as much as we would have liked, historically some of our requests are usually addressed as the financial year progresses. We trust that this year would not be any different.

As we approach the festive season we want to emphasize the importance of looking out for each other as we go about our daily routine. We must all exercise vigilance and awareness of the continued dangers posed to the elderly and do our part to avoid making ourselves easy targets for the criminal elements.

We would also like to extend a Happy and Holy Divali to all.



The advertisement features a circular inset image of an elderly man in a red shirt lifting a young boy in a striped shirt. Below this, three boxes of Seven Seas JointCare are displayed: 'JointCare ADVANCED GLUCOSAMINE + OMEGA-3', 'JointCare ADVANCED GLUCOSAMINE', and 'JointCare ORIGINAL PURE COD LIVER OIL'. A circular seal reads 'UNIQUE COMBINATION OF GLUCOMEGA® GLUCOSAMINE + OMEGA 3'. To the right, a close-up of a hand holding a shoulder with a red glow is shown. The text 'JointCare eases the strain' is prominently displayed. Below this, a list of benefits is provided, followed by a call to action and the website address.

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# Mother's Day

The 2013 annual tribute to mothers was filled with excitement and laughter, as over five hundred members attended this event at the Cascadia Hotel.

The food was delicious, the music by DJ Himraj had members on their feet, the entertainment and jokes were amusing, and the talent displayed had everyone mesmerized. We thank Greer Giles for her spontaneous jokes, young Garnet Pierre, Mc Roy and Gloria for their humor and MC skills, and the Shiv Kal Kendra Dance Group.

Fashion and style was noticeably in abundance, and twelve members were proud to take centre stage with flair and confidence.

Every year, this much anticipated event proves to be successful and full of excitement and fun, as members vie for door prizes and other special surprise gifts.

WE all look forward to 2014 !!!









# OLD HAVANA, CUBA.....

Quaint, beautiful and humble, Havana and its people are indeed a source of untouched rich history. The city is endowed with many old and crumbling-looking buildings but yet they stand proud and strong, ironically many

are adjoined to modern-looking buildings. The streets are spotlessly clean and though many of the cars are vintage American cars of the 1950's there is noticeably no carbon monoxide pollution. Those cars are well-kept and treasured, and can be seen throughout the city.

The Hotel Occidental Miramar boasts of all amenities, and is conveniently located to a supermarket within walking distance. The hotel also provides a free shuttle to and from Havana on a strict schedule.





Sixty-nine TTARP members travelled to Cuba. Their food is tasty, but the quantity was insufficient for the big eating Trinis. The tour guides were well informed and quite friendly, and many were in shock to learn that their salary was about USD \$30 a month.. yes .. a month!!! A top-brain surgeon would earn about USD \$35/month. However, they survive and are quite a happy, extremely educated bunch of people.

English is widely spoken, the people are generally respectful. Their paintings and art are produced by talented folks that one day may compete with Picasso, but can be purchased for as cheap as USD \$10 . Interestingly, the CUC (Cuban Dollar) is actually worth more than the USD in Cuba, but US and Canadian monies are commonly accepted.

Many of their historical buildings are being restored at the expense of the Government, this may give the impression of decadence but the culture and the people will soon make you change your mind.

In the 30 years leading up to the Cuban Revolution, Havana became known as the Paris of the Caribbean. It was an era characterized by growth, construction and immigration but also by corruption, organized crime and dictatorship. The Tropicana and Cabaret Shows epitomized it all and, after 70 years, it is still going strong, allowing visitors a look into Havana's legendary glitzy past. The dancing and swaying of hips in scantily clad costumes was most entertaining. Glamour, style, celebrities and the mafia; Club Tropicana epitomized prerevolutionary Cuba.

An amazing country... the trip was definitely too short and the itinerary for each day kept us on the go from early morning to enjoy a delicious all inclusive breakfast, then to various tours and on evenings to return to the hotel for an hour or two, before rushing off to dinner, night tours or shows, returning to the hotel usually about 1am.

Next year, TTARP will be once again heading to Cuba, due to members' demand, and this trip will be done in May 2014. Within the next few months, you can contact the office or check your December O50Q 2013 magazine for more details. Space is limited for all trips, so it's a first come (and make a deposit) first serve basis.







## HIGHLIGHTS FROM THE ANNUAL GENERAL MEETING

In September, the Executive committee conducted the AGM with about six hundred member present. Some of the major points emphasized were :-

- (i) Financial membership increased significantly from 24,783 to 28,543 during the period August 2012 to August 2013. This increase was attributed to a team of 44 members who were trained and given the necessary tools to promote TTARP at various locations.
- (ii) TTARP's Hospital Assistance Plan, limited as it is, has been able to assist members with over \$10.7 million dollars in benefits since inception.

### TTARP EXECUTIVES ARE:

Mr. Peter Pena, President; Mr. Dave Cameron, First Vice President; Mr. Geoffrey Lewis, Second Vice President; Mr. Francis Raymond, Honorary Treasurer; Mrs. Mayling Younglao, Honorary Secretary; Mrs. Patricia Crossley, Executive Member; Mr. Neville Navarro, Executive Member; Mr. Cecil Paul Executive Member; Mr. Arthur McShine, Executive Member; Mrs. Arminda Seeberan, Executive Member. Mrs. Rajwatti Bhaggan-Wegner, Executive member was absent.

***A full report of the AGM can be obtained at the Office.***





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# NIS CONTRIBUTIONS

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



I was invited to a meeting with the Chairman of the National Insurance Board and his Executive team, to present my recommendations to improve the quality of service of the Board and its operational efficiency particularly regarding collections of contributions and claims for benefits under the System.

I had the opportunity to discuss seven out of my forty recommendations randomly selected, three of which I shall now share with you.

**1. CONTRIBUTIONS ON-LINE**, at present, if you wish to know the amount of contributions credited to your account you have to complete a request form and have it either delivered or personally submitted to any of NIB's service centres. You may get a copy on the same day or it can take days, weeks or months. I have not seen a correct statement of contributions in my 41 years of practice as an Independent National Insurance Consultant. Therefore, it is likely that the amount of contributions would not reconcile the total amount of weeks you were engaged in insurable employment. To have it corrected you would have to provide documentary evidence.

I have recommended that Insured persons should be able to source their statement of contributions ON-LINE by using their nine digit NIS number at any time. This method would generate increased contribution revenue as the Insured person would be able to monitor the compliance of their employers. They should be given a period of one (1) year to correct their statements where there are missing contributions. Thereafter, such statement shall be deemed as certified and correct, this process must have Parliamentary approval.

**2. INCLUSION OF SELF-EMPLOYED PERSONS** into the System. It is estimated that there are over 115,000 self-employed persons who have been denied coverage under the System since 1973. Their inclusion would significantly boost the declining revenue of the

Board and provide some form of financial relief to thousands of persons and their families.

In every Budget presentation since 2011, the Minister of Finance and the Economy has promised to have self-employed persons registered under the System, yet to date this has not been implemented.

At this point, I must reiterate that NIS is not a Budget item, NIB does not spend tax- payers revenue, it is a contributory scheme funded by both the employer and employee. It is my commitment to see to it that self-employed persons are covered under the System before September 30, 2014.



### **3. RESOLUTION OF OUTSTANDING APPEALS.**

There is provision under the NIS Laws to appeal the Board's decision of any claim for benefit. This is a simple process but yet there are over 1,200 appeals pending. At the pace in which these appeals are determined, it would take more than ten years for a resolution.

I have recommended that these appeals can be resolved with a collaborative effort between the Board and the Tribunal within one (1) year. Thereafter, the Tribunal can receive and determine an appeal within six months.

Let me now share a response to a question from a reader of this column.

#### ***Can an insured person pay voluntary contributions?***

Once you have not yet attained the age of sixty years and have ceased to be engaged in insurable employment, you can exercise your right to continue the payment of your contributions on a voluntary basis, provided that you have made an application for a certificate of voluntary insurance within eighteen months of the last day of your employment.

You may contact me at 625 4636 for a free consultation on any NIS matter.







**Strength at Work for You**

# Retiring Successfully

Here are some useful tips for this stage of your life:

- Save for your retirement to maintain your standard of living
- Plan for unexpected major expenses
- Take advantage of special benefits
- Relax and make banking easier for you

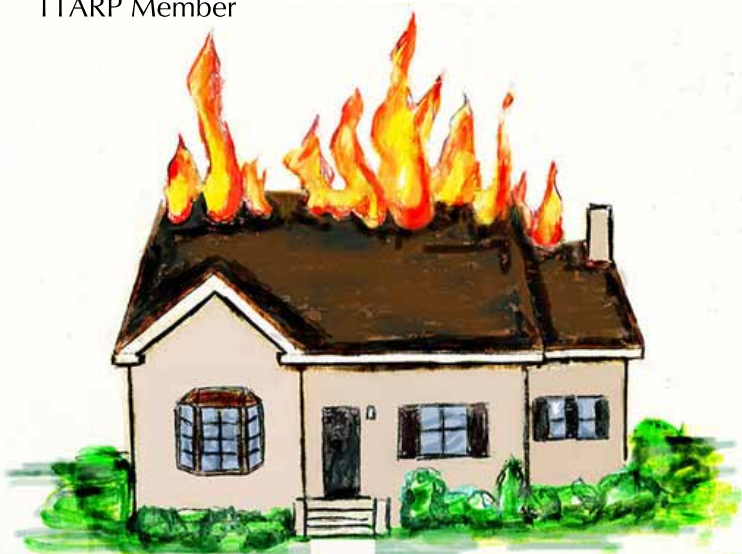
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# Fire safety in the home

1. If a building is on fire call T& TEC to disconnect the cable to isolate the transformer.
2. It is important to purchase a smoke detector or more than one depending on the size of home.
3. If there is a fire in the house, get down on your knees and creep out. It is the carbon monoxide that kills people.
4. If you smell gas do not touch the light switch, quickly open doors and windows, then turn off the gas.
5. Put lighted candles in a glass or metal pot and then place in a container of water.
6. Do not put sockets for plugs by your windows.
7. Sometimes night light can cause fire. Check your plugs often.
8. Even though you put out a fire still call the fire station. This would help for insurance purposes.
9. Earthing is necessary to all steel roofs.
10. Have your home inspected every 5 years by a respectable officer.

Brenda Millet-Buffong.  
TTARP Member



## How to Avoid Investment Pitfalls!



### Ensure that the individual or company is registered with the TTSEC.

- ☒ Before you invest, verify the individual or the company's registration status.
- ☒ Check the TTSEC website ([www.ttsec.org.tt](http://www.ttsec.org.tt)) for the updated list of registrants.
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# CENTRAL ZONE

## 4th AT THE ALL FOURS FINALS IN TOBAGO

In August, twenty –two (22) players and supporters from the Chaguanas Senior Activity Centre attended the Finals of the 2nd Annual All Fours Tournament Competition.

In the end, TTARP Central (in orange) placed fourth and Princes Town Zone (in white) placed for third place.

However, we won the Lavway leg Competition, and look forward to 2014 Tournament.



*Princes Town – Players: Bernice Chin Aleong & David Cuffy*

## All Fours & Scrabbles Group “Independence Lime”



Twenty- five (25) members attended the Independence Lime on Friday 30th August 2013 where members relaxed and enjoyed an evening of games.



*Ladies enjoying a game of scrabbles*



*Marlene Alexis Williams decorating the Centre.*



*Ladies playing scrabbles and the Centre beautifully decorated in Independence colours;*



*Few members playing Cards and interacting with each other.*

### CENTRAL Upcoming Activities:

- Sat 28th September - Healthy Ageing With Yoga @ Diwali Nagar, Chaguanas
- Sat 26th October - Cultural Appreciation Day
- Sat 9th November - BBQ Takeaway Fundraiser
- Thur 28th November - Interactive Meeting
- Wed 12th December - Christmas Luncheon



# PEMBROKE TOBAGO ZONE



1

*1 - Members flanked around Chief Fire Officer, David Thomas after a lecture on saving the home when a fire occurs.*



2

*2 - One of our members presenting a cash donation to Mr. Lennox Trotman, a member, to assist in preparation for the Mr. Macho and Ms. Mature competition as a contestant. He won best evening wear, Mr. Photogenic and was crowned Mr. Macho 2013.*

*3 - A group of members celebrate Mother's Day at the St Thomas Anglican Church, Goodwood.*

*4 - Members visited the "Marian Home for the Elderly". We prayed and sang a few choruses with the elderly and presented a gift of toiletries to them.*



3



4



## Pembroke visits ST. LUCIA



Members standing outside the Holy Trinity Anglican Cathedral in Castries after attending 730am service.



A smiling member poses during our tour of St. Lucia.



Some of our members enjoying a sea bath at the Pigeon Point Beach in Castries.





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# Tobago Happy Haven

## Mother's Day Back in Times Dance

This event was held in May at the Pan Am Building, Crown Point, Tobago, and was the zone's third annual fund-raiser dance. Mr. Orville London, the Chief Secretary of the Tobago House of Assembly and Mrs. London were in attendance; and Ms. Patricia Crossley joined us at the representative from the Head Office.

Members and guests danced through the night to the music of a live band and DJ, playing tunes from younger days. Prizes were given to the youngest and oldest parents present, along with door prizes, and gifts to the dignitaries present.

There was delicious food and music and laughter and a good time was had by all.

The planning and organizing committee was headed by the Assistant Secretary, Zilpah Edwards-Moore. We wish to thank the Fund-raising committee for a job well done.

Submitted by Shirley Maynard  
Happy Haven Secretary





# Why do my feet hurt me now?

Foot pain is extremely common and there are many factors which may cause this. There is acute and chronic pain which can further be divided into acute-on chronic pain as well.

Acute pain may be from fractures such as after bouncing your toe/foot on the furniture, ankle sprains or tendon strains e.g. Achilles tendonitis after sport. These can be mildly symptomatic and may settle with self-applied treatment. An Orthopaedic surgeon can assess your condition and request X-rays, Ultrasound, CT scans or MRI for appropriate diagnosis to guide the effective management and rehabilitation of your condition.

Chronic pain may develop from Plantar Fasciitis (a.k.a. heel spurs), Chronic Achilles tendonitis, bunions, fallen arches (Adult Acquired Flat Foot) or high arches – all of which may lead

to an altered gait pattern which can add to the pain by incurring or exacerbating leg, thigh or low back pain. Your Orthopaedic surgeon will listen to your clinical history, examine your feet and assess your gait as well as do further investigations including standing view (i.e. load bearing) x-rays, or scans as necessary. Occasionally you may need gait pressure analysis i.e. assessment of the pressure patterns of your stance and gait, to determine if orthotics (insoles) would assist you.

Acute-on chronic pain may be due to recurrent problems which may signal or be the result of other medical problems such as diabetes or circulatory impairment (i.e. Peripheral Vascular Disease) or structural problems with your feet which become evident as you age and the ligamentous integrity of the foot is lessened. Treatment of the condition is obviously dependent

on the correct diagnosis of the cause and may be as simple as splinting a broken toe,

physiotherapy to alleviate sprains or strains, orthotics to normalize foot pressure and the gait or may require surgery to correct the problem.

Whatever the cause of your foot pain, expert consultation, appropriate investigation and treatment can get you “back on your feet”.

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Dr. Godfrey Araujo



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**Mr. Derrick Lousaing** BSc, MBBS, FRCS Ed  
**Mr. Godfrey Araujo** BSc., MBBS, FRCS Ed., Glasg.  
**Dr. Ahmad Rahman** MBBS

### FRACTURE CARE-

Trauma management (nailing and plating), reconstruction of malunited or untreated long bone and joint injuries

### JOINT REPLACEMENT

Hip, Knee, Shoulder and small joint replacements

### SPORTS MEDICINE

Sprains, Strains, Tendon injuries, Arthroscopy of knee, shoulder, wrist, ankle, ACL and multiple ligament reconstruction of the knee

### IMAGING -

Digital X-ray, Extremity MRI, Musculo-Skeletal Ultrasound, Electromyographic and Nerve Conduction testing, Gait Analysis for customized orthotics

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# TTARP *My Journey*

I have enjoyed being a member of the American Association of Retired Persons (AARP) since 1993 when I was in my early fifties. When TTARP was formed in Trinidad and Tobago, I eagerly joined and became a member also. In the earlyies, the activities consisted of health seminars and social events at the sprawling Stollmeyer's Castle.

It was such a pleasure to see white-haired couples holding hands, walking unsteadily with shoulders bent, suddenly smile, straighten up and glide gracefully across the floor when the music played.

Then there were those health seminars with extensive follow ups to find out our body mass and other critical data. Many a life was improved as a result of them.

There were no zonal groups, and Christmas lunches were very big and well attended. I recall, Pearl Marshall-Beard (now deceased) and I dancing and tablehopping to collect the loaned centre pieces on cue without exchanging a word.

Over the years the organization has grown to a whopping 28,000 plus. Initially there was one main head office, now there are eleven zonal groups in Arima, Belmont, Central, Diego Martin, Fyzabad, La Brea, Princes Town/Rio Claro, Santa Cruz, San Fernando and two in Tobago-Pembroke and Signal Hill. TTARP also has three offices: North, South and Tobago.

Zonal groups host their own events in accordance with the needs and wishes of their community. This is the beauty of decentralization and affords visiting zones a view of the lifestyle of the area.

Members have visited Tobago on sundry occasions, the Wild Fowl Trust, Caroni Bird Sanctuary, the Pitch

Lake, numerous national and historical sites as well as made trips to sister Caribbean Isles, In fact, it has birthed BARP in Barbados and GARP in Grenada. Also, never to be forgotten are those Sunday afternoon cruises replete with lunch, music, acknowledgments and friendship.

Signal accomplishments are the 050 Q Magazine, numerous discounts at merchants nationwide, a hospitalization plan that grew from a \$10,000 coverage to \$75,000 coverage. Annual cover age, annual cruises to distant places, household and motor insurance, term life insurance and the tire- less representation to Government on matters of concern to seniors. The crowning things are the purchase of our own Headquarters in Belmont, and to me, the annual 5K that is dear to my running heart.

The Executive Board Members have served continually along with other stalwarts, some of whom have passed on. The staff headed by a young office manager in the person of Kern Williams looks after the needs and benefits of our members as well as run the Head Office.

This publication has grown exponentially from its inception to now. Originally, it was a newsletter with only a few pages, then it was distributed through HiLo Stores. Today, it is mailed to every member and contributes to uplifting the image of the organization, with some of the content leaping off the pages.

I am proud to say that one of my on-going contribution to TTARP is to see that the grammar, syntax, spelling and continuity in the magazine are correct. This warms my heart more than a good run because I know that you, like me, come from the old school "Do it right the first time".

Peace.



By Ruth Frazer-Munroe







*By Cecil Paul*

# The effects of the 2013/2014 Budget on the TTARP Member

Since our formation TTARP has held many discussions with Government officials and has submitted numerous

budget proposals to Ministers of Finance and other Ministries not only in the particular interest of our member constituency of seniors but also on issues relating to all areas of National Development.

These proposals are submitted every year by TTARP'S Zonal Groups, TTARP'S membership throughout the country and TTARP'S Executive Committee. These proposals are collected and formulated by TTARP'S National Issues Committee. A draft is then presented to a Zonal meeting and finally to the Executive Committee for approval.

These budget proposals are then submitted to the Minister of Finance and other relevant Ministries addressed in the proposals. TTARP representatives then meet with Government ministers and officials to explain and engage in two-way dialogue on our submissions to Government. TTARP prints these proposals either in the 050Q magazine or in the Annual General Meeting Report for information to our members.

TTARP sometimes reports and often takes for granted that members having participated in formulating and having read the proposals will know for instance, that the extension of the time for seniors to renew their drivers permits, direct deposit of senior citizens pensions, licensing and inspections of senior citizens homes, the increase of NIS and senior citizens pensions and survivors benefits to name a few were all proposals approved and implemented but which came to the forefront and originated from TTARP.

The 050Q Magazine thinks it necessary to inform members of our 2013/2014 proposals to be implemented by Government.

In our submissions for the 2013/2014 Budget printed in our Annual General Meeting Report of 7th September 2013, several of our proposals for that period and others proposed previously were addressed by the Minister in his Budget presentation for the same period. We list hereunder those to be implemented:

1. Pension Reform Legislation
2. Increasing Survivors Benefits
3. Improving Public Servants Pensions
4. Immediate Payment of Pensions to Public Servants upon retirement
5. Upgrade and improvements to Public Health Service at Public Institutions
6. Widening the CDAP list of Medications
7. Introduction of an Electronic Health Data Card for Public Institutions
8. Introduction of a National Health Insurance System
9. Provision of Mobile Transport for the Differently-abled and Seniors
10. Increase in Funeral and other Grants for the less fortunate

While TTARP is grateful to the Government for having addressed some of our issues, there are many more services and benefits that are due to seniors in our society to enhance and dignify our living standards in our golden years. After all, seniors are the ones who have toiled in the vineyards to make this society a better place for all our citizens.



# Ageism and sexism – double jeopardy for older women!



By Basdeo Ganpat

Whether women make up the majority of the older population or not is not the point here - the question is – “Are older women inactive, unhealthy, asexual, and ineffective in this their golden age, which ageism references them?”

Indeed, the sexless older woman is a common theme particularly in humor and greeting cards. Jokes concerning older women usually attribute to them the following characteristics:

- Lonely
- Frustrated
- Shriveled

Unfortunately, these attempts at humor merely reflect real societal attitudes. Nevertheless, the greatest impact on sexual activity in old age is the availability of a socially approved and sexually capable partner. Sexual interest and ability generally do not decrease with age for women.

Older women are viewed as unhealthy, yet, the average, women live seven years longer than men. They are also perceived as ‘believing in nonexistent illnesses. However, a recent survey found that older women rated themselves as having greater body competency than either older men or young adults, both male and female. Yes, some older women are physically unhealthy, and a large number of them are increasingly diagnosed with psychological problems. This may be as a consequence of increased social stress or influenced by environmental factors.

Therefore, they are at risk for psychological difficulties. For that reason, the image of the older woman as unhealthy or hypochondriacal is a myth.

Older women are also seen as ineffective, dependent, and passive and most times, it is a role difficult to shake. This is particularly true for older women whose sole identification has been with her husband. This image of the older woman can also be a self-fulfilling prophecy, particularly for new widows who are finding it difficult to deal with independence. Interestingly, women’s self image shows greater improvement with age, which results from increased social contacts that are characteristic of older women making them more assertive, less fearful, and less dependent. Nonetheless, older women continue to experience sexism during old age.

Ageism is readily apparent in language against older women. The term little old lady suggests incompetency and impotency based upon age and gender. Old hag or old witch commonly refers to a woman who is physically unpleasant to look at and who has a disagreeable personality. Therefore, much of society’s negative attitudes are reflected in its language. Indeed, ageism language for women is more derisive because it represents them as thoroughly repugnant and disgusting.

Ageism and sexism - double jeopardy for older women!





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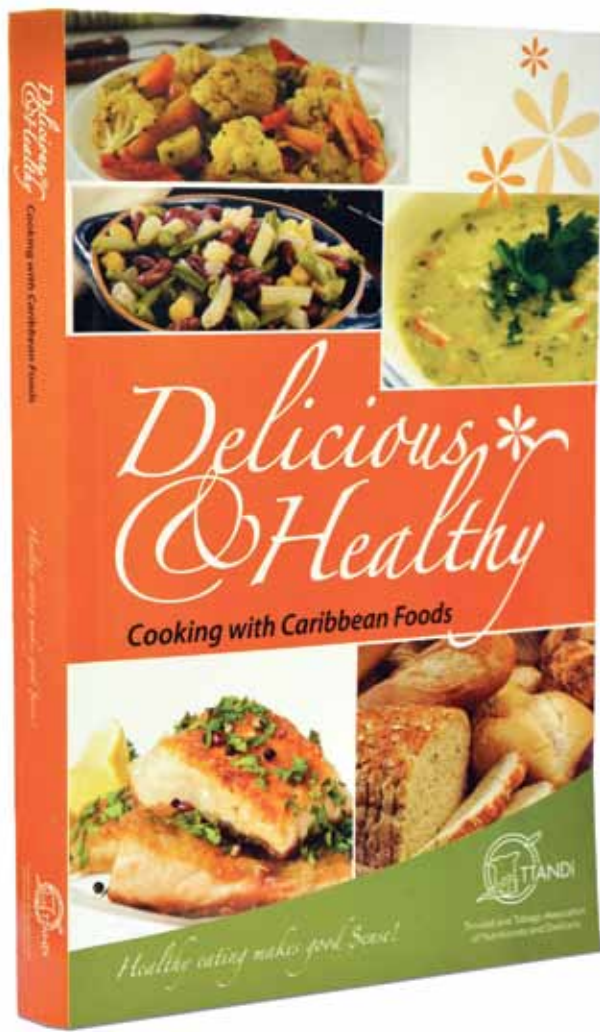
# A NEW COOK BOOK

## *For Responsible Persons*

As a Responsible Person, have you ever been frustrated when trying to find a cook book in stores, or recipes in the food sections of local newspapers and on TV cooking shows, that are prepared for healthy life styles and that use mainly the foods we grow in the Caribbean?

The Trinidad and Tobago Association of Nutritionists and Dietitians (TTANDI) has recently published its first cookbook - "DELICIOUS & HEALTHY – Cooking with Caribbean Foods" which should be of great benefit to anyone interested in the relationship between good health and healthy eating habits, and that means especially TTARP members.

An organization of responsible persons, TTARP is very interested in anything that improves lifestyle conditions of its members and the population. "DELICIOUS & HEALTHY – Cooking with Caribbean Foods" is the cookbook for which you have been looking. Its chief aim is to provide our population with the tools that will allow them to develop self confidence and enjoyment in healthy meal planning, using delicious and healthy recipes in flexible and practical meal plans that are suitable for all members of the family.



These recipes use Caribbean foods in traditional and innovative ways, even bordering on the exotic, but with one big difference. They have been modified to reduce the quantities of salt, fat and sugar normally used in Caribbean cooking, and which are the 3 chief causes of chronic lifestyle non communicable diseases. In spite of the reduction of the 'taste' ingredients the dishes are quite delicious. The recipes are designed for use by healthy persons who want to delay or prevent chronic diseases like obesity, diabetes, cardiac diseases, high blood pressure and cancer, as well as by persons who may already be affected by these lifestyle diseases. They are therefore suitable for meal planning for the whole family,

including children.

DELICIOUS & HEALTHY is not just a cook book with recipes to try occasionally. The professional Dietitians and Nutritionists of TTANDi have included:

- up to date nutrition guidelines, on how to plan healthy diets utilising the Caribbean Six Food Groups; and how to stay healthy through consuming a daily balance of moderate amounts of a variety of foods that are obtained locally, in addition to regular exercise;



- recommendations for dietary management of each chronic disease; with guidelines for ways and means to adapt your own recipes to reduce salt, fat and sugar without loss of flavour;
- tips for eating out and home entertaining so that you can enjoy these events without feeling guilty;
- a sample of a typical menu with modifications for management of various chronic diseases;
- expert advice about Food Safety, a very important part of healthy eating, as it relates to food purchasing, storage, preparation and service;
- a herb and spice guide for the ingredients that go a long way to improve food flavours in recipes with less salt, fat and sugar;
- the calorie count of all recipes to assist in

management of calorie intake;

Finally, the book is written in a simple, easy to read style and encourages reader participation. Emphasis is placed on practical implementation of healthy meal planning and food preparation and reveals the positive effects of healthy eating. After using the recipes readers are encouraged to adapt some of their own or even develop entirely new ones.

“DELICIOUS & HEALTHY – Cooking with Caribbean Foods” is distributed by Lexicon and is available at most book stores.



## FashionCORNER

### Choosing Necklaces for Necklines





A young lady confidently walked around the room while leading and explaining stress management to an audience with a raised glass of water. Everyone knew she was going to ask the ultimate question, 'half empty or half full?'...

**She fooled them all ....** "How heavy is this glass of water?" she inquired with a smile.

Answers called out ranged from 8 oz. To 20 oz.

She replied , "The absolute weight doesn't matter. It depends on how long I hold it.

**If I hold it for a minute, that's not a problem.**

**If I hold it for an hour, I'll have an ache in my right arm.**

**If I hold it for a day, you'll have to call an ambulance.**

**In each case it's the same weight,** but the longer I hold it, the heavier it becomes **and that's the way it is with stress.** If we carry our burdens all the time, sooner or later, as the burden becomes increasingly heavy, we won't be able to carry on.

As with the glass of water, you have to put it down for a while and rest before holding it again. When we're refreshed, we can carry on with the burden - holding stress longer and better each time practiced.

So, as early in the evening as you can, put your burdens down. Don't carry them through the evening and into the night..."

- 1 \* **Accept the fact that some days you're the pigeon, and some days you're the statue!**
- 2 \* **Always keep your words soft and sweet, just in case you have to eat them.**
- 3 \* **Always read stuff that will make you look good if you die in the middle of it.**
- 4 \* **Drive carefully... It's not only cars that can be recalled by their Maker..**
- 5 \* **If you can't be kind, at least have the decency to be vague**
- 6 \* **If you lend someone \$20 and never see that person again, it was probably worth it.**
- 7 \* **It may be that your sole purpose in life is simply to serve as a warning to others.**
- 8 \* **Never buy a car you can't push.**
- 9 \* **Never put both feet in your mouth at the same time, because then you won't have a leg to stand on.**
- 10 \* **Nobody cares if you can't dance well. Just get up and dance.**





# Make Your Golden Years Golden



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# Calendar of Events 2013

## October

- Tue 1st Monthly Meeting – Masonic Lodge, Ruth Ave., San Fernando @ 4:30 pm - for info call - 763-6300 (San F'do)
- Fri 4th Election of Officers – Arima Tennis Court @ 4:00 pm - for more info - 687-4929 (Arima)
- Sat 12th TTARP's 20th Anniversary Celebration (Fun Day, Health Seminar & 5K Run/Walk) – call 221-7771 (Head Office)
- Sat 12th Monthly Meeting/Games & Dutch Auction Party/Preparation for Christmas Function - 750-9351 (Happy Haven)
- Thur 17th Monthly Meeting @ Fyzabad Regional Community Complex @ 5:00 pm. – for more info - 387-9217 (Fyzabad)
- Sat 19th Annual Raffle / Visit to Wild Fowl Trust – for more info - 731-0236 (Princes Town)
- Tue 22nd B's Meeting - TTARP Bldg., 167 Belmont Cir. Road, POS @ 5:00 pm - for more info - 625-0592 (Belmont)
- Fri 25th Know your country tour (Chaguaramas) – for more info - 674-2852 (Santa Cruz)
- Sat 26th Cultural Appreciation Day Celebration – for more info call – 672-1478 (Central)

### Dates to be announced (TBA)

- TBA Interactive Meeting/Lecture – for more info – 672-1478 (Central)
- TBA Tea Evening - TTARP Bldg., 167 Belmont Cir. Road, Port of Spain - for more info - 625-0592 (Belmont)

## November

- Fri 1st Arima "Angels" Meeting – Arima Tennis Court @ 4:00 pm - for more info - 687-4929 (Arima)
- Tue 5th Monthly Meeting – Masonic Lodge, Ruth Ave., San Fernando @ 4:30 pm - for info call - 763-6300 (San F'do)
- Nov 9th Happy Haven AGM & Speaker on Legal Matters – for more info - 750-9351 (Happy Haven)
- Sat 16th Mall Hopping – for more info - 731-0236 (Princes Town)
- Thur 21st Monthly Meeting @ Fyzabad Regional Community Complex @ 5:00 pm. – for more info - 387-9217 (Fyzabad)
- Fri 22nd "Cruizers" Monthly Meeting @ Bourg Mulatresse Parish Hall @ 5:30 pm. - 674-2852 (Santa Cruz)
- Sun 24th Variety Concert – Pembroke Community Centre, Tobago – 660-4960 (Pembroke)
- Tue 26th B's Meeting - TTARP Bldg., 167 Belmont Cir. Road, POS @ 5:00 pm - for more info - 625-0592 (Belmont)

### Dates to be announced (TBA)

- TBA Arts & Cultural Show – for more info call – 672-1478 (Central)
- TBA Luncheon for Seniors - TTARP Bldg., 167 Belmont Cir. Road, Port of Spain - for more info - 625-0592 (Belmont)
- TBA Parang & Steel @ Silver Stars Panyard - for more info - 687-4929 (Arima)
- TBA Visit to Paramin Hill - for more info - 687-4929 (Arima)

## December

- Sun 1st Annual Christmas Luncheon – for more info - 222-7912 (Head Office)
- Wed 11th Christmas Luncheon – for more info – 672-1478 (Central)
- Sat 14th Christmas Luncheon @ Central Diego Martin Community Centre @ 11 am. - for info - 764-2326 (Diego Martin)
- Thur 19th Monthly Meeting @ Fyzabad Regional Community Complex @ 5:00 pm. – for more info - 387-9217 (Fyzabad)
- Sat 21st Christmas Luncheon – for more info - 731-0236 (Princes Town)

### Dates to be announced (TBA)

- TBA 7th Annual Christmas Luncheon – for more info - 387-9217 (Fyzabad)
- TBA Annual Christmas Luncheon - Arima Tennis Court - for more info - 687-4929 (Arima)
- TBA Children Christmas Party - TTARP Bldg., 167 Belmont Cir. Road, POS - for more info - 625-0592 (Belmont)
- TBA Christmas Dinner – for more info - 750-9351 (Happy Haven)
- TBA End of year function – for more info - 674-2852 (Santa Cruz)
- TBA Interactive Meeting/Lecture – for more info – 672-1478 (Central)







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## Five finger (Starfruit/ Carambola)

### Nutrition & Health Benefits

Five finger, also known as starfruit or carambola, is a tropical fruit that is native to Philippines, Indonesia, Malaysia, India, Bangladesh and Sri Lanka. They are also grown in Latin America, the Caribbean, southern United States, and sometimes find themselves in the exotic fruits section of some grocery stores. They have a flavor that is reminiscent of apples.

#### Five finger Nutrition and Health Benefits

Five finger is a potent source of antioxidants. It is also a good source of vitamins C and B5. It contains small amounts of all essential minerals but is especially rich in copper (14% RDA in one medium fruit). The fiber in five finger shows some potential for use in controlling glucose concentration. Although human studies have yet to be conducted, researchers have seen benefits of five finger extracts in diabetic mouse studies.

#### Five finger Precautions

Five finger should be avoided by those with kidney disease, kidney failure and those on dialysis as it contains oxalic acid which may complicate these conditions.

Like grapefruit, five finger may interfere with prescription medications. Always check with your doctor or pharmacist before you consume starfruit if you are on any medications.

#### How To Use Starfruit In A Green Smoothie Recipe

Starfruit is best used as a flavor accent in tropical smoothie recipes using pineapple, mango, banana and coconut. Use mild greens, as bitter greens like kale or dandelion may overpower the subtle flavor of the starfruit.

To remove the seeds, simply cut the fruit lengthwise along each of the five sides. The seeds are located on either side of the five points and can easily be removed with a knife or your fingers.



# Starfruit / Carambola Smoothie Recipe

## Creamy Starfruit-Banana Smoothie

1 large starfruit, deseeded  
1 banana, peeled  
1/2 teaspoon pure vanilla extract  
2 cups fresh baby spinach (or other leafy green)  
8 ounces of filtered water (or use coconut water)  
Calories: 163 | Fat: 1g (grams) | Protein: 4g | Carbs:  
38g | Calcium: 7% | Vitamin A: 9% | Vitamin C: 93%

## Tropical Starfruit Smoothie

1 large starfruit, deseeded  
1 cup mango, peeled and pitted  
1 kiwi, peeled  
1/2 cup pineapple, cubed  
2 cups fresh baby spinach (or other leafy green)  
4 ounces of coconut milk  
Calories: 257 | Fat: 4g (grams) | Protein: 6g | Carbs:  
57g | Calcium: 16% | Vitamin A: 64% | Vitamin C:  
297%

## Star Fruit-Peach Smoothie Recipe

- 2 medium peaches, pitted
- 1 large banana, peeled
- 2 large star fruit (also called carambola)
- 1 teaspoon ground cinnamon
- 1 head butterhead lettuce
- 4 ounces of filtered water

Start by adding the liquid to your blender, followed by the soft fruit. Add the greens to your blender last. Blend on high for 30 seconds or until the smoothie is creamy.

### How To Select And Store Star Fruit

Starfruit is ripe when it is slightly yellow and starting to brown on the tips. They will still be slightly firm even when they are yellow. Avoid any that are bruised, too green or shriveled.



## Preserved Star Fruit *(Aka Five Finger or Carambola)*

15 star fruit (aka five finger or carambola)  
25 whole cloves  
1 cinnamon bark (if you don't have the bark, use the powder)  
5 cups brown sugar

### Directions:

- 1 Remove either end of the fruit and slice into 1/4 - 1/2 inch pieces.
- 2 Place in a large pot and cover with water and add the sugar and spices.
- 3 Bring to a boil and leave to cool for 3 hours. The fruit will soak up the sugar and spices.
- 4 Preheat oven to 150F.
- 5 Drain any liquid off and keep it for something else.
- 6 Place fruit on baking sheets.
- 7 Place in the oven with the door propped open to allow the steam to escape. Turn every hour or so until the fruit is done.
- 8 Store in an airtight container.
- 9 The cooking time is only an estimate, it will vary with how much you drained off, the humidity etc.

# Additional Discount Providers

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## **D’Vine Guesthouse and Restaurant**

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## **Jadoo’s Trading Ltd.**

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\$50.00 TT dollars off regular price

## **NAVS Sleep Lab** (operated by Dr. Ashram)

#5, Archibald Street, Vistabella  
#44, Eastern Main Road, St. Augustine  
Tel: 652-4505  
5% discount on ECGs

## **Parillon Optical**

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20% discount off complete Spectacles  
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## **The Water Source Ltd.**

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## AMENDMENTS

### **El Alligator**

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### **A. Garcia and Associates** (Attorneys-at-Law)

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### **Hew’s Tours**

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### **The Paisley** (Aromatherapy Massage Treatment)

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### **FOOTBED – BIRKENSTOCK** - Authorized Agent

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## DELETIONS

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# LAUGHTER

## MALE vs FEMALE at the cash machine

A new sign in the Bank reads:

'Please note that this Bank is installing new Drive-through cash machines enabling customers to withdraw cash without leaving their vehicles.'

Customers using this new facility are requested to use the procedures outlined below when accessing their accounts.

After months of careful research, MALE & FEMALE procedures have been developed. Please follow the appropriate steps for your gender.'

### MALE PROCEDURE:

1. Drive up to the cash machine.
2. LOWER your car window.
3. Insert card into machine and enter PIN.
4. Enter amount of cash required and withdraw.
5. Retrieve card, cash and receipt.
6. Raise window.
7. Drive off.

### FEMALE PROCEDURE:

(Unfortunately, most of this is the Truth!!)

1. Drive up to cash machine.
2. Reverse and back up the required amount to align car window with the machine.
3. Put hand brake on, put the window down.
4. Find handbag, remove all contents on to passenger seat to locate card.
5. Tell person on mobile phone you will call them back and hang up.
6. Attempt to insert card into machine.
7. Open car door to allow easier access to machine due to its excessive distance from the car.
8. Insert card.
9. Re-insert card the right way.
10. Dig through handbag to find diary with your PIN written on the inside back page.
11. Enter PIN .



12. Press cancel and re-enter correct PIN.
13. Enter amount of cash required.
14. Check makeup in rear view mirror.
15. Retrieve cash and receipt.
16. Empty handbag again to locate purse and place cash inside.
17. Write debit amount in cheque book and place receipt in back of it.
18. Re-check makeup.
19. Drive forward 2 feet.
20. Reverse back to cash machine.
21. Retrieve card.
22. Re-empty hand bag, locate card holder, and place card into the slot provided!
23. Give dirty look to irate male driver waiting behind you.
24. Restart stalled engine and pull off.
25. Redial person on mobile phone.
26. Drive for 2 to 3 miles.
27. Release Hand Brake.



# LEXOPHILES

There are some Very clever people out there !!

## FOR LEXOPHILES (LOVERS OF WORDS)

1. A bicycle can't stand alone; it is two tired.
2. A will is a dead giveaway.
3. Time flies like an arrow; fruit flies like a banana.
4. A backward poet writes inverse.
5. A chicken crossing the road: poultry in motion.
6. When a clock is hungry it goes back four seconds.
7. The guy who fell onto an upholstery machine was fully recovered.
8. You are stuck with your debt if you can't budge it.
9. He broke into song because he couldn't find the key.
10. A calendar's days are numbered.
11. A boiled egg is hard to beat.
12. He had a photographic memory which was never developed.
13. The short fortuneteller who escaped from prison: a small medium at large.
14. Those who get too big for their britches will be exposed in the end.
15. When you've seen one shopping center you've seen a mall.
16. If you jump off a Paris bridge, you are in Seine.
17. When she saw her first strands of gray hair, she thought she'd dye.
18. Santa's helpers are subordinate clauses.
19. Acupuncture: a jab well done.
20. Marathon runners with bad shoes suffer the agony of de feet.
21. The roundest knight at king Arthur's round table was Sir Cumference. He acquired his size from too much pi.
22. I thought I saw an eye doctor on an Alaskan island, but it turned out to be an optical Aleutian.
23. She was only a whiskey maker, but he loved her still.
24. A rubber band pistol was confiscated from algebra class because it was a weapon of math disruption.
25. No matter how much you push the envelope, it'll still be stationery.
26. A dog gave birth to puppies near the road and was cited for littering.
27. Two silk worms had a race. They ended up in a tie.
28. A hole has been found in the nudist camp wall. The police are looking into it.
29. Atheism is a non-prophet organization.
30. I wondered why the baseball kept getting bigger. Then it hit me.
31. A sign on the lawn at a drug rehab center said: 'Keep off the Grass.'
32. A small boy swallowed some coins and was taken to a hospital. When his grandmother telephoned to ask how he was, a nurse said, 'No change yet.'
33. The soldier who survived mustard gas and pepper spray is now a seasoned veteran.



# MRI SERVICES

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## NOVELS & BOOKS WANTED !!

If you have any best-selling novels in good condition which you would like to donate TTARP will gladly accept these for our bookclub.

Please drop in TTARP office -  
#45 Tragarete Road, POS.

No Encyclopedias or Magazines please!

## TTARP's HOSPITALISATION ASSISTANCE PLAN

*"For Those Who need It The Most"*

For \$1.37 per day, you can be assured of a Plan which will cover some of your Hospitalisation expenses. TTARP's Hospitalisation Plan works in conjunction with Co ordination of Benefits.

Note:

- No Medical check-up required
- No age restrictions
- Six months waiting period from acceptance before claiming
- Standing Order payment advised

Co ordination of Benefits allow an Insured person who has more than one Medical Coverage Plan to claim from both Plans, thereby maximizing benefits.

For more information, ask for Denise at TTARP's Office 622-9223

Lifetime Maximum **\$75,000.00**

### Limits to Coverage

Pre-Confinement	\$750.00
Room and Board	\$175.00 per day
Maximum No. of Days per ailment	31
Hospitalisation Miscellaneous Services	\$1,500.00 max. per ailment
Surgical Maximum (Limited by Surgical Schedule)	\$3,000.00
Anaesthetic	25% of Surgical Allowance
Specialist Maximum	\$80.00
Maximum visits per ailment	10
Reinstatement of utilized Benefits	\$7,500.00

ANNUAL RATE FOR COVERAGE - \$500.00



# Growth of MEMBERS

YEAR	NO. OF MEMBERS
1994	1036
1995	3000
1996	5000
1997	7149
1998	8498
1999	10241
2000	9681
2001	11926
2002	13314
2003	15646
2004	17679
2005	18373
2006	18467
2007	18314
2008	19489
2009	20400
2010	21470
2011	22531
2012	24781
2013	28543

## WE NEED YOU !!!

Since the inception of TTARP in 1993, membership have grown consistently over the past two decades.

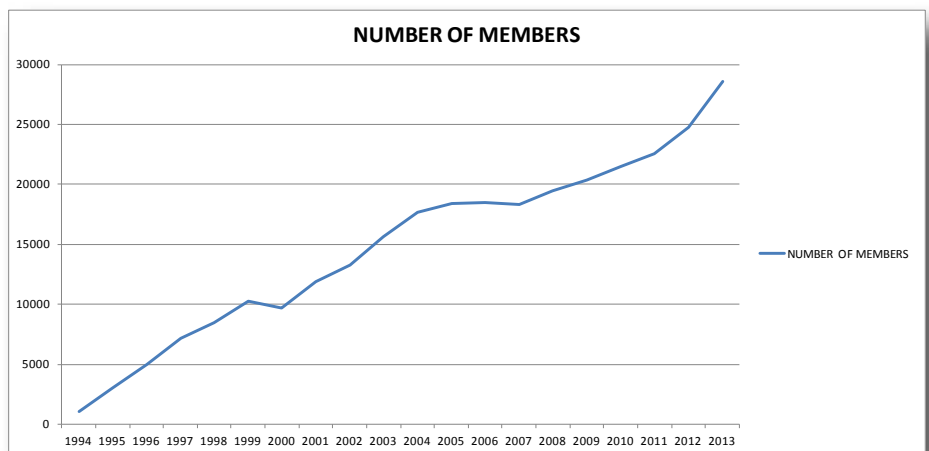
In the beginning, it was a challenge to obtain members since the benefits were being developed and the concept was now being spread in Trinidad and Tobago. Today, we have found that there are still so many persons unaware of TTARP and not yet members, and it is our intention to create nationwide awareness and action to join the association.

With your help we can !!!!

Act as a TTARP ambassador, and tell your friends, family, co-workers, and neighbors about the association . We are also willing and able to conduct seminars and exhibitions at companies, churches, groups, schools, and retirement planning workshops to promote the association.

Contact us today to schedule an appointment.

Below is the TTARP Growth chart from inception to date....



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and/or 811 (examples of emergency #s)

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