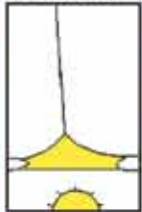


TTARP



... an Association of Responsible Persons

Q50Q

ISSUE NO. 3, 2013



**20 YEARS
& GOING
STRONG**



Celebrate Your Sweet Sixties with a MAJOR LEAGUE Account

Like fine wine, Major League gets better with age. Now Major League offers big benefits to persons from 60+.

Benefits you can enjoy:

- Free Club/OneCard and wallet
- Free TeleBanker
- Free Blue Machine ABM transactions
- Free admission to TTARP and special discount on annual membership fee for primary account holder ONLY
- Free Online Banking with RepublicOnline
- Free embassy letters
- Waiver of annual card fee on Republic Bank Visa or MasterCard® Credit Cards, excluding Republic Bank Signature, Platinum and AAdvantage® Credit Cards
- No commission on Travellers Cheques
- 15% discount on locker rentals
- ½ of 1% for new loans except seasonal campaigns
- 20% discount on car insurance at Colfire with use of Republic Bank Credit Cards



Spouse, relative or friend who are 60 and over can enjoy the same benefits as a joint account holder once the person has signing authority.

Visit our website at republictt.com, call 625-4411, or come in to any of our branches.

Website: republictt.com
Email: email@republictt.com

 **Republic Bank**
We're the One for you!

Fly Caribbean



Senior Citizens get 10% discount* on all fares except special sale fares.



Discounted airfares are available for children between 2-11 years of age.



10% discount ** offered to Tertiary Level Students when travelling within the Caribbean.



If you're travelling with a group of ten or more people, our Group Travel Programme is for you!



*Applicable on all fares except special sale fares, other conditions apply.

** 10% discount is offered on all fares with the exception of sale fares to Tertiary Level Students between the ages of 17 – 40 years old. Other conditions apply.

*** For travel to and from USA, Canada and UK/Europe.

Call us at: 625 7200 or visit our website www.caribbean-airlines.com or contact your local travel agent.



the warmth of the islands

www.caribbean-airlines.com





Contents

Comments from the Board	4
The time to learn, the time to give	6
Linking Seniors across the region	7
Are you too young to plan your retirement?	8
Beez in Grenada	10
Visit to Alaska	12
Family Fiesta	14 - 21
Google Glass	22
Trinidad and Tobago Society for the Prevention of Cruelty to Animals	24
Payment of Benefits is based on contributions	26
Recipes	30
Additional Discount Providers	32
Laughter	34

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 ttarp@tsstt.net.tt with subject heading TTARP Vacancies.

Publisher-TTARP, **Editor**-Peter Peña
Editorial Coordinators-Mayling Younglao, Kern Williams, Denise Joseph
Producer - Sapphire Consultants Ltd
Advertising-Nicole C. Jules,
Sapphire Consultants / Michelle Nunes
Printers - Guardian Media Ltd.
Copy Reader - Ruth Frazer-Munroe

Contributors - Michelle Nunes, Denise Joseph, Mayling Younglao, Sarah Williams, Gloria Jones, Fitzgerald Scott, Sara Maynard, Hubert Dolsingh and Nicole Jules. *Photography by Rhett Mc Carthy.*

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

OR

Nicole C. Jules, Advertising Consultant,
Mobile: 487-3298 Email: 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@tsstt.net.tt

Website: www.ttarp.org

DISCLAIMER

050Q is published three times a year by TTARP. 050Q is a registered trademark of TTARP. Opinions and views expressed by contributors do not necessarily reflect the views of the Association, Producer or Advertisers.

TTARP does not accept responsibility for any professional advice or advertisements whatsoever published in this magazine

Important notice: All material provided within the magazine relating to health topics or issues is for information only and is not to be construed as medical advice or counsel. No actions should be taken solely on the contents of this publication.

Reproduction in whole or part without written permission is strictly prohibited.

Contents of this publication are covered by copyright laws. All rights reserved.

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

MEMBERS ARE INVITED TO ATTEND MEETINGS AT A ZONAL GROUP CONVENIENT TO YOU.

ZONAL GROUPS MEETING SCHEDULE

ARIMA

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
Vice Chairman- Lynette MAULE
Email - nccla911@gmail.com Colour T's shirt - LIME GREEN

BELMONT

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
PRO - Patricia CROSSLEY, 751-0977 / 625-0592
Email - patcrossley95@yahoo.com or franlaw@hotmail.com
Colour T's shirt - GOLD

CENTRAL

Meeting Place - Chaguanas Seniors Activity Centre
#41 Jasmine Ave., Edinburgh Gdns., Phase II, Chaguanas
Meeting Date and Time - Every other month – times to be announced
Vice Chairman - Janet RAWLINS, 665-5112
Secretary - Yvonne KNIGHTS, 665-7315
Email - y.knights59@yahoo.com
Colour T's shirt- ORANGE

CHAGUANAS SENIORS ACTIVITY CENTRE

#41 Jasmine Ave., Edinburgh Gdns., Phase II, Chaguanas
Telephone #: 672-1478
Email: csac_central@yahoo.com
Coordinator: Mrs. Ann L. David

DIEGO MARTIN

Meeting Place - Central Diego Martin Community Centre, Diamond Vale
Meeting Date and Time - 2nd Saturday of each month - 3-5 p.m.
Chairman- Derek PATY, 678-4139
Secretary - Margot GIBBONS-PARRIS, 764-2326 / 632-8529
Email - derekpaty@yahoo.com or margotgibbonsparris@yahoo.com
Colour T's shirt - BURGUNDY

FYZABAD

Meeting Place- Fyzabad Regional Community Complex
Meeting Date and Time - 3rd Thursday of each month - 10:00 a.m.
Chairman - Bernice JEFFERS Vice Chairman - Neville NAVARRO, 387-9217
Email - nevillea.navarro@yahoo.com Colour T's shirt - GREEN

LA BREA

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

PRINCES TOWN/RIO CLARO

Meeting Place - Princes Town Presbyterian School
Meeting Date and Time - 3rd Saturday of each month - 2:00 p.m.
Chairman- Margaret RAMPERSAD, 731-0236 / 656-2831
Email - shammi.rampersad@gmail.com Colour T's shirt- WHITE

SANTA CRUZ

Meeting Place - Bourg Mulatres Parish Hall, Santa Cruz
Meeting Date and Time - 4th Friday of each month - 5:30 p.m.
Chairman- Naomi MC LEAN, 359-1688
Secretary - Brigid Telfer
Email - boysie_3@yahoo.com Colour T's shirt- TURQUOISE

SAN FERNANDO

Meeting Place - Masonic Lodge – Ruth Avenue, San Fernando
Meeting Date and Time - 1st Tuesday of each month - 4:30 p.m.
Chairman - Brenda MILLET-BUFFONG, 763-6300
Contact Person #2 - Irmie MC KENZIE, 770-1188
Email- brendabuffong@yahoo.com or irmine_g@yahoo.com
Colour T's shirt - WHITE/PURPLE

SOUTH

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

TOBAGO (Happy Haven)

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 - Shirley MAYNARD, 315-2745
Email- maredwards@hotmail.com Colour T's shirt- BLUE/YELLOW

TOBAGO (Pembroke)

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

Comments from the Board

In recent times the spate of crime against children has been quite alarming. In our days as children, these heinous offenses did not exist, and everyone was their brother's keeper. Oh how times have changed. We must pray for our nation and be vigilant for ourselves as well.

The Christmas season is here which means that the year is almost over. We have accomplished 20 years of meeting the needs and being the voice of seniors in Trinidad and Tobago, and we look forward to the challenges of the next 20 years.

We have reached almost 30,000 active members and this magazine is our main way to communicate with you our members.

Any suggestions and/or feedback will be welcomed. If you or a member you know is involved in some activity or project to assist children, elderly, animals, or the earth please send us an email with their contact info and a short description. We shall be happy to feature them in this magazine.

Happy Reading.. hope you enjoy this magazine. The next issue will be in April 2014.

The Board and the staff of TTARP would like to wish all our members good health, peace, prosperity and happiness in 2014.

HAPPY NEW YEAR !



TTARP'S 2014 - MAIN EVENT PROGRAMME

February 16th - Carnival All Inclusive Party

March 27th -31st - Trip to Panama

April - Health Seminar

May 4th - Mother's Day Tea Party

May 14th -19th - Trip to Cuba

June - Father's Day Brunch

August - BINGO

September - 20th Annual General Meeting

October - 10th Annual 5k Walk/Run

December 7th - Christmas Luncheon

Other Events to consider

1. Cruise
2. Inland Trip – La Vega
3. Cheese and Wine Tasting

Live Pain Free

with these Essentials...



Sports Balm

Pain relief ointment for **muscular pain** and stiffness.



Sports Balm ULTRA with Capsicum

Ultra fast relief of muscular pain in a **stick applicator**.



Pain Freeze Gel

A **warm up and cool down** gel which relieves mild muscular pain and spasms.



Arthritis Plus 2

Specially formulated for the treatment of **joint pain** and swelling.

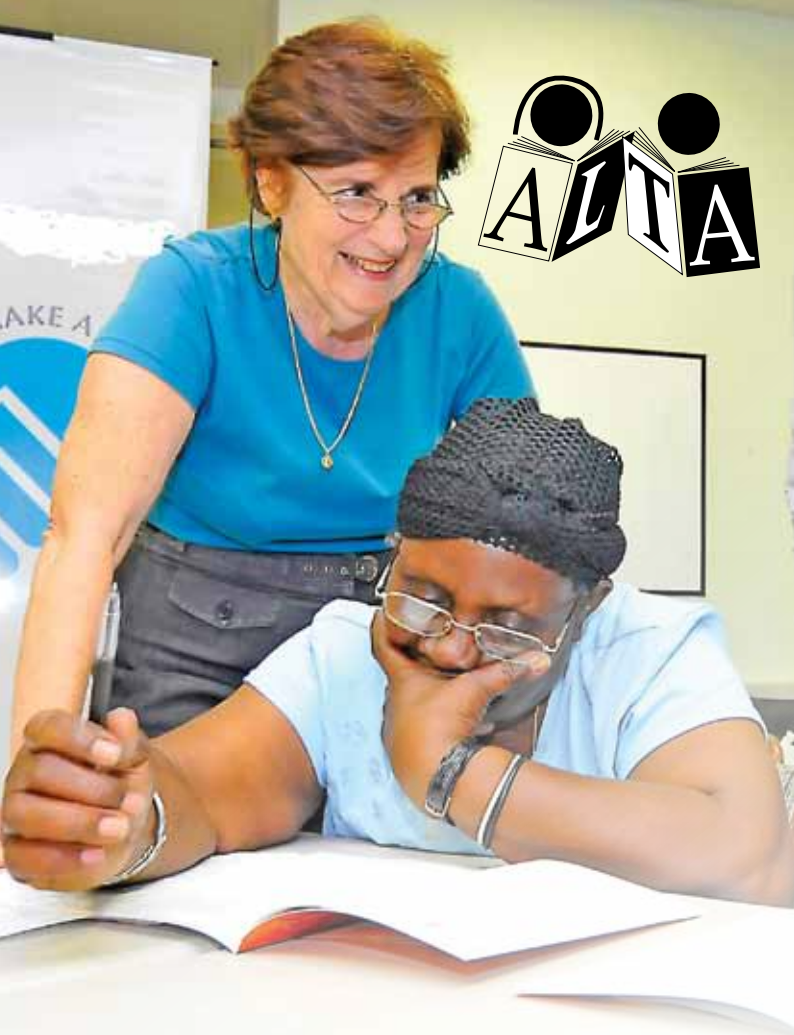


A Division of Trading and Distribution Ltd.
Corner Macoya Road & Churchill Roosevelt Highway, Trincity.
Tel. (868) 645-7454 Fax (868) 645-8521
www.marketing-distribution.com
1 Scott Street, San Fernando. Tel. (868) 657-2491 • Fax (868) 652-2434



Trusted Family Care

Available at Pharmacies Nationwide



Commemorating the organisation's 20 years in existence last year, ALTA founder Paula Lucie-Smith reflected, "ALTA brings people together who would not otherwise meet: not just tutors and students, but tutor and tutor, student and student. Each comes to look at the other, and the world, with more understanding of their differences and difficulties."

In 2005, Brenda De Silva, a broadcast presenter for 37 years, began teaching a small group of adults, twice a week for two hours. She went on to serve in many ways: on the ALTA board, as a coordinator guiding tutors in other classes, a facilitator and trainer at Refreshers and Tutor Training Courses, proof reader, and, coming full circle, a member of the interviewing panel to screen new tutors.

"For a retiree, staying with ALTA is a natural since we have a legitimate reason to get out into society and keep the grey cells working," says Brenda. At ALTA she discovered a community among her students and fellow volunteers. "I have gained a lot in these past years, not least of which is patience, though it did come 'dropping slow', and I hope to continue to grow as ALTA does."

Retired professionals, in particular, bring a wealth of experience and get the opportunity to meaningfully transfer workplace skills.

"One major discovery is the tremendous learning opportunity that ALTA has provided me in the winter of my life," says Hamilton Padmore, ALTA Board treasurer with 30 years' experience in the petroleum sector. He calls his move into ALTA tutoring "my third career".

A year after ALTA began, Noreen de la Rosa was volunteering at the Servol Life Centre in Cascade when she realised the youth who attended the centre could not read. Never one to shy away from something new – a woman who joined a tap dancing class around the age of 50 – Noreen took the reins and began teaching them to read. But all she knew of reading was that she loved to read, so she jumped at the opportunity to train as an ALTA tutor and 20 years on, Noreen says as long as she has strength she will continue with ALTA.

She recalls students whose lives changed as they learned to cope with their everyday environment. She recalls Agnes, a student, who came into class, stood in front of the room with her hands on her hips and proudly declared, "My madam this morning bought a new pancake mix, and I knew to put milk into the mixture not water!"

Like the TTARP members above, ALTA offers you the opportunity to change someone's life and yours. For details on becoming an ALTA volunteer call 624-2582/653-4656 or check out www.alta-tt.org.



The time to learn, the time to give

*A*t last, the time has come to stay at home and take in the quietness of retirement to nurture health and long life. Not so! An August 2013 scientific review of 40 international studies found that those who regularly help out in their community were 20 per cent less likely to die prematurely than those who never volunteered. Helping others also reduced depression and increased life satisfaction.

Retired diplomat and volunteer adult literacy tutor Philip Sealy attests to this. "For me the decision to volunteer was taken in the context of retirement... not wanting to sit down at home and contemplate the sky. Interacting with ALTA students and seeing them progress after one or two years brings an incredible personal satisfaction."

ALTA, the Adult Literacy Tutors Association, offers free classes for those 16 years and over who would like to improve their reading and writing. ALTA has some 300 trained volunteers active in ALTA free community classes and Reading Circles.

LINKING SENIORS ACROSS THE REGION

In November, two representatives from TTARP visited Barbados to attend the first regional conference for associations of retired persons and other groups that represent seniors. Representatives from eight Caribbean Islands, namely, Antigua & Barbuda, Barbados, Dominica, Grenada, Jamaica, Martinique, St. Lucia, Trinidad and Tobago attended.

The purpose of this first regional conference was to discuss the benefits of creating a regional body that encompasses all senior associations within the Caribbean; to bring social, financial and medical issues affecting CARICOM seniors to the forefront; as well as to discuss other initiatives to provide synergies and better benefits to members.

From our interaction, the uniqueness of each island was discovered. Structure, obstacles, strengths and weaknesses were openly discussed, and many opportunities and ideas were shared. At the end of the conference, new friends were made, tokens and souvenirs exchanged, and BARP and LIAT were profusely thanked for their hospitality and initiatives.

After the conference, the group was treated to a cocktail reception and a sumptuous dinner at The



Regional Representatives visiting the BARP office.

Waterfront. It was an opportunity to network on a social level and to forge unforgettable bonds.

Liat has committed itself to providing the air transport for our next annual regional conference at an island/venue to be determined.

Thank you BARP and LIAT for this successful venture in linking seniors across the region !!



The Head representatives of senior associations from Antigua & Barbuda, Barbados, Dominica, Grenada, Jamaica, Martinique, St. Lucia, Trinidad and Tobago at the first conference held in Barbados.



Are you too young to plan for your retirement?

Many persons who are under 40 years old have not yet begun planning for retirement. However, is there such a thing as “too young to plan for retirement?” Does “the early bird catch the worm?” The earlier you start to plan for retirement, the more prepared and at ease you will ultimately be. Here are some helpful tips to help you grow your financial wealth and ensure that your retirement years will be well cushioned.

1. Save as much as you can, as early as you can.

The sooner you start to save for retirement the better it will be for you! If you begin the saving habit when you are young it is a positive habit that you don't often outgrow.

2. Set realistic financial goals.

Project your retirement expenses based on your needs. Envision your ideal retirement life and then determine how much that life will cost.

3. Determine your asset allocation mix.

After determining your long term goals and taking into account your risk tolerance, you need to determine your asset mix. Your long term returns will vary based on what proportion of your assets you will invest in various financial instruments.

4. Use instruments that can give your savings a tax deferral advantage.

During your working years, you can use a deferred annuity to accumulate assets. These plans allow you to accumulate substantial funds that will provide a guaranteed pension at retirement along with substantial tax savings.

5. Participate in a company contributory pension plan.

Contributing money to a pension plan at your work place which gives a matching contribution from your employers is an excellent way to begin preparing for retirement.

6. Draw down on your nest egg.

If you are in good health when you retire, you can draw down on your money which you expect to last you for many years. You should access money from taxable accounts first and let the interest on tax-deferred accounts compound for as long as possible.

7. Cater for medical expenses.

When catering for retirement you should take into account saving to cover medical expenses which sometimes increase as you get older. Don't let your nest egg disappear in medical bills.

8. Make the most out of retirement assets.

By the time you are ready to retire you should be in a financially healthy position whereby you would have owned your home free from any mortgage. You can opt for a smaller home with less maintenance costs. If you choose to stay in a larger home, you can

consider leasing out part of it to obtain an additional income which can sustain your needs. Be creative!

9. Retired - but working part-time.

Working after you have retired reduces the amount of money that you have to draw down on from your nest egg. Remember however that most retirees do not command the salary that they earned when they were in their prime.

Remember, no one else is responsible for planning your financial future BUT YOU!

TRINIDAD AND TOBAGO
SECURITIES AND EXCHANGE
COMMISSION

57-59 DUNDONALD STREET,
PORT OF SPAIN, TRINIDAD, W.I.

Phone: (868) 624-2991

Fax: (868) 624-2995

www.ttsec.org.tt



Life-Saving HEART ATTACK CENTRE

COMPLETE HEART CARE SOLUTION

- Emergency primary angioplasty for treating heart attacks
- Open Heart surgery
- Cutting-edge technology
- EMERGENCY PROCEDURES 24/7



Tel: 628 - 4740 • www.acicare.com

Conveniently located at West Shore Medical Private Hospital, 239 Western Main Road, Cocorite

Advanced Cardiovascular Institute... Bringing Quality Healthcare to Life

Beez in Grenada

*T*wenty-four members of the Belmont B's Zonal group visited the Spice Isle from Friday 20th to Tuesday 24th September for an enjoyable Republic weekend. We stayed at Gem's Holiday Beach Resort, ideally located within walking distance to a beautiful beach, which enticed us to swim as early as 5am on mornings.

On the Friday night we went to Gouyave's famous "Fish Friday Festival Town", where we relaxed and enjoyed some of the many sumptuous meals and fresh fruit juices until early morning. Saturday was spent with members of the Grenada Association of Retired Persons (GARP) at their fund-raising market day where we explored and purchased local items. On Sunday morning members worshipped at the Catholic Church in Grand Anse, later in the afternoon GARP hosted a beach cook out lime that continued all night.

Monday was spent touring the island where we visited monumental sites, such as:- the hospital on the sea shore which was built by the Cubans between 2003-2004, the Cathedral of the Immaculate Conception, St. Joseph's Convent, The Carenage, The National Stadium, Fort Matthews, The Grandetang House, Lake and forest Reserve, The Rum Distillery Nutmeg Station, the popular Wall Street area in Grand Anse, and the Fort George where Maurice Bishop was assassinated.

Excited Belmont B's members at Piarco after checking in for their flight to Grenada.



Grenada has a beautiful mountainous interior and is well endowed with lush forests and cascading rivers. Some of the roads are twisty which can be difficult to drive, with steep hills in the beautiful forest reserve and small, friendly communities. The highest point that accommodates traffic is 1910 ft. On the journey, we saw many species of the Heliconias and other rain forest plants.

Token of appreciation and souvenirs were given to all GARP's executives and the driver/tour guide for their hospitality. On September 24th we returned to Trinidad exhilarated and renewed.

We must say a special thanks to Louise Ifill-Quamina, (a Belmont B's member), who coordinated the event with VGL Travel, GARP and Gem's Resort; and to all the members who journeyed with us, we hope to see you again next year.

Gloria Jones
Belmont B's -Chairperson





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

We're with you every step of the way. As you embark upon new adventures, we want you to live life to the fullest.

Come in, call 625-4RBC (4722) or visit us online at www.rbc.com/caribbean

Visit to Alaska



In September, fifty seven members of TTARP, with leaders Denise and I (Mayling), left Trinidad and Tobago for an eagerly anticipated trip to Alaska. We had a smooth check in at Piarco Airport and as true Trinis, since we were not travelling on our national carrier CAL which serves meals, we all made a bee line for KFC before boarding. Needless to say about an hour into the flight, the entire aircraft smelt of KFC.

On arrival in Miami, it would appear that all travellers that weekend chose Miami as their port of entry, since we were greeted with extremely long lines to immigration. After clearing customs, we were hungry again, so after freshening up and having another meal, we took



the opportunity to layer ourselves and prepare for the change in temperature expected in Seattle.

On our arrival at the airport in Seattle, the excitement started... watches needed to be reset, members were tired and cold, two members got lost in the airport and one person discovered that they had left their carry-on luggage in Miami. Seattle, although cold and rainy is a beautiful city that I have just place on my "PLACES TO VISIT" list.

Our bus took us safely to the hotel where we overnight, before boarding the Princess Cruise Line



at Seattle Port the next day. Again we were greeted with very long lines to immigration/boarding check in. It is said that the rewards at the end of tunnel cannot be duplicated as we were in awe at the size and decor of the ship. Our staterooms were comfortable and of course the meals were all gourmet. It was certainly worth the long and tiresome travel, but the

best was yet to come.

The first port we visited was Ketchikan - a beautiful, majestic city with a population of only 8,000 persons. It is known for two things, its canned salmon and rain. One must have an umbrella or rain coat to move around. The natives



however refer to the rain as "Liquid Sunshine" as they walk through the rain/liquid sunshine unperturbed. Our next stop was Skagway - a town of 920 persons with only seven blocks. Their 2013 statistics shows an unemployment rate of 2%. How is this possible? This town

thrives on tourism with over eight thousand tourists daily, the citizens dress in their local costumes and entertain the visitors with stories.

Juneau was next - a quaint little town with old architecture building and a set of narrow streets that is best experienced by foot. It was

founded as a gold mining camp in the 18 century.

Then we got to TracyArm Fjord - a wilderness that consisted of two fjords over 30 miles long, one fifth of this area is covered in ice just floating around, from small to huge pieces. This was what we were all looking forward too. I am certain that we have all seen movies with the Glaciers but nothing on television had prepared us for the magnitude, wonder, stillness and the raw beauty of the glaciers. It was everything and more anyone can hope to experience once in a lifetime.

(Except for playing Carnival in T&T ... lol) To say it was cold is an understatement and this was evident from members who were completely covered in jackets, coats, blankets, hat, gloves, scarves, all worn at the same time in an effort to keep warm.

Victoria our last port of call was a bit disappointing. We arrived late in the evening, and the shuttle quickly took us to the downtown area, where we walked and shopped for a short time, before returning to the ship as it was too dark to see much.

Overall it was a wonderful trip, an amazing cruise with fabulous company, delicious food and great

entertainment with lots of dancing (so you know I was on the floor having a blast).

Join us for 2014 as we leave for Panama on the 27th March and Cuba 14th May.

Submitted by
Mayling Youghlao



Real Premium Salads

Also available in half-size!

*Baja Salad not available as a half salad.
Nutritional information available at
<http://www.wendys.com/food/pdf/us/nutrition.pdf>

TTARP

Cardholders receive
10% off all Menu Items

Check us out on Facebook!
www.facebook.com/wendysyt

Available at all locations:

- Corner Ariapita Ave & Ana Street - P.O.S.
- Gulf City - San Fernando.
- Tacarigua - Inside Unipet Gas Station.
- Montrose - Chaguanas

Breakfast served daily from 6:30am at the above locations (except Tacarigua)

You can now substitute a side Garden Salad in any large combo! OR add Crispy Chicken to ANY side salad for just \$10!



Family Fiesta

The Grandstand area of the Queens Park Savannah in Port of Spain was the venue chosen to host TTARP's 20th Anniversary grand Family Fiesta on October 12th. It was envisaged to be a day of celebration catering for thousands of members.

A lot of planning and organizing went into making the day as smooth and memorable as possible. After the National Anthem, the day's activities started with the Honourable Secretary, Mayling Younglao recapping in her usual vibrant manner, a short history of the association's formation giving recognition and thanks to the pioneers.

The Honourable Minister of Health, Dr. Faud Khan was the special guest speaker and his message was focused towards improved health care for the elderly at hospitals. It was indeed a pleasure to have the Minister in our midst for this auspicious occasion.

A longstanding member Joan Lowhar was kindly asked to share her views and reasons for joining the association almost twenty years ago, and for maintaining her membership over the years. In her speech, Ms. Lowhar pointed out that the mission statement "to improve the Golden Years" attracted her attention, since she believed it gave persons a new appreciation of ageing and attached value to their years and experience.

Dr. Rajeeva Khaja spoke on the sixty types of dementia pointing out that Alzheimer's is the worst kind, and that patients must be cared for lovingly using the acronym NEWS – Nutrition, Exercise, Water (drink plenty), and Socialization. His exuberant presentation was well received and greatly appreciated.

And as with all health seminars, exercise is key to keeping fit, as was demonstrated by Karen Blackman. Yoga is her specialty and her demonstrations using members from the audience brought some humor and laughter to everyone.





Family Fiesta

Several corporate sponsors and individuals supported this event and though we honestly did not get the numbers we expected, those members that came overwhelmed many of the booth participants. Medical testing, health products, safety products, consumables, food items, household items, decorative products, were just some of the booths displaying their products and services.

To all these exhibitors, we offer a hearty thanks, and look forward to your generous support in the future.



WE NEED YOUR PHONE NUMBER AND EMAIL ADDRESS !!!
Please make sure we have your telephone number and email addresses so that we can communicate with you.

THANK YOU

To all our Sponsors and Exhibitors for your generous support of our 20th Anniversary "Family Fiesta" Celebrations (which included our Annual Health Seminar and 5k Run/Walk) held on Sat 12th Oct 2013.
It was a GREAT success!



Our **GOLD** Sponsors:

HADC

Republic Bank Ltd.

M&M Insurance Broking Services Ltd.



A's Travel Service
AA Laquis
Abbott
ACI
Adelin Family Care
AMCO
Angel Ceramics
AS Bryden & Sons Ltd.
Atlantic LNG
Azeez Rahman
Belmont Community Council
Bernudez
Blue Waters
Bmobile - BLINK
British Airways
Bryden PI
Carib Brewery
Carolyn Ali
Chief Brand Products
Coco-Cola (T'dad & T'go) Ltd.
Dairy Distributors
Detour Stores
DUFFY (Dry Free Shopping)
Flavorite

Furness Chemicals Ltd.
Genetic Pharmaceuticals
Glaxosmithkline - POLIGRIP
Happi Products Ltd.
Health Food Specialist
Hibiscus Place
Hillary Vieruel
HULO Food Stores
Holiday Snacks Ltd.
Hong Wing Coffee
Janice Ali
Jian Enterprises (Life Alert)
Kiss Baking Co.
Lion's Club (POS North)
L.J. Williams Ltd.
Marketing & Distribution Ltd.
Marva Sheppard
Medical Associates
National Flour Mills (NFM)
National Petroleum (NP)
Optometrists Today
Oscar Francois - Seven Seas

Patti King & Williams Robert
Price Club
RBC Royal Bank
SM Jaleel
Smith Robertson
Social Eyes
Super Pharm
Taste Makers
Trinidad Tissues Ltd.
Tropical Foods
Tropical Island Slush
Tru Valu
True Complexion
Turban Brand
Ultra Pharm
Unicity/Bio Life Slim
UNILEVER Caribbean Ltd.
Universal Foods
VEMCO
Vitas House
West Bees Supermarket
West Indian Traders Ltd.
Xtra Foods

TTARP...an Association of Responsible Persons
45 Tragarete Road, Port of Spain
Tel 622-9223 or 221-7771 email: ttarp@tstt.net.tt

Feet For Life!
Corrective and Rejuvenating Foot Care and Solutions for:

- Foot Pain / Plantar Fasciitis
- Athlete's foot
- Aching Soles / Balls of Feet
- Wounded Toenails
- Corns
- Back Pain / Sciatica
- Thickly callused / Cracked heels / Spurs
- Calluses
- Smelly / Sweaty feet
- Discoloured / Unsightly nails
- Ingrown / Imbedded Toenails
- Diabetic / Geriatric foot care
- Nail / Foot fungus
- Plantar's Wart
- Flat Feet / Fallen Arches

Avoid a painful scandal! Ask us about our **MEET FEET**! See how our ultra-soft foot care works!
Tel: 337-1486 / 746-8755
Website: www.bodyessentialsmedspa.com
Diabetic socks, specialized shoes, gait assessment and custom made orthotics also available.
Therapeutic Manicures, Pedicures, Massages, Facials, Sauna & Detox Treatments

10% off pedicures for TTARP members

OneCall Real Estate



Dawn Anderson Pollock
Managing Director
E: dawn.onecall@gmail.com
C: 868-724-6421

Integrity! Dedication! Excellent Service!

Make **One Call** now: 868-724-6421



Renting / Selling your Property?

It Takes **One Call**

Looking for a Home? Land? Office?

It Takes **One Call**

You can View our Listings @

www.facebook.com/OneCallRealEstate

Debbie @ 868-377-1177

Wayne @ 868-322-8299

TOBAGO- Ingrid @ 868-684-7588

Plenitud Protect Disposable Briefs for Adults

The best is not only what you give,
but what you get.



In caring for the elderly, Plenitud Protect Briefs has a technology which provides a cloth-like cover, with micro-pores, that allows the skin to breath, and also has an all new Multi-Fasten system with tapes that stick and stick providing better fit and convenience.

All these features ensure a unique protection.

Plenitud

To give, to share, to live.

Zonal Talent

At the Family Fiesta, a cultural segment was included as part of the entertainment, which was in the form of a competition among TTARP zonal members. The performances were open to singing, dancing, and acting. Seven zones entered this competition which was fun and encouraged comradery.

A lot of effort, planning and practice were done in the months, weeks and days leading up to the competition, and the creativity showed. The audience was not disappointed as was evident by their chants, clapping and laughter at times. There were no losers on that day, however the judges had to make a decision based on performance, creativity, talent, originality, audience reaction, and the three top places were awarded to:-

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

Many persons commented that the talent of our members deserve to be showcased, and suggested that we make this an annual competition among zones. The Planning committee has taken note, so let's see what happens in 2014.





TTARPees Can Cook !

It has been claimed that Trinis are some of the best cooks in the world.. and this group of TTARP members surely proved this statement right.

From cascadu to smoked herring to chicken, the meals were delicious and professionally prepared. The zonal groups planned their meals to perfection and decorated their tents to reflect the menu. This competition was judged based on taste, presentation, decoration of booth among other criteria.

The Judges went to each tent, met and greeted the zonal chefs, observed and tasted each meal, and after debating and discussing , the top prizes were awarded to:-

- 1st - Diego Martin (Western Pearls) Zone
- 2nd - Belmont (Bees) Zone
- 3rd - Santa Cruz (Cruziers) Zone



Booths and more Booths

Members of TTARP's eleven zones took the opportunity to display various items for sale – ranging from homemade pepper sauce to craft items. The booths were colorfully decorated in order to attract visitors, and the support in each tent was quite commendable. Here are some snapshots of various zonal booth...



Walking , Running, Keeping Fit

This year marked the 20th anniversary of TTARP, but only the 10th year of hosting an Annual 5k Walk/Run. Compared to the years gone, the participation and anticipation were astounding, maybe it was the change of venue and scenery or the vastness of the green, cool Savannah to start and end the race or perhaps just the momentum of the entire day's event.

The 5k has always been a unique race that included persons of all ages, recognizing and rewarding the top three runners in each age category, and to take it even further differentiating between the males and females in each age category. Quite possibly, this is the only race that exists in Trinidad and Tobago that goes to such lengths to show appreciation and offer prizes (not just a medal and a goody bag), making it one of the most sought after 5k events.

At inception, the age category for the 5K ended at age 65 and older, a few years ago it was extended to persons age 70 and over. This year we had a number of members age 80 and over competing, which shows that older members/persons are remaining active and fit and are willing and able to compete. This observation has not fallen on deaf ears and eyes, and TTARP is in full support of members of all ages competing, and we look forward to rewarding and acknowledging these 80+ stalwarts. So, it was decided that from next year, once again we are increasing the age band to distinguish between those in their 70's and those in their 80's.

Who knows, maybe in a few years we may be fortunate enough to have a centurion category?

The results of the race (with times) can be obtained from the Head Office. Keep Fit, Keep Healthy.



Kids Amusement



A Family Fiesta could not be complete without children. And TTARP encouraged members to bring their kids and grandkids to come enjoy the day's activities and to interact with their elders. There were face-painting, tattoos, chair-plane rides, horseback riding, bouncy castles and slides. The kids enjoyed themselves immensely as they snacked on Chubby drinks and Flavorite lollies.





GOOGLE GLASS

You may or may not have heard of Google Glass before but it's the latest and perhaps the most revolutionary gadget in development since the iPhone. It isn't in stores yet since its release date is scheduled for some time in 2014 but it has sparked a huge amount of "buzz" as sample devices have been distributed to celebrities, artists, computer programmers and other select first time users. These users are being called Google Glass Explorers.

So what exactly is Google Glass?

Google Glass is an example of a branch of computers called wearable computers which work just how they sound. Rather than having to hold and type like a smartphone or a tablet or having to sit in front of a screen like a laptop or a desktop you will be able to wear Google Glass like a pair of glasses and see its computer screen as if there was a transparent display in the corner of your vision. Since your hands are free and Glass as it's called for short is light and wearable it means you can use its video recording and interactivity almost anywhere to do things that you've probably never thought possible.

For example: Google's website pages for Glass show a recording of a trapeze artist performing while wearing Glass. Another recording is of someone in a hot air balloon taping the experience and instantly sharing the video. A third is of someone flying a private plane; the list goes on and on. Any and all special moments can be shared, even a grandparent playing with their grandchildren for instance, and it gets better. Other companies are reportedly also trying to develop wearable computers like Google Glass. So sooner or later devices like Glass are likely to become commonplace.

There are already GPS navigation services that will send you instructions and images showing you how to get to your destination, translation services that allow you to ask how to say something in another language and even informative services that can tell you interesting facts. Instead of a keyboard and a mouse Glass accepts instruction via voice, by touching



Fitzgerald Scott, MBA

or brushing the temples of the "glasses" of the part nearest your temple, and by an on off button amongst other things.

Glass itself can't make or receive cell phone calls on its own at the moment but it has the capability to work wirelessly in conjunction with a cell phone to make and receive calls. Google Glass is not yet available to the public as we've said but the Glass Explorers who were able to obtain it paid \$1500 US. However there has been speculation that the final retail price could range from as little as \$300 US to as much as \$800 US.

Other companies are reportedly also trying to develop wearable computers like Google Glass, so whether or not Glass is itself a hit, sooner or later devices like it are likely to become commonplace.

Fitzgerald Scott MBA
IT Professional
Contact: 772-8995



The power to manage your cholesterol



Reduce high cholesterol levels and get the important nutrient that generates energy for the heart with combination therapy of Jamieson's **CoQ10** and **Niacin**



Jamieson **CoQ10**

- ✓ Supports Cardiovascular heart health
- ✓ Improves energy and wellness
- ✓ Reverses CoQ10 depletion caused by statin therapy
- ✓ Identical to the body's own CoQ10

Jamieson **Niacin**

- ✓ Supports Cardiovascular heart health
- ✓ Reduces Bad Cholesterol
- ✓ Increases Good Cholesterol
- ✓ Flush Free



jamiesonvitamins.com





Trinidad & Tobago Society for the Prevention of Cruelty to Animals (TTSPCA)

Trinidad & Tobago Society for the Prevention of Cruelty to Animals (TTSPCA) Society was started in south Trinidad in 1895 by a group of expatriates who were working with the oil companies. Objectives (as stated in the constitution) are to promote kindness and to prevent or suppress cruelty to animals and to do all such lawful acts as the society may consider conducive or incidental to those objectives. The Shelters are governed by an Executive Council and there are currently three Shelters Port of Spain (POS), South (currently closed for renovations and restructuring) and Tobago, the largest being POS at Mucurapo Lands, St James, Port of Spain.

The largest of our shelters - Port of Spain (North) Shelter offers the following services: low cost in-house spay/ neuter clinic, boarding for cats and dogs, transport, in-house pet shop and re-homing of unwanted/rescued animals. This shelter has initiated foster programmes and holds adoption days with help from our large group of volunteers (the TTSPCA – POS/ North Shelter has over 150 volunteers). Every

year this shelter receives approx. 6000 animals into its facility, either brought in by owners, rescued from the streets, or removed from situations of neglect or cruelty.

In addition, the TTSPCA – POS/ North Shelter works with four municipal corporations. The largest shelter of the TTSPCA has kennels for about 100 dogs and 16 cattery cages for cats.

Note: The TTSPCA receives no government funding.

Animal Advocates: At the 2010 Humane Society of the United States (HSUS) Expo, the TTSPCA was presented with an award, naming them a “Humane Society International Animal Advocate”. This is a great honour for the organization as it is given in recognition for their work in animal welfare in Trinidad & Tobago and as such shows the support given to them by HSI.

In-house spay/ neuter clinic: The POS/ North Shelter of the TTSPCA has a low cost clinic based at shelter which only concentrates on spay/ neuter surgeries,

the shelter has a mandatory spay/ neuter policy of all adopted animals; and promotes the inhouse surgical procedure to persons wanting to give up pets because of unwanted litters.

Note: The TTSPCA offers senior citizens a discounted price on all services offered by the shelter.

Volunteer Programme: The TTSPCA runs a volunteer program handled by a Coordinator that works with members of the public (the TTSPCA – POS/ North Shelter has over 150 volunteers on their list), they assign specific duties to volunteers and set out guidelines to work at the shelter (Volunteers attend training sessions that enhance their usefulness to the shelter, such as walking/ bathing dogs, providing enrichment for both dogs and cats through play/ socialization, as well as helping with home-checks for dogs with potential adopters). Volunteers also work with the TTSPCA by holding events that highlight animal welfare in the country, they set up booths in malls and inform the public on a range of topics such as spay / neuter, shelter adoption and animal cruelty.



Adoptions: Adoptions at the TTSPCA are on-going, with members of the public visiting the shelters, requesting an animal and, once the potential homes are checked and found suitable, the animal is re-homed. All the animals leave spayed/ neutered and with a collar and tag. The TTSPCA – POS/ North Shelter homes between – 1000 - 1200 dogs/ cats per year.

TTSPCA Facebook: The TTSPCA has three facebook sites (Society, POS/ North Shelter and the Tobago Shelter) the groups are made up of thousands of very enthusiastic animal lovers.

Fundraising: The TTSPCA tends to work together with other Animal Welfare NGO's on fundraising ventures, recognising that the organisations are targeting the same "audience of animal people", and as such holding joint fundraising activities help to cut costs and market the product to members from both groups. Every year the TTSPCA and AWN (Animal Welfare Network) produce and sell a calendar. Profits from the sale of the calendar go towards an education programme developed by AWN for primary schools. The TTSPCA is happy to promote this programme, because we realise that by teaching the next generation about caring for their pets, as well as educating them about the benefits of spay/neuter for dogs/ cats, we will be helping to reduce the suffering of animals in T&T.

Note: You can purchase the TTSPCA/ AWN 2014 Calendar at: Stationary Plus, Barkkin Dogs outlets, Hallmark Stores, TTSPCA, as well as selected vet clinics across the country.



If you would like to find out more about the TTSPCA, please contact us via:

TTSPCA – POS Shelter:
Address:
Lot # 11 Mucurapo Lands,
Mucurapo Road. St. James.
Port of Spain, Trinidad. W.I.

TTSPCA – POS – North Shelter
Tel.: 1-(868)-622-1367/ 628-1615
Email: ttspca@hotmail.com
Web: www.ttspca.org OR, see our 'facebook fan' pages.



PAYMENT OF BENEFITS IS BASED ON CONTRIBUTIONS

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



The payment of National Insurance benefits is determined by the amount of weekly contributions credited to your account by the National Insurance Board (NIB). You earn one contribution for each week or part thereof while you are engaged in insurable employment. The contribution is paid by both the employer and the employee.

Contributions are credited to your account by age credit, employment credit, voluntary credit and benefit credit. Therefore, I wish to remind you to obtain a copy of a statement of contributions at least once per year from any of NIB's service centres at no cost to you.

In my 41 years as an Independent NIS Consultant, I have not yet seen a correct statement. If you discover errors, please notify NIB immediately and provide the relevant documentary evidence to have it corrected.

By the end of 2013, NIB would be 2,178 contribution weeks in operation. From April 10, 1972 to June 30, 1991, the payment of contributions was evidenced by the affixation of NIS stamps on five coloured cards. This period accounted for 1,003 contribution weeks. Thereafter, payments were made directly to NIB. When you file your application for Retirement benefit you are required to furnish NIB with your employment record from April 10, 1972 to date.

Anybody who has ever had to conduct a transaction at NIB knows the problems that dog the process. All administrative expenses incurred to operate NIB are paid from your contributions. Each year a percentage of the total contribution revenue is deducted to meet those expenses; I wish to remind you, that NIB does NOT offer free services.

The following is a guide of the minimum amount of contributions you require to qualify for benefits payable under the Scheme:-

(1) FUNERAL GRANT – 25 contributions earned anytime between the ages of 16 and 65 years.

(2) SICKNESS BENEFIT – you must have at least 10 contributions within the 13 weeks immediately preceding your first week of incapacity where you suffer loss of income.

(3) MATERNITY ALLOWANCE- you must have a credit of at least 10 paid contributions within the 13 weeks prior to the sixth week of the week of your expected date of delivery.

(4) EMPLOYMENT INJURY BENEFIT – only 1 contribution is required, that is the week in which you have suffered the injury. However, if the week before is a higher rate of contribution then that week shall be used for the payment of the benefit.

(5) SURVIVOR'S PENSION – the deceased insured person must have to his/her credit not less than 50 contributions if he/she dies before the age of 60 years or was the recipient of a retirement pension.

(6) INVALIDITY PENSION - you must be between the ages of 19 and 60 years and be medically certified that your incapacity shall continue for at least one year and that you are unable to perform any type of employment. You must at least meet at least one of the following contribution requirements:-

- (a) Where you have made a minimum of 150 contributions, 50 of which must be earned during the three years immediately preceding the beginning of your incapacity; or
- (b) you must have at least 250 contributions credited to your account within the seven years immediately preceding the incapacity; or
- (c) where you have to your credit at least 750 contributions during your employment between April 10, 1972 and the first week of your incapacity.

Where your INVALIDITY does not cease at the age of 60 years, you shall then qualify to receive your RETIREMENT PENSION whether or not you have made the minimum of 750 contributions.

(7) RETIREMENT BENEFIT - this benefit falls under two categories, either a PENSION or a GRANT. To qualify for you must be 65 years old whether or not you are engaged in insurable employment. However, you can file your benefit before age 65 years but not before age 60 years and provided that you have ceased to be in insurable employment. Once you are the recipient of a pension you can resume employment and your pension shall continue to be paid to you. Where you have not made 750 contributions, you shall be entitled to a GRANT which is a lump sum payment; the grant is calculated at three times the total amount of contributions credited to your account but not less than \$3,000.

If I can be of any help in explaining any issue that I may have failed to expand on 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. For a free consultation, please contact me at 625 4636.





Easy!

I just bought myself a flat screen TV without leaving my desk.

Shop online for the furniture, appliances and electronics you need, from anywhere at anytime, with just a few clicks.

Available 24/7, safe and secure.



shopcourts.com
anytime. anywhere. 



SuperLabs

In association with
St. Augustine Medical Laboratory Ltd.

Convenient Medical Laboratory Testing

Westmoorings & Maraval



800-4WOW or 675-5666

Opening Hours
Westmoorings:
Monday - Friday
7:30am-3:00pm
Ext: 2102

Opening Hours
Maraval:
Monday - Friday
7:30am-3:00pm
Ext: 2505



- Prostate Cancer PSA (your early marker)
- Heart Disease Total Lipids Profile (Cholesterol)
- Diabetes HbA1c (monitor your management)
- STD's HIV, Herpes, Hepatitis, Chlamydia
- Drug Testing DATIA certified

FRACTURE AND ORTHOPAEDIC CLINIC

29A ST. CLAIR AVENUE, ST. CLAIR, PORT-OF-SPAIN, TRINIDAD, WEST INDIES
TEL: (868) 628-3643 OR (868) 622-2122 FAX: (868) 628-0081
WEBSITE: www.faoonline.com EMAIL: contact@faoonline.com

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

HAND & UPPER LIMB SPECIALTY CLINIC

Carpal Tunnel Syndrome, Tendon Repair and Reconstruction, Wrist Injuries, Rotator Cuff Repair, Shoulder Stabilisation

FULL GENERAL PRACTICE SERVICE INCLUDING INVESTIGATIONS & EXECUTIVE MEDICALS

Blood Tests, ECG, Urinalysis, Wound Swabs, Pap Smear

SPECIAL SERVICES-

Platelet Rich Plasma Injections, Synvisc Injections for Osteo-Arthritis

"Helping Patients Maximize Mobility"

PRESS HERE FOR HELP.



BLINK Vigilance MEDI-ALERT

An easy to use all-in-one solution which enables you to alert a family member in the event of an emergency.

Ensure your peace of mind and independence with Medi-Alert.

For Less than
\$**5** per day

Call 824-TSTT



www.blinkvigilance.com

Effective Affordable Security

blink
VIGILANCE

Christmas Recipes

Brown Sugar-Dijon-Maple Glazed Ham

- 1 ham shoulder
- 2 cups brown sugar
- 1 cup Dijon mustard
- ½ cup maple syrup (optional)
- ½ cup water

Method

Wrap ham in foil and bake at 350 degrees F at the specified amount of time per pound. In a small sauce pan, add brown sugar, maple syrup, Dijon mustard and water. Bring to a boil over high heat until it reduces to a thick consistency. Within the last hour of baking, spread glaze on ham every 20 minutes.

Wild Rice Pilaf

- 1 ½ cups wild rice
- ½ cup parboiled rice
- 1 clove garlic, minced
- ¼ cup diced onions
- ¼ cup chopped carrots
- ¼ cup cubed pumpkin
- ¼ diced bell peppers
- 2 tbsp. olive oil
- Salt and pepper to taste

Method

Boil wild rice and parboiled rice separately in salted water (use one pinch of salt) until fluffy. Strain and set aside. In a large sauté pan cook the vegetables in olive oil; season to taste. Mix wild rice, parboiled rice and vegetable mixture in a casserole dish until well combined.

Homemade Chow Chow

- ¼ salt
- ¼ white sugar
- 3 cups water
- 2 tsp. turmeric
- 1 tbsp. pickling spice
- 1 cup white vinegar
- 1 small onion, diced
- 1 medium carrot, diced
- ½ cauliflower in florets

Method

In a sauce pot, add salt sugar, water, turmeric, pickling spice and vinegar. Bring to a boil and strain into bowl with vegetables. Set aside in fridge.

Sorrel Conserve

- 1 lb. sorrel, deseeded
- 4 cups water
- 2 cups white sugar
- 6 cinnamon sticks
- 1 tsp. clove
- 2 bay leaves

Method

Put all ingredients in pot, stir and let reduce until it reaches a jam-like consistency



Garlic Chadon Beni Roasted Turkey

- ½ cup oil
- ¼ cup rum
- 1 cup chadon beni
- 4 1/2 tbsp salt
- 1 tbsp cracked pepper
- 1 tbsp chopped rosemary
- 10 lb whole turkey

Method

Pre heat oven to 325 degrees F. In a small bowl, mix chadon beni, garlic, rosemary, salt, oil, rum and cracked pepper. Massage the seasoning mixture on the turkey flesh without tearing the skin. Rub remaining mixture inside the cavity of the bird. Rub the skin with a sprinkle of oil, salt and black pepper. Place on a greased baking tray, cover with foil. Bake for 2 hours, 15 minutes. Remove foil and cook till golden brown



Christmas Rice

- 1 small onion diced
- 2 cloves garlic grated
- ¼ cup red bell pepper diced
- 4 tbsp dry cranberry
- 2 ribs celery finely chopped
- ½ cup yellow apple finely chopped
- 2 cups rice
- 2 cups water
- 3 tbsp butter
- Salt and pepper to taste

Method

Sauté onion, garlic red pepper, cranberry, celery, and apple in a non-stick pan. Add rice, butter, water, salt and pepper. Lower heat and cover quickly stir and serve hot.



Additional Discount Providers

British Airways

P. O. Box 152, Port of Spain
Tel: 633-1542
Email – marcelle.joseph@ba.com
10% discount to TTARP members on our World Traveller (Economy) and World Traveller Plus (Premium Economy) fares from Port of Spain and Tobago to London return.
This offer is valid to members 60 years and over.
A travel companion accompanying the person 60 years of age on the same flights can also enjoy a 10% discount. Bookings and tickets must be purchased through a travel agency.

CARITRACK Limited

(Security and Asset Management Technology)
#23, Flamboyant Avenue, Pax Vale, Santa Cruz
Tel: 676-0447
Email – info@caritrack.com
\$200. discount off on Tramigo T23 GPS Tracker Installed
\$300. discount off on Tramigo T22 GPS Tracker Installed
5% discount off T23 Web Tracking fees

Computer Empire LTD.

#17 Park Street, Port of Spain
(PANTRINBAGO building North of Victoria Square)
Tel: 2252123
We offer a 10% discount on Purchases over TT\$100

D'Vine Guesthouse and Restaurant

Police Credit Union Compound, Mt. Marie, Scarborough, Tobago
Tel: 635-1765
Email – dvinebago@gmail.com
20% Commission

Denius Dental Clinic (Denius Ltd.)

#29, Carlos Street, Woodbrook
Tel: 223-8778
Email – woodbrookdental@gmail.com
10% discount off on all Procedures

HALL OF ELEGANCE LTD.

#8C, Churchill Roosevelt Highway, Macoya
Tel: 645-4438
Email – info@hallofelegance.com
5% discount off on counters
10% discount on tables
10% discount on installations

Jadoo's Trading Ltd.

#48, Broadway, Arima
Tel: 667-0906
Email – tameeraj@tstt.net.tt
5% discount off on all items other than sale items

L.M.T.T.T. 242 Licensed Massage Therapist

Trinidad and Tobago 242
Lot #14, Ojah Marajah Avenue Ext. Waterloo Road, Carapichaima
Tel: 760-4668 or 399-6638
Email – lmttt242@yahoo.com
\$50.00 TT dollars off regular price

MAA Services Limited

#9 Coronation Street, St. James
Tel: 622-0627
Email – mmaservices16@gmail.com
10% discount on repair jobs
3% discount on store items

Medical Associates Central Hospital Limited

Lp. #3, Montrose Main Road, Chaguanas
Tel: 223-6898
Email – acctmach@gmail.com
15% discount off on Accommodation
15% discount off on Drugs & Surgical Supplies
15% discount off on X-Ray & Lab

Medical Health Care Lab

#13, Carlos Street, Woodbrook
Tel: 221-5150
Email – mhclabs@gmail.com
10% discount off on all Lab Services

NAVS Sleep Lab (operated by Dr. Ashram)

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

Newtown Medical Centre

#4, Marli Street, Port of Spain
Tel: 719-9509
10% discount off ALL Services

On Site Doctors

Tel: 294-4995 or 686-2976
Email – admin@onsitedoctorstt.com
15% discount off on ALL home visit, medical consultation and assessment.

Parillon Optical

#134A, Frederick Street, POS
Tel: 623-4137
Email – parillon.optical@yahoo.com
20% discount off complete Spectacles (Frames and Lenses)

Personal Care Pharmacy Limited

#72, Aranguez Main Road, San Juan (next to Betterdeal Supermarket)
Tel: 638-2889
Email – riaz@personalcarepharmacy.com
10% discount off Store Wide

The Optimal Taxi Co. Ltd.

(Transportation to and from functions, meetings, events, etc.)
#22, Zaman Avenue, Petit Bourg, San Juan
Tel: 771-1124 or 349-5983
Email – hotdaco@yahoo.com
10% discount on Transportation Cost

The Water Source Ltd.

#6, Jaggernauth Trace, Don Miguel Road Ext. San Juan
#44, Bombay Street, St. James
Lot #1A, O'Meara Road, Arima
Tel: 674-7867
Email – cross@watersourcett.com
5% discount on ALL items except PVC items

Toddlers 2 Teens

Santa Maria Plaza, #13, Mucurapo Road, St. James
Tel: 622-3023
Opening hours - Mon-Fri 10 am – 6pm
Sat 9am – 4pm
10% discount off on ALL items.

Trinity View Assisted Living for Seniors

#10, Auzonville Road, Tunapuna
Tel: 726-5574
Email – abcook-3@hotmail.com
5% discount off to all TTARP members.

WENDY's (Desk Restaurants Limited)

#26, Patna Street, St. James
Ariapita Avenue, POS
Gulf View, Gulf City, San Fernando
Eastern Main Road, Tacarigua
Montrose Main Road, Chaguanas
Tel: 628-3809
Email – friendlypeople@deskrestaurants.com
10% discount off Menu

AMENDMENTS

Therapeutic Hands Skin & Image Centre

El Dorado Cooperative Building, Eastern Main Road, El Dorado
Tel: 362-8707
Pedicure, Reflexology, Mole removal, Ionic Foot Detox:
15% discount off Every Tuesday and Thursdays.

TO BECOME A
TTARP
DISCOUNT PROVIDER,
PLEASE CONTACT DENISE AT
221-7771/ 222-7912.

Keep The Spring In Your JOINTS...



Vitabiotics
Jointace
Advanced protection for joints
tablets

Cartilage and Bone Health are Important for Long Term Wellbeing and Maintaining an Active Lifestyle.

The Jointace® range has been developed by Vitabiotics nutritional experts and provides unique combinations of trace minerals, vitamins and nutrients, ideal for those with an active life, in sport or in later life.



OMEGA-3 CAPSULES

SUPPLE & FLEXIBLE

Scientifically formulated with glucosamine, omega-3 & cod liver fish oils, and supporting nutrients to help maintain supple, flexible joints.



ROSE HIP & MSM TABLETS

MOBILITY

Rose Hip & MSM Tablets combine the benefits of high strength glucosamine to help maintain healthy joints with a particular focus on cartilage health.



SPORT TABLETS

SPORT

Provides ideal nutritional support for both serious and recreational sports people, to maintain healthy joints.



MASSAGE GEL

TOPICAL

Gel has a unique dual action which combines Glucosamine and Chondroitin with Aroma - Active Essential Oils. Delivers soluble glucosamine directly to the joints.

Available at Pharmacies & Pennywise Stores.



LAUGHTER

A burglar broke into a house one night. He shined his flashlight around, looking for valuables, and when he picked up a CD player to place in his sack, a strange, disembodied voice echoed from the dark saying, **"Jesus is watching you."**

He nearly jumped out of his skin, clicked his flashlight out, and froze. When he heard nothing more after a bit, he shook his head, promised himself a vacation after the next big score, then clicked the light on and began searching for more valuables.

Just as he pulled the stereo out so he could disconnect the wires, clear as a bell he heard, **"Jesus is watching you."** Freaked out, he shone his light around frantically, looking for the source of the voice. Finally, in the corner of the room, his flashlight beam came to rest on a parrot.

"Did you say that?" He hissed at the parrot.

"Yep," the parrot confessed, then squawked,

"I'm just trying to warn you."

The burglar relaxed. **"Warn me, huh? Who in the world are you?"**

"Moses," replied the bird.

"Moses?" the burglar laughed. **"What kind of people would name a bird Moses?"**

"The kind of people that would name a Rottweiler Jesus."

'Balgobin Strikes Again'



TEACHER: Balgobin, why are you doing your math sums on the floor?

BALGOBIN: You told me to do it without using tables!

TEACHER: Why are you late?

BALGOBIN: Because of the sign.

TEACHER: What sign?

BALGOBIN: The one that says, "School Ahead, Go Slow."

TEACHER: Balgobin, how do you spell "crocodile"?

BALGOBIN: "K-R-O-K-O-D-A-I-L"

TEACHER: No, that's wrong

BALGOBIN: Maybe it's wrong, but you asked me how I spell it!

TEACHER: What is the chemical formula for water?

BALGOBIN: "HIJKLMNO"!!

TEACHER: What are you talking about?

BALGOBIN: Yesterday you said it's H to O!

TEACHER: Balgobin, go to the map and find North America.

BALGOBIN: Here it is!

TEACHER: Correct. Now, class, who discovered America?

CLASS: Balgobin!

TEACHER: Balgobin, name one important thing we have today that we didn't have ten years ago.

BALGOBIN: Me!

TEACHER: Balgobin, why do you always get so dirty?

BALGOBIN: Well, I'm a lot closer to the ground than you are.

BALGOBIN: Dad, can you write in the dark?

FATHER: I think so. What do you want me to write?

BALGOBIN: Your name on this report card.

TEACHER: How can you prevent diseases caused by biting insects?

BALGOBIN: Don't bite any.

TEACHER: Balgobin, give me a sentence starting with "I".

BALGOBIN: I is...

TEACHER: No, Balgobin. Always say, "I am."

BALGOBIN: All right... "I am the ninth letter of the alphabet."

TEACHER: "Can anybody give an example of COINCIDENCE?"

BALGOBIN: "Sir, my Mother and Father got married on the same day, same time."

TEACHER: "George Washington not only chopped down his father's cherry tree, but also admitted doing it. Now do you know why his father didn't punish him?"

BALGOBIN: "Because George still had the axe in his hand?"

BALGOBIN: Daddy, have you ever been to Egypt?

FATHER: No. Why do you ask that?

BALGOBIN: Well, where did you get THIS mummy then?

TEACHER: What a pair of strange socks you are wearing, one is green and one is blue with red spots!

BALGOBIN: Yes it's really strange. I've got another pair just like that at home.

TEACHER: Now, children, if I saw a man beating a donkey and stopped him, what virtue would I be showing?

BALGOBIN: Brotherly love?

TEACHER: Now, Balgobin, tell me frankly do you say prayers before eating?

BALGOBIN: No sir, I don't have to, my mom is a good cook.

TEACHER: Balgobin, your composition on "My Dog" is exactly the same as your brother's. Did you copy his?

BALGOBIN: No, teacher, it's the same dog!

Depend[®]



Women



Men



Designed to look like regular underwear
providing outstanding protection,
confidence and custom fit for both of you.



Depend[®]

www.depend.com

© Registered trademark of Kimberly-Clark 2010 KCWW



MRI SERVICES

Trusted by Athletes. Trusted by Doctors.

628-9261

5% off to all TTARP members

eMRI **TRIMED ASSOCIATES LTD.**

6-8 Broome Street, St. Clair



KEEP IN TOUCH

In moving with the demand of society and technology, please ensure that we have your email address and mobile numbers. You can also find TTARP on Facebook.



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

The ULTIMATE Personal Emergency Response System

FAMILY is just SECONDS away

HELP is just ONE button away

FreedomAlert®

Enjoy the Freedom of Independent Living



World's First Programmable
2-Way Voice Emergency
Pendant Communicator

NO

...Monthly fees

....Contract fees

.....Activation Costs

TALK

LISTEN



ACTUAL SIZE

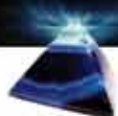
YOUR four personal
programmable phone numbers
Family * Neighbour * Doctor * Friend
and/or 811 (examples of emergency #s)

CALL us at **Jian** NOW
- **625-6722** for YOUR
special introductory price
for TTARP members



Jian ENTERPRISES Ltd

YOUR TECHNOLOGY
SOLUTIONS PROVIDER



#8 Belmont Circular Road, Port-of-Spain, Republic of Trinidad and Tobago, W.I.
TEL: 1868-625-6722 * FAX: 1868-637-9143 * EML: jian@tslt.net.tt

Designed for the ones you love

Hospital Pack incontinence aids, the brand you can
trust to comfort and protect your loved ones.



Hospital Pack™

ADULT WIPES ■ UNDERPADS
UNDERWEAR ■ BRIEFS

Available Nationwide



A. A. LAQUIS TRINIDAD LTD.

More than products. It's peoples' lives.

To Order Directly: Call the Customer Service Dept.
640-2482 ext. 8600 / 8295 or Sales Rep. Edwin on 771-4867

www.aalaquis.com