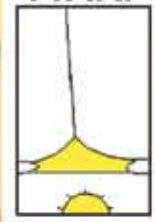


TTARP

... an Association of Responsible Persons



# O50Q

ISSUE NO. 2, 2014

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### HAVE YOU MOVED?

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

### JOB HUNTING ??

Many employers call TTARP for members to be placed in temporary and/or permanent full time and part time positions. Email us your resume at [ttarp@tstt.net.tt](mailto:ttarp@tstt.net.tt) with subject heading TTARP Vacancies.

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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 "Angels"

Meeting Place - Arima Tennis Club – Robinson Circular Road, Arima

Meeting Date and Time

- 1st Friday of each month - 4:00 p.m. (official meeting)

- Every Friday from 12 noon (casual/fun evening)

Chairman - Norma CLARKE, 643-4118 / 687-4929

Vice Chairman- Lynette MAULE, 306-5050 / 709-0777

Email - [ncda911@gmail.com](mailto:ncda911@gmail.com) Colour T-shirt - LIME GREEN

### BELMONT "Bees"

Meeting Place - TTARP Bldg., 167-169 Belmont Circular Rd., Belmont

Meeting Date and Time- 4th Tuesday of each month - 5:00 p.m.

Chairman - Gloria JONES, 620-1596

Vice Chairperson - Paulina LAWRENCE, 629-2442 / 753-1860

PRO - Patricia CROSSLEY, 751-0977 / 625-0592

Email - [patcrossley95@yahoo.com](mailto:patcrossley95@yahoo.com) or [franlaw@hotmail.com](mailto:franlaw@hotmail.com)

Colour T-shirt - GOLD

### CENTRAL

Meeting Place - Chaguanas Seniors Activity Centre

#41 Jasmine Ave., Edinburgh Gdns., Phase II, Chaguanas

Meeting Date and Time - Every other month @ 2:00pm

Vice Chairman - Janet RAWLINS, 665-5112

Secretary - Yvonne KNIGHTS, 665-7315 / 687-1062

Email - [y.knights59@yahoo.com](mailto:y.knights59@yahoo.com)

Colour T-shirt- ORANGE

### CHAGUANAS SENIORS ACTIVITY CENTRE

#41 Jasmine Ave., Edinburgh Gdns., Phase II, Chaguanas

Telephone #: 672-1478

Email: [csac\\_central@yahoo.com](mailto:csac_central@yahoo.com)

Coordinator: Mrs. Ann L. BROWN

### DIEGO MARTIN "Pearls"

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

Email - [derekpaty@yahoo.com](mailto:derekpaty@yahoo.com)

Colour T-shirt - BURGUNDY

### FYZABAD "Evergreen"

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](mailto:nevillea.navarro@yahoo.com) Colour T-shirt - GREEN

### LA BREA "Nightingales"

Meeting Place - La Brea Community Centre

Meeting Date and Time- 3rd Thursday of each month @ 5-7 p.m.

Chairman - Ezra VAUGHN - 389-8346 / 648-8270

Email - [ezra54@hotmail.com](mailto:ezra54@hotmail.com) Colour T-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](mailto:shammi.rampersad@gmail.com) Colour T-shirt- WHITE

### SANTA CRUZ "Cruizzers"

Meeting Place - Bourg Mulatresse 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, 676-7353

Email - [boysie\\_3@yahoo.com](mailto:boysie_3@yahoo.com) Colour T-shirt- TURQUOISE

### SAN FERNANDO

Meeting Place - Masonic Lodge – Ruth Avenue, San Fernando

Meeting Date and Time - 1st Tuesday of each month @ 10:00 a.m.

Chairman - Brenda MILLET-BUFFONG, 763-6300

Secretary - Lisa MAHABIR, 350-1306

Email- [brendabuffong@yahoo.com](mailto:brendabuffong@yahoo.com) or [irmine\\_g@yahoo.com](mailto:irmine_g@yahoo.com)

Colour T-shirt - WHITE/PURPLE

### 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](mailto:maredwards@hotmail.com) / [smaynard585@gmail.com](mailto:smaynard585@gmail.com)

Colour T-shirt- BLUE/YELLOW

### TOBAGO (Pembroke)

Meeting Place - Pembroke Community Centre, Todd Street

Meeting Date and Time - 2nd Monday of each month @ 3:30 p.m.

Chairman - Merle ROMEO, 660-4960

Email - [feisty\\_fiona@hotmail.com](mailto:feisty_fiona@hotmail.com) Colour T-shirt- ORANGE



# Comments from the Board

Dear Members

As we celebrate our twenty-first anniversary it is important to be reminded that one of our objectives has been and continues to be “to improve the life of our members so they can enjoy their golden years”.

One of the many ways we attempt to achieve this is through continued representation to the various government ministries. We have recently submitted and made a verbal presentation to the Honourable Minister of Finance on our “wish list” for the 2014/2015 national budget (see proposals under a separate heading in this magazine).

We continue to be challenged with growing our membership and we seek your assistance/ideas in this area as it has been proven that “strength lies in numbers”.

We wish you God’s Choicest Blessings and urge you to continue looking out for each other.



## TTARP’s Prayer

Heavenly Father, we thank You  
for bringing us together this day.  
Be with us as we come in fellowship  
to discuss, plan and implement  
our projects and events.  
We thank you for allowing us to enjoy  
our Golden Years together as we ask  
You for health, strength, wisdom, peace  
and a grateful heart so that we can assist our  
fellowman.

At the end of our activities today,  
take us home safely to our loved ones  
to continue to love and serve You.

We praise and thank You.

AMEN

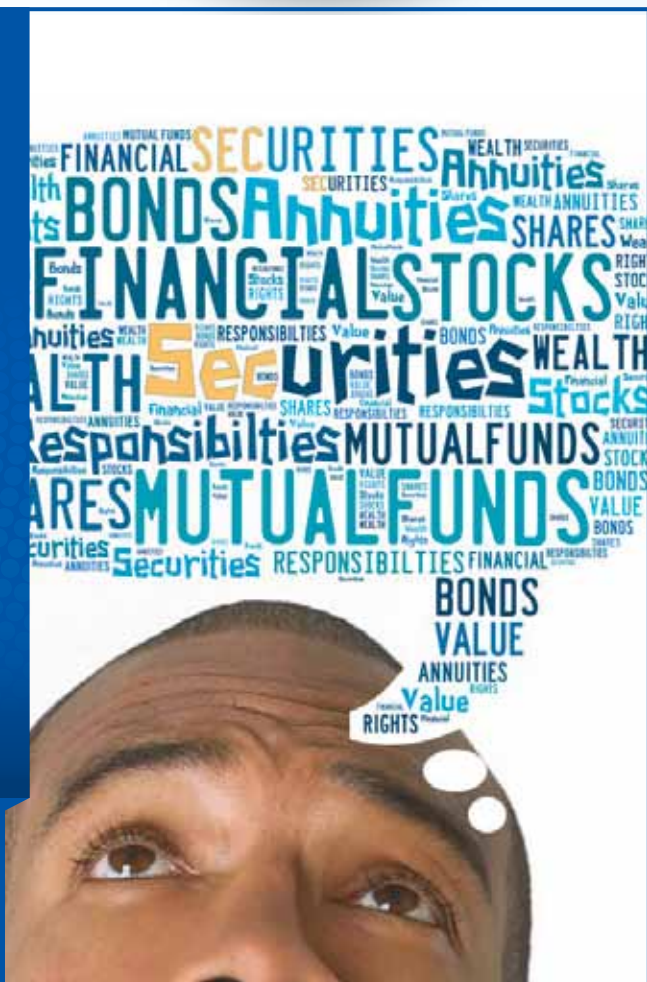


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# BIOGRAPHY OF THE TTARP SANTA CRUZ ZONE

The Santa Cruz Zone of the Trinidad & Tobago Association of Retired Persons is one of eleven (11) zones. We were officially opened on 16th July, 2013 by our present Honorary Secretary Mrs. Mayling Younglao.

The foundation members comprised of Mrs. Janet Ramsey and twenty-five (25) others, mainly of the Bourg Malatresse R.C. Church. Our official meeting place at Sun Valley Road is at the said Bourg Malatresse Church Parish Hall on the 4th Friday of each month. We are a group of fun loving seniors who visit places of interest both inland and overseas. These visits include senior citizens homes in the zone. Every month we also celebrate birthdays with song and refreshments.

We have had two (2) third place victories in island competitions, the first was Mr. Andre Walker in the year 2012 for the “Island Wide Talent Competition” organized by the Ministry of Ageing. The second was in 2013 organized by governing body for “TTARP Members Can Cook Competition”.

Presently, we have seven (7) members- Naomi Mc Lean, Mavis Mc Pherson, Gwyneth Cooper, Andre Walker, Grace Walker, Joan Morrison and Inez Alexis, who are exploring the exciting art of the Steel Pan. On 6th July 2014, the group made its maiden appearance which the audience enjoyed immensely.

Our appreciation goes to our very passionate drill masters Mr. Brent Villafana and Miss Jesssie Mohammed.

We encourage all TTARP members who live in Santa Cruz and environs to get involved in the Santa Cruzers, and to attend monthly meetings.

Naomi Mc Lean  
Chair Person TTARP Santa Cruz Zone



Photograph: TTARP Santa Cruz Zone aka “The Santa Cruz Cruzers”  
first public pan performance.  
Absent from photo are Andre Walker and Inez Alexis



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- 91 Eastern Main Road St. Augustine – 663-7635
- 449 Munroe Road, Cunupia – 285-4625/4637
- JTA Complex, Isaac Junction, Couva –285-4641/4643
- LP 13 Caroni Savannah Road, Caroni – 671-4419
- BWIA Boulevard, Piarc –285-4645
- South Coast Medical Centre – 37-39 Princess Margaret Street, San F’do – 285-7262 / 290-7262
- Lab Medica Laboratory – 69-71 Pointe-a-Pierre Road, San F’do – 652-4947/ 653-1409



## MY Senior Card<sup>®</sup> ACCESS TO BETTER HEALTHCARE!

HealthNet, a subsidiary of the Lab Medica Group has recently announced its affiliation with the Trinidad and Tobago Association of Retired Persons (TTARP) to promote a new medical discount program called **My Senior Card**.

This program is available to all persons age fifty (50) and over, and provides access to affordable and comprehensive medical, dental, diagnostic and clinical care services at all Lab Medica HealthNet Locations.

**My Senior Card** also offers subscribers a **Free Annual Medical** since both organizations realize the importance of preventative proactive measures in preserving and maintaining a good healthy lifestyle. Follow up consultations will be provided at a fraction of the cost at other medical institutions, with doctors visits costing a mere \$40.

The collaboration with TTARP allows its members to subscribe to the **My Senior Card** program at preferred rates, but all seniors age fifty (50) and over are welcomed.

The Lab Medica Group consists of HealthNet, Lab Medica Services and South Coast Medical Centre, which are conveniently located throughout Trinidad. Services being offered are doctor’s visits, specialist medical consultations, dental, pharmacy, mammogram, MRI, Cardiac Cath Lab, Colonoscopy, Occupational Health Services (OSHA Medicals, Fitness Medical, Annual Medicals Etc), Laboratory & Substance Abuse Testing, X Ray, Ultrasound, Stress ECG, ECG, Vision, Audiometry, Spirometry and Mobile Medical Services.

It is our intention to make superior yet affordable healthcare services available to all seniors!! To get more information, persons may contact **285-4637 / 4636** or TTARP at **221-7771**.



Every year TTARP gets the opportunity to meet with the Prime Minister , the Minister of Finance and other Ministers to present our viewpoint on a number of issues pertaining to Senior Citizens in the country. This meeting takes place annually prior to the National Budget, hereunder are our recommendations for Budget 2014/2015 :-

MINISTRY OF FINANCE  
Proposals/Recommendations

- a. Life Certificates for the National Insurance Scheme (NIS) and Government Pensions should be linked and decentralized and ONLY be required to be submitted twice yearly. District Revenue Offices should be engaged in this service.
- b. The National Insurance Pension should carry a guaranteed period of ten (10) years. In the event of death of the pensioner before 10 years have passed, the full pension should be paid to the beneficiary for the balance of the 10 year period.
- c. The qualifying age for receipt of the Senior Citizens Pension should be reduced from sixty five (65) to sixty (60) years, and a means test should be introduced.
- d. Pensioners should receive a tax free allowance of \$75,000.00 (instead of \$60,000.00) on their annual emoluments.
- e. Public Servant Pensions should be pegged to the salaries at which the public servant retired.
- f. Government retirees who are widows and receiving a reduced monthly pension of \$2,750.00 shall be paid the minimum government retiree and senior citizens pension of \$3,000.00 per month, together with the arrears (from 2010).
- g. Government should encourage the practice of indexation among all Pension Plans.
- h. An arrangement should be made for all gratuities etc. to be paid to all Government employees immediately upon retirement.
- i. The “Pension Reform Working Group” should review all aspects of Pensions and Welfare Grants. TTARP should be represented on the “Pension Reform Working Group”.
- j. Introduction of tax allowances for those financially supporting their dependent relative age 60 and over.
- k. Reintroduction of Tax Incentives for Credit Union Savings.
- l. Provide for the removal or reduction by 50% of VAT on all Bills for services for owner-occupied property of persons sixty (60) years and over (e.g. WASA, TSTT and T&TEC)

MINISTRY OF HEALTH  
Proposals/Recommendations

- a. The Government should embark on a National Health Sector Reform with a view to implementing: -
  - (i) A National Health Database system;
  - (ii) Issuance of a National Medical Card;
  - (iii) The improvement in the quality of C-DAP pharmaceuticals and to ensure availability from varied sources. Distribution should be closely monitored to avoid wastage, etc. Also inclusion of Alzheimer’s medications in the C-DAP plan;
  - (iv) All State Health Institutions and Facilities should be operated on a 24-hour basis with adequate security and provide all necessary medical services as well as the pharmacies should be fully staffed with the required personnel;
  - (v) Visiting Mobile Units should provide health services to rural areas; and
  - (vi) Priority should be given to regular public health education programmes promoting healthy life styles.
- b. A dedicated Cardiac centre is urgently needed with sufficient echo-cardiography machines and cardio technologies.
- c. To ease the frustrating level of service at public health institutions, preferential treatment re: attention and dispensing of drugs at these institutions should be given to Senior Citizens. Home delivery of medications should be provided to senior citizens.
- d. A “National Geriatric Hospital” is urgently required and should be established for both teaching and patient care.
- e. A Special Diabetic Institute is urgently needed with emphasis on outpatient care and preventative medicine.
- f. Hospitals and Health Facilities should have visiting Chiropodists (Podiatrists)
- g. Due to the high rates of Heart Attacks and Diabetes, registered NGO’s should be given assistance to perform Blood Pressure, Glucose and Cholesterol Testing.
- h. As a matter of urgency, Government should embark with co-operation from UWI Medical Faculty and other Agencies on a continuing programme of graduating Health Practitioners at Specialist and Post Graduate levels.

- i. The Ministry of Health should monitor the contents of inputs into food products to ensure safe and healthy levels.
- j. Adequate medical health in Tobago.
- k. Enhance staffing and equipment capabilities in the areas of prevention programmes to avoid more catastrophic interventions (eg. For diabetics– wound care to prevent amputation; osteoporosis- to minimize the number of osteoporotic related fractures; Strokes- early treatment of patients when hospitalized will improve recovery outcome; cardiac rehabilitation- to improve outcomes after onset that will decrease re-hospitalisation).

MINISTRY OF NATIONAL SECURITY  
Proposals/Recommendations

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

MINISTRY OF THE PEOPLE AND SOCIAL DEVELOPMENT  
Proposals/Recommendations

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

existing and future private commercial homes should be licensed and registered along defined guidelines. This license should be revocable. New homes will be required to be evaluated prior to opening.

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

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

MINISTRY OF PUBLIC UTILITIES  
Proposals/Recommendations

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





# SAN FERNANDO

## Fruit Festival

We had never heard of the “Fruit Festival” until one member mentioned it, and the group made an instant decision to visit the 3rd National Fruit Festival at the Tableland Pineapple Farmers Association.

On 21st June, twenty-five(25) members went to New Grant. The journey was quite scenic, with lots of beautiful greenery along the way which made the trip very relaxing. We arrived around 9.30a.m and began the tour. There were lots of fruits on display for sale, some popular and others rare - like the penny piece, barahar, paudo, cocorite etc. Plants were also on sale, and members made many purchases due to the fact that the prices were quite reasonable.

The Ministry of Agriculture presented various products such as chemicals, nursery seedlings and very informative literature. Namdeco displayed their products of farmers market etc.

There was a ceremony to welcome visitors and one of our members recited a prayer. We spent about two and a half hours there exploring, tasting, smelling and purchasing several fruits and plants.

Thereafter, we visited the Devil’s Woodyard, where members strolled around a bit before journeying to the Historical Spring Bridge in Moruga. It was a fantastic experience to walk on the bridge, and members took photos and just “limed” around a bit. Next stop was to the fishing village of La Lune where we had lunch and members bought fresh fish which was caught the very morning. On our journey back, we passed through Barrackpore, Penal and Debe, all the way there was much fun and laughter, a climax to a very happy day.



Twenty-five members visited the Nestle Factory.

## Got Milk?

On 8th April we were invited to Nestle to celebrate their 100th Anniversary. We attended, with a compliment of 25 members, where the history of the company was articulated, and videos of the operations in Switzerland and local establishments were shown.

There was a lecture of healthy eating using Nestles products and we were offered a bowl of Multigrain cereal with Omega milk. After which there was a quiz and two members won hampers. We then gathered around a table to stick the 100th birthday cake, everyone was given a cup cake and a drink to salute the milestone.

Members were then given a tour of the factory and upon our return we were given a bag with Nestle products. On exiting, we had the opportunity to make purchases at their thrift shop, where the prices were significantly lower than normal retail prices.

We then continued our journey to Grand Bazaar, where we had lunch at the Food Court before strolling around and shopping. Members thoroughly enjoyed themselves, at about 4pm we left for our homeward journey.

Brenda Buffong  
President- TTARP San Fernando Zone



# Celebrate Your Sweet Sixties with a MAJOR LEAGUE Account



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- Free SMS Banking with RepublicMobile
- 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
- Discount on Safety Deposit Lockers
- Special rate on motor insurance plan at Colfire with Republic Bank Credit Cards
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# WESTERN PEARL

## Give Praise !

A Thanksgiving Service was held on Sunday January 26th 2014, and members of the Western Pearls were graced by the presence of Canon Knolly Clarke who prayed and blessed the meal. Each member received a bag of vegetables and ground provisions which were all donated by market vendors and other well wishers.



## Boardwalk Beach lime

On Sunday March 26th 2014, we had a beach lime at the Boardwalk in Chaguaramas. The members met at 10am at the Diego Martin Central Community Centre, where transport was provided free of charge to the members, the total cost being borne by the zone. An enjoyable day was had by all. We departed for home at 3pm.

## Hats-E-Day

Our Hats-E-Day was held on Saturday April 12th 2014 and members were encouraged to design their own hats. There were various themes depicted as our members were very creative and prizes were given to all.

Barbara Andall-Francis  
Western Pearls Secretary



## FANTASTIC VACATION TOURS FOR TTARP 2015

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The University of Trinidad and Tobago (UTT) is pioneering the first University-originated business incubator of its kind in the country. UTT is soon to launch a business incubator programme which will be a fundamental support process to nurture and accelerate the successful development of fledgling companies started and supported by the University's incubator programme.

During incubation, UTT will provide graduates with an array of targeted resources and services as part of its "Mentorship," programme whereby mentors learn new ideas from mentees and mentees gain timeless wisdom from mentors.

UTT is an Agency of the  
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UTT – the NATIONAL University of Trinidad and Tobago... preparing a new generation of scholars to be future global leaders



UTT Accredited by ACTT in DEC 2010

## Make a Difference

In many ways service inspires innovation and UTT firmly believes that the Trinidad and Tobago Association of Retired Persons (TTARP) has a cadre of members who may be able to volunteer their time and talents towards mentoring incubatees twice a month.

So if you are a subject-matter expert, industry veteran or other long-serving professional who can coach the mentees on a particular topic while also facilitating their growth through shared resources and networks, then this is an opportunity for you!

Offering more than 50 Undergraduate and Postgraduate programmes, over 150 short courses, and the mission to discover and develop entrepreneurs while graduating businesses: there's just one question left: *When can you start?*

FOR FURTHER INFORMATION CONTACT:  
[entrepreneurship@utt.edu.tt](mailto:entrepreneurship@utt.edu.tt)  
or 642-8888 ext. 24115



# FYZABAD



Liming in Los Iros on July 20th.



Group picture taken from the trip to Chaguaramas on May 22.



Games Day on July 24 when the Purple Diamonds from San Fernando came to join us in Fyzabad.

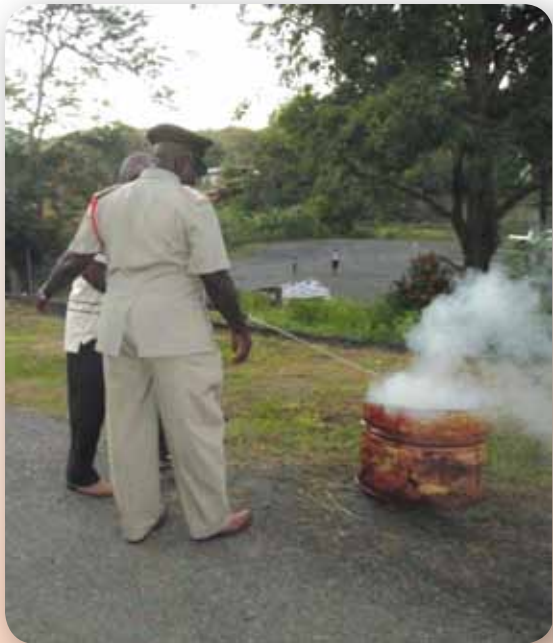


# PEMBROKE ZONE

These pictures were taken in April during a lecture demonstration by the Tobago’s Chief Fire Officer Mr. David Thomas, assisted by fire officer Lincoln Douglas.

After the lecture members were shown a film showing (14) fourteen different fire extinguishers and how they can be utilized in the event of a fire.

Members were then taken outside to try their hands at putting out a wild bush fire.



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# Annual Mother's Day Tea & Fashion Show

The annual Mother's Day Tea & Fashion Show was held at The Cascadia Hotel, St. Anns. Our Masters of Ceremonies were none other than our favorite senior personality, Mayling Younglao and our photographer Douglas Mayers.

The crowd was small and intimate , and the entertainment was provided by young talented Andrew Scoon and Cannica Thomas who have competed in several local and international competitions. Margaret Remy, a TTARP member, did a comical monologue which had members doubled over with laughter.

Door prizes were in abundance as usual and modelling was provided by several of our outgoing members. Easter bonnet winners from the Arima and Diego Martin Zonal Groups.

Arima Zonal Group – Easter Bonnet Hat Parade Winners  
Verna Gordon – Flight of the Hummingbird  
Gloria Morris – Mother Nature in its Glory  
Lynette Brewster – A Garden of Lillies

Arima Zonal Group – Children - Easter Bonnet Hat Parade Winners  
Kershaun Gordon – Sunshine  
Shuana Brewster – Pink Poui in Bloom  
Sophia Henry – A Rose Garden

Diego Martin Zonal Group – Easter Bonnet Hat Parade 2nd place winners  
Linoth Nunes – Caribbean Blend  
Anita Aguillera – Sunset Blossom

Skatie was the closing act and he brought the house down as members grooved to the sweet melodies.

MODELS  
Annette Sirju, Maureen John, Annette Ramkissoon, Margaret Remy, Gloria Morris, Maureen P. John

This Mothers Day fashion show was the last to be hosted by TTARP head office, giving room for all the various zones to host their own tributes in their communities. We thank all our participants, patrons, sponsors and all others who have contributed to the success over the years, but as the old adage goes “ all good things must come to an end”

We look forward to celebrating next year at the various zonal groups.



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We invite you to check online or the daily papers to read Janice's Journey. Then start thinking about your own love story and contact a Guardian Group Agent or 800-Life (5433) today!



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# What is a Power of Attorney?

## Definition

A Power of Attorney (“POA”) is a legal document that authorises a person (the “donee” or “attorney”) to act on another person’s behalf (the “donor”) in certain business or personal matters. In some jurisdictions the donee is called an ‘Attorney-in-Fact’.

For clarification sake, kindly bear in mind that the term ‘attorney’ as used in this context does not refer to an Attorney-at-Law.

## Benefits of having an ‘Attorney’

A POA can be particularly beneficial in circumstances where one is unable to perform business or personal transactions for himself or herself, for whatever reason.

If an individual resides in the United States of America and is desirous of selling his/her property that is located in Trinidad and Tobago (“T&T”), he or she does not have to come to T&T to carry out the transaction. He or she can simply have a POA executed granting another individual that is situated in T&T with the authority and powers to deal with all transactions relevant to the sale of the property on his or her behalf.

Additionally, if an elderly or physically incapacitated person is unable or just does not wish to go to the bank and line up in lengthy queues to carry out necessary banking transactions for themselves, such person can

have a POA executed as well. In this case, the POA can authorise another trusted individual to carry out all banking transactions inclusive of deposits, withdrawals, the transferring of funds from one account to another and/or even changing/cashing pension or other cheques, for the elderly or incapacitated person. Further, if an individual dies intestate (without a will) and you happen to be that person’s only surviving next of kin and therefore entitled to apply for Letters of Administration with respect to the deceased’s estate, you may appoint another individual to apply for the Grant of Letters of Administration in your name and on your behalf via a POA, in the event you do not wish to personally go through the hassle of making such an application. The above are merely examples of situations where a POA can in fact be useful.

## Powers afforded by a Power of Attorney

The powers or authority granted by a POA are derived solely from the wording or language incorporated in the POA. The attorney may be granted wide-ranging powers by the incorporation in the POA of wording that gives blanket authority. Alternatively, the attorney may be granted more limited powers by the use of more restrictive language in the POA.

## General or Special Power of Attorney

A General POA normally affords a donee, sweeping authority to perform any legal act on the donor’s behalf and it usually grants to the donee the powers to manage the general business and personal affairs of the donor.

A Special POA on the other hand, gives more limited powers and grants to a donee the authority to conduct a particular act for the donor e.g. A Special POA may grant the relevant attorney with powers and authority to sell the donor’s vehicle. In that regard, the POA may give the donee the power and authority to receive the monies from the sale of the vehicle, to sign and deliver the relevant transfer forms at the Licensing Authority, Transport Division, and to take all other necessary steps and actions in pursuance and in connection with the sale and proper transfer of the vehicle in question. Note that a POA is an extremely significant legal instrument since it can grant the attorney with powers and authority to do anything that the maker of the POA can legally do themselves.

## Your Attorney

If you appoint an attorney to act under a POA, that person ought to act within the scope of the POA that appoints them since the POA defines their authority. If the power to carry out an act is not included in the POA then an attorney does not have the authority to perform such an act. If an attorney acts outside of the POA that appoints him then he is acting illegally and in that case the POA appointing him or her ought to be revoked or cancelled.

Your attorney should always act in your best interest. He or she should act in good faith and avoid any and all situations that create a conflict of interest. Your attorney should be conversant in financial management especially if he or she will be handling your business affairs. He or she should also maintain accurate records of all dealings/transactions undertaken on your behalf for your knowledge and ease of reference.

## Revocation of a Power of Attorney

Generally speaking, the maker of a POA may cancel or revoke such POA at any time. However a POA ought to be revoked on the death or bankruptcy of the donor or if the donor becomes mentally unsound.

## Conclusion

In closing I must reiterate that the wording of a POA is very significant since the donee derives his powers and authority from same. Consequently, the donor must ensure that only the powers he intends to grant to his attorney via the POA are in fact incorporated in the POA.

One must also be very wary when selecting a donee under a POA. The person selected ought to be trustworthy and responsible. Remember, that person will be charged with the gargantuan and significant task of handling your most important business and other affairs.

It is prudent to consult with an Attorney-at-Law prior to executing any Power of Attorney.

The information contained in this article is provided for general informational purposes only and is not intended to constitute legal or other professional advice. You should not take any actions based on the information in this article without first seeking professional advice with respect to your particular circumstances.

**Written by Arlene R. George**  
**Attorney-at-Law**  
**Email: [agbassant@trinidadcorporatelaw.com](mailto:agbassant@trinidadcorporatelaw.com)**  
**Phone: 221-5529**

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- ✓ etc etc.

For more information, kindly contact Mr. Kern Williams  
at 622-9223 or 222-7912 for rates and availability.



# MY SENIOR CARD

After years of hearing members complain about the high costs of medical expenses in Trinidad and Tobago, the management of TTARP met with the management of HealthNet (Lab Medica Group of Companies) and an agreement was reached to offer TTARP members preferred member rates in the MY SENIOR CARD programme.

The Lab Medica Group of Companies offer services such as Occupational health services (OSH Medicals, Fitness medical, Annual medicals etc), Primary Care and Specialist Medical Consultations, Laboratory & Substance Abuse Testing, Diagnostic Services: X Ray, Ultrasound, Stress ECG, ECG, Vision, Audiometry, Spirometry, Dentistry and Mobile Medical Services. They comprise of three unique medical facilities namely;

- Lab Medica Laboratory -Provider of an exclusive array of Laboratory Testing (drugs of abuse, blood chemistries, hematology testing toxicology and DNA testing).
- South Coast Medical Center- Provider of a specialized range of Occupational Health and Wellness Medical Services.
- HealthNet Caribbean Limited- Network of five (5) modern health care facilities which includes: Primary Care Doctor Visits, Specialist Doctors' Visits, Dentistry, Pharmacy, Ultrasound, X-ray, Renal Dialysis Services and Surgical Services.

As a major provider of healthcare in Trinidad and Tobago, Lab Medica-Health Net endeavors to make a strong input in the detection and reduction of non-communicable diseases (NCD's) in our population. Trinidad and Tobago ranks very high in the incidence of NCD's and the complications of NCD's (Blindness, Cardiovascular Disease, Stroke, Amputations, etc). An average of 65% of deaths in the country is caused by non-communicable diseases (NCDs). The impact of NCDs on the patient, their families, and the social & economic conditions is burdensome which includes high Insurance Claims and Payouts.

In response to the need to encourage pro-active and preventative health care, MY SENIOR CARD offers affordable medical care at reputable medical institutions so that persons would be encouraged to be more pro-active and take care of their health.

## How it works

MY SENIOR CARD allows members to receive immediate discounts when accessing services at any facility of the Lab Medica Group of Companies as well as one free annual medical every year. Everyone is accepted - regardless of past or current health conditions. There are no annual ceilings, no refusals, no underwriting, or age restrictions.



## What if you already have a Health Plan?

MY SENIOR CARD Card can be used as an enhancer. This means that the discounts will lessen your claims costs which in turn will help prevent premium increases and larger out of pocket expenses.

\*\*Medical Discount Programs are not designed to replace or substitute traditional medical insurance.

What can MY SENIOR CARD do for you?

- My SENIOR Card offers substantial discounts on
- Physicians, Dentists, Surgery, Medical Service, Vision, Hearing, Prescription Drugs, Laboratory Testing, Surgery, Diagnostic Testing, Ultrasound, X-ray and much more.

## Medical Professionals

Providers are available in all areas of medicine, including:

- Surgery
- Internal Medicine
- Sports Medicine
- Dental
- Urology
- Surgery
- Radiology
- X Rays, ECG, Ultra sound
- General & Acute Care Hospitals
- Family Practice
- Pediatrics
- OB/GYN
- Cardiology
- Physicians
- Orthopedics
- Mammograms

## It's easy as 1-2-3 Easy Steps

1. Join My SENIOR CARD and receive your ID card & membership kit.
2. Locate a participating Lab Medica Group provider in your area.
3. Present your membership card & begin your savings.

To sign up, you can call TTARP at 221-7771 or HealthNet at 285-4636.



# NEED MEDICAL COVERAGE?

TTARP has paid out over \$11,000 to members since the plan's inception in 1996. To join, please collect the Hospitalisation Plan Application Form at TTARP office, complete and submit together with your annual payment of \$500.

## 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



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Events Programme 2014 - August - December

September

Tue 2nd	"Purple Diamonds" Meeting – Ruth Ave., San F'do @ 10:00 am - for info - 763-6300 (San F'do)
Fri 5th	Arima "Angels" Meeting – Arima Tennis Court @ 4:00 pm - for info - 687-4929 (Arima)
Sat 6th	Happy Haven Meeting\Lecture @ Happy Haven, Signal Hill @ 3pm - for info - 315-2745 (Happy Haven)
Mon 8th	Pembroke Meeting – Pembroke Community Centre, Tobago @ 3:30pm – 660-4960 (Pembroke)
Thur 18th	"Evergreen" Meeting @ Fyzabad Regional Community Complex @ 10:00 am. - for info - 387-9217 (Fyzabad)
Thur 18th	"Nightingales" Meeting @ La Brea Community Centre @ 5:00 pm. - for info - 389-8346 (La Brea)
Sat 20th	TTARP Annual General Meeting @ The Cascadia Hotel @ 1:00pm - 221-7771 (Head Office)
Sun 21st-24th	Trip to Barbados - for info – 354-5645 (Belmont)
Sun 21st-26th	Holiday visit to Antigua – for info - 387-9217 (Fyzabad)
Tue 23rd	B's Meeting - TTARP Bldg., 167 Belmont Cir. Road, POS @ 5:00 pm - for info - 625-0592 (Belmont)
Fri 26th	"Cruizers" Monthly Meeting @ Bourg Mulatresse Parish Hall @ 5:30 pm. - 676-7353 (Santa Cruz)

Dates to be announced (TBA)	Interactive Meeting/ Lecture – for info – 672-1478 (Central)
TBA	Trip to Grenada – for info – 672-1478 (Central)
TBA	Monthly Lime – for info – 477-1233 (Diego Martin)

October

2nd -5th	Visit to Grenada - for info - 477-1233 (Diego Martin)
Fri 3rd	Arima "Angels" Meeting – Arima Tennis Court @ 4:00 pm - for info - 687-4929 (Arima)
4th -8th	Trip to St. Maarten - for info contact Joan Brathwaite – 639-8901/9441 (Happy Haven)
Tue 7th	"Purple Diamonds" Meeting – Ruth Ave., San F'do @ 10:00 am - for info - 763-6300 (San F'do)
Wed 8th	Tea Evening – VENUE TO CONFIRM. - for info – 354-5645 (Belmont)
Sat 11th	Cultural Appreciation Day Celebration – for info – 672-1478 (Central)
Sat 11th	"Western Pearls" Meeting @ Central Diego Martin Community Centre - for info - 477-1233 (Diego Martin)
Sat 11th	Games & Dutch Auction Evening @ Happy Haven, Signal Hill @ 3pm - for info - 315-2745 (Happy Haven)
Mon 13th	Pembroke Meeting – Pembroke Community Centre, Tobago @ 3:30pm – 660-4960 (Pembroke)
Thur 16th	"Evergreen" Meeting @ Fyzabad Regional Community Complex @ 10:00 am. for info - 387-9217 (Fyzabad)
Thur 16th	"Nightingales" Meeting @ La Brea Community Centre @ 5:00 pm. - for info - 389-8346 (La Brea)
Sat 18th	11th Annual 5K Walk/Run - for info - 221-7771 (Head Office)
Sat 18th	Princes Town/Rio Claro Meeting @ Princes Town Presbyterian Sch. – for info - 731-0236 (Princes Town)
Tue 28th	B's Meeting - TTARP Bldg., 167 Belmont Cir. Road, POS @ 5:00 pm - for info - 625-0592 (Belmont)
Wed 29th	Monthly Lime – for info - 477-1233 (Diego Martin)

Dates to be announced (TBA)	International Day of Older Persons – for info – 672-1478 (Central)
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November

Tue 4th	"Purple Diamonds" Meeting – Ruth Ave., San F'do @ 10:00 am - for info - 763-6300 (San F'do)
Thur 6th	Visit to Harrys Water Park - for info - 387-9217 (Fyzabad)
Fri 7th	Arima "Angels" Meeting – Arima Tennis Court @ 4:00 pm - for info - 687-4929 (Arima)
Sat 8th	"Western Pearls" Meeting @ Central Diego Martin Community Centre - for info - 477-1233 (Diego Martin)
Sat 8th	Happy Haven Meeting @ Happy Haven, Signal Hill @ 3pm - for info - 315-2745 (Happy Haven)
Mon 10th	Pembroke Meeting – Pembroke Community Centre, Tobago @ 3:30pm – 660-4960 (Pembroke)
Sat 15th	Princes Town/Rio Claro Meeting @ Princes Town Presbyterian Sch. – for info - 731-0236 (Princes Town)
Thur 20th	"Evergreen" Meeting @ Fyzabad Regional Community Complex @ 10:00 am. for info - 387-9217 (Fyzabad)
Thur 20th	"Nightingales" Meeting @ La Brea Community Centre @ 5:00 pm. - for info - 389-8346 (La Brea)
Sat 22nd	Senior Citizens Lunch – TTARP Bldg., 167 Belmont Cir. Road, POS. - for info – 354-5645 (Belmont)
Tue 25th	B's Meeting - TTARP Bldg., 167 Belmont Cir. Road, POS @ 5:00 pm - for info - 625-0592 (Belmont)
Thur 27th	"Evergreen" Christmas Luncheon – for info - 387-9217 (Fyzabad)
Fri 28th	"Cruizers" Monthly Meeting @ Bourg Mulatresse Parish Hall @ 5:30 pm. - 676-7353 (Santa Cruz)

Dates to be announced (TBA)	International Day of Older Persons – for info – 672-1478 (Central)
TBA	Christmas Luncheon - for info - 477-1233 (Diego Martin)

December

Sat 6th	Children Christmas Party – TTARP Bldg., 167 Belmont Cir. Road, POS. - for info – 354-5645 (Belmont)
Sun 7th	Christmas Luncheon - for info - 221-7771 (Head Office)
Mon 9th	Christmas Dinner – TTARP Bldg., 167 Belmont Cir. Road, POS. - for info – 354-5645 (Belmont)
Fri 12th	Christmas Luncheon – for info – 672-1478 (Central)
Sat 13th	Visit to Children's Home – for info - 387-9217 (Fyzabad)
15th Dec	1st Jan Activity Centre Closes – for info – 672-1478 (Central)

Dates to be announced (TBA)	International Day of Older Persons – for info – 672-1478 (Central)
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"Where ever I am God is"  
...MAY MARY ANTHONY.

The above quotation is one of the guiding principles that is embraced by the heroine of my story, as I write with pride on the life and times of a woman who I regard as a living icon.

May Mary Gertrude Bull-Anthony, more fondly known as Mary Anthony , was born of humble parents on May 23rd 1926 at 72 Nelson Street in Port of Spain.

One day as she was busy attending to her small flowers garden , she took time off to sit and chat with me for a few minutes to recalled some of the events in her earlier life. As she spoke, I saw on her countenance the pride she had for her achievements and continuing service to the nation.

She was the first girl of a family of five which included three boys; and had attended the Providence Intermediate school for girls in POS ,which in those days was also known as the little convent. The girls wore a navy blue uniform and were taught to be well disciplined and religious.

As an adolescent devout Roman Catholic she was also a member of the Legion of Mary Society Junior Prosidium, the POS Girl Guides and other social groups at that time. Her military career began when while attending commercial school she responded to, and was recruited in the first batch of women as draftees to the Royal Army Military Corps to perform duties in shorthand, typing, accounts and general assistance to the medical staff at the British Military Hospital, which at that time was the colonial Hospital , and now renamed the Port of Spain General hospital.

The war ended in 1945, and she was de-mobilized in 1947, and in 1948 she met and got married to Mr. Carlton W. Anthony , an oilfield superintend who worked with British Petroleum (BP), TPD and Tesoro. After her service in the army, and now residing with her husband and family in Fyzabad, south Trinidad, she again was very active and joined the



NEVILLE AUBERT NAVARRO.

Child Welfare League and the Cotorie of Social workers in San Fernando, and the St. John Ambulance Brigade, where her training in drills and other skills benefitted and helped others.

Her contribution to the community of Fyzabad included participation in the Village Council, the women's arm of the Peoples National Movement and general council, and has rewarded her with many awards and plaques for her service.

Among her academics and versatilities , she also taught food preparation, which after graduating from the John Donaldson Institute with a certificate in advance cookery also qualified her to operate today a school feeding program with a staff for 1500 students to schools from Siparia to Erin and Buenos Ayres.

As I listened to her I couldn't help but feel privileged to be able to interview one whose life is an example for the young to follow, and who still have a lot to contribute to Fyzabad and by extension to Trinidad and Tobago. She recalled with pride and humility, two of the crowning highlights of events in her life when she received in person an award of recognition from Pope John Paul II for her religious and charitable contribution to the church in 1996, and in 1998 a national award



of the Humming Bird Silver Medal for community service from His Excellency Mr. Ellis Clarke then first President of Trinidad and Tobago.

Mary's husband died in 2008 and of her four children they together give her twelve grand children ,four of whom were born and live abroad and the others here in T & T.

Today Mary Anthony continues to serve the community of Fyzabad , and is a foundation member of the TTARP Fyzabad zone , and the Fyzabad Senior Citizens Association, both organizations benefits from her vast knowledge and experience .

Before the session ended I asked her for a parting word of advice to the youths , she stated in sincerity "In all things pray, give care to others and have spiritual relation with God." To this she added another quote that guides her life "through God who strengthens me I can do all things."

To Mary, long life and God's continued blessings.

NEVILLE AUBERT NAVARRO.



## GIVE THANKS AND PRAISE

How many of us in this world today aspire to live to 100 years or more. It is obvious that this aspiration is one of great ambition and moreover, we have no control to determine the future. This is in the hands of the One who created us.

This year in Trinidad & Tobago, the Division of Aging, Ministry of the People and Social Development found it fitting to undertake a project designed to bring about awareness of the number of centenarians in these beautiful twin islands and celebrate them with a most auspicious occasion. Full kudos must be given to all those who thought about the ones who are at that age. Well done!

The question that troubles me is why persons who attain such a significant age are always treated with disrespect. Had the Division of Aging not provoked such an event, a major milestone in the lives of a number of these folks would have gone unnoticed. Could you imagine that? I am happy that having the ball of movement started, emulation of this sort will generate areas of compunction and a more positive approach will be taken when dealing with such individuals. Young people should grasp at the opportunity to sit and chat with centenarians in order to gain knowledge about how life was in their youth.

My uncle died at age 99, narrowly missing that 100 year mark and as an ex-policeman he was able to pass on lots of information to me about life as it was. He worked both in Trinidad and in Tobago therefore his experiences enabled me to compare what took place then with what is happening now. I must say life then seemed more respectful, more honourable. Now please do not misunderstand me, technology has done a lot for society but respect must resurface in order to make life much more comfortable.

When I consider the importance of mercy, while listening to my uncle, it was very easy to detect that caring for your neighbour played a huge role in the development of a

community. Children were taught to respect their elders, and elders were kind to each other helping in any way possible. So the bottom line is centenarians must be selected and placed on high not only for their attainment but also to be role models for society to emulate.

While the celebration that occurred a few weeks ago must be commended no single organization should face the responsibility of honouring our centenarians. It should be a collective or national event. This year the emphasis appeared to be on Trinidad. In future Trinidad and Tobago must combine to do the research, if only to obtain the relevant information as to exactly how many centenarians are in both islands who must be celebrated and the event must be alternated in order to maintain harmony. It would be nice for Tobago to host the next celebration. I am quite sure they are capable of putting on a good show for the elders who would be happy to be showcased.

It is always a subject of discussion that there is a difference or distinction between the elderly and the disabled but it is important to note that when you are a centenarian there is a distinct possibility that a disability is also present so to those who are disabled, do not slip into despair as age does not separate one from the other. What is important is life and always remember that life is great no matter what.

Once again, blessings upon the centenarians who were honoured! If any were excluded, and I am quite sure that there were some, please feel proud. Let those around you fill your surroundings with the blessings you so richly deserve and to all who are approaching that great milestone, keep the faith for it is only by faith you have reached this far.

Let's make their presence felt!

Anton La Fond  
Member



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# YOUR FINANCIAL LIFE STAGE



**Jennifer Gibbons-Joseph CPC, ELI-MP**  
**Certified Empowerment & Financial Coach**  
**Conec Marketing & Financial Services Ltd.**  
**# 8 Austin Street, St Augustine**  
**Office ph. 868-663-6338**

Where are you financially at this stage in your life? Are you happy about your financial status or anxious about your future?

People's needs and circumstances change at different stages of life. At the midlife stage between ages 45–55 their focus is on job security, children's education, family commitments, wealth accumulation and estate planning. At ages 56–65 people tend to concentrate on consolidation, reducing debts, securing investments, minimizing risks and retirement goals. The over 65 age group is more concerned about security of funds, managing expenses, living a comfortable and healthy lifestyle and having enough savings in the event of emergencies. Implementing a monthly budget is critical at this stage.

Today's economic climate has added more hardships to people's lives, due to several reasons; inflation, rise in food prices, reduction of income, loss of job, high medical bills and other frustrating situations.

Each life stage requires having to set goals and being disciplined to follow the plan. If you are not where you would like to be financially, here are some tips you can follow:

- Take a holistic approach to living a quality and balanced life.
- Make an inventory of your assets & liabilities, noting the present value of each to get a true picture of your financial status.
- Review your goals and write down what you want to achieve in the short, medium and long term. Assign your savings/investment fund to a specific goal.
- Note any obstacles in the way and what strategies you can implement to succeed.
- Familiarize yourself with the economy and the trends in the marketplace.
- Make some critical decisions regarding liquidation of assets, consolidation of loans or getting involved in an income producing venture to supplement your income.
- Have a discussion with your loved ones to outline your plans and get their support.
- Establish an emergency/contingency fund to take care of unexpected situations.
- Take care of your body by eating healthy. Planning your meals in advance and making a list of what's needed would help reduce food cost and wastage.
- Create a monthly budget with headings 'Fixed Expenses' and 'Variable Expenses' and include savings under fixed. Make adjustments under variable to stay within budget.

## Additional Discount Providers

### Alliance Francaise (School)

#17, Alcazar Street, St. Clair  
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 Email – admin@alliancetnt.org  
 FRENCH CLASSES 10% discount off on  
 Tuition Fees - \$765.00 INSTEAD of \$850.00 per  
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### British Airways

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 10% discount to TARP members on our World  
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 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.

### Caribbean Breast Centre Limited

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 Hibiscus House, 5 Adam Smith Square,  
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 5% off Mammograms  
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 \$200. discount off on Tramigo T23 GPS Tracker  
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 \$300. discount off on Tramigo T22 GPS Tracker  
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 Email – info@coempire.com  
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### DAILY DEALS (retail/wholesale items)

#67, Caroni Savannah Road, Charlieville  
 Tel: 671-6010  
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### Denius Dental Clinic (Denius Ltd.)

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

### D'Vine Guesthouse and Restaurant

Police Credit Union Compound, Mt. Marie,  
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 Email – dvinebago@gmail.com  
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### Hall of Elegance Ltd.

#8C, Churchill Roosevelt Highway, Macoya  
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### Medica Group of Companies

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 JTA Complex, Isaac Junction, Couva - 285-4641  
 Lp. #13, Caroni Savannah Rd, Caroni - 671-4419  
 BWIA Blvd. Piarco - 285-4645  
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TARP members pay only \$365 yearly for a Senior Card which entitles you to a free annual medical and discount on all other Medical Services.

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### Jerusalem Arise Christian Supplies (Christian Bookstore)

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### MAA Services Limited

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### Medical Associates Central Hospital Limited

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 15% discount off on Drugs & Surgical Supplies  
 15% discount off on X-Ray & Lab

### Medical Health Care Lab

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

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 #44, Eastern Main Road, St. Augustine  
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### NEO Eyewear Ltd

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### Newtown Medical Centre

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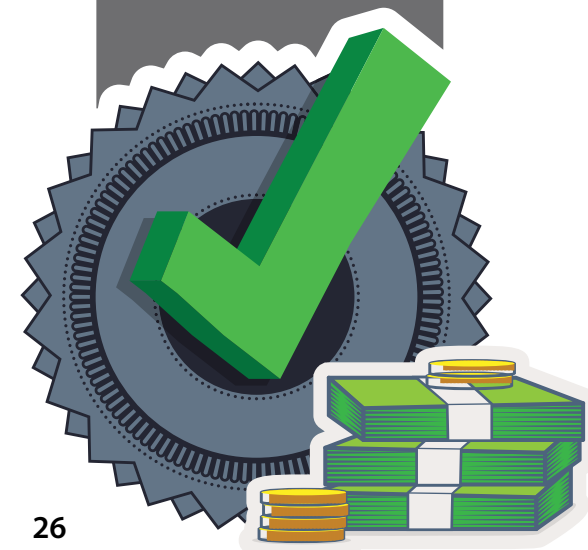
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#2, New Lane, Don Miguel Road, San Juan  
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### Parillon Optical

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*continued on pg29*





# Caribana ... Caribbean Carnival in Toronto

Caribana or the Caribbean Carnival took place on August 2nd in downtown Toronto. A blend of Caribbean people lined the streets of Toronto, jumping to calypso and enjoying local cuisine such as doubles and aloo pies.

It was amazing to see the people proudly waving their national flags and to hear the various accents of Trinidadians, Tobagonians, Dominicans, Guyanese, Grenadians, St. Lucians to name a few.

At this parade, the fresh water Yankee accents are hidden as people want to identify with their heritage. It would be easy to mistake the Lakeshore Blvd of Toronto to downtown Frederick Street.

Machel performed on a truck, steel pan was pushed on wheels, people sang out to soca rhythms - some gyrating as if they have never left home while others dance totally out of time. Some masqueraders may be Caribbean immigrants who have not been home in years, and this is a precious memory to hold onto as they yearn for HOME. Others maybe "die-hard" carnival babies... who love their culture.

The Canadians are obviously outnumbered but you can find them mixing and looking on, anxious to be a part of the Caribbean excitement. It is hard not to get caught up in the rhythm of the steel pan and the soca. Wave

your flag and put your hand up in the air is a command even the toddlers being pushed in their strollers obey.

Every year the parade attracts thousands of masqueraders and over a million spectators. Scotiabank is the main sponsor for the Carnival and their red shirt band catered for over 2,000 persons (kids included). Spectators are barred from joining in the parade but as the day progresses, fences are broken down and the young onlookers unable to contain themselves join in the fun. This is usually the signal for some masqueraders to leave the parade as they no longer feel as safe.

Carnival in August !!! Not quite the same as a Trini carnival but definitely something worth checking out.



## Additional Discount Providers

### Personal Care Pharmacy Limited

#72, Aranguez Main Road, San Juan (next to Better Deal Supermarket)  
Tel: 638-2889  
Email – riaz@personalcarepharmacy.com  
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10% discount off on Physiotherapy.  
NOTE: No discount on Doctor consultations and discount does not apply to specials.  
Discount cannot be combined with any other discount card.

### The Optimal Taxi Co. Ltd.

(Transportation to and from functions, meetings, events, etc.)  
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Email – hotdaco@yahoo.com  
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### The Water Source Ltd.

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#44, Bombay Street, St. James  
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Email – cross@watersourcett.com  
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### Toddlers 2 Teens

Santa Maria Plaza, #13, Mucurapo Road, St. James  
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Sat 9am – 4pm  
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### Trinity View Assisted Living for Seniors

#10, Auzonville Road, Tunapuna  
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Email – abcook-3@hotmail.com  
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### 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  
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## AMENDMENTS

### MIGUN Centre (Thermal Massage Centre)

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### Therapeutic Hands Skin & Image Centre

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# Recipes...

## Mango Salsa

### Ingredients

1 mango - peeled, seeded, and chopped  
1/4 cup finely chopped red bell pepper  
1 green onion, chopped  
2 tablespoons chopped cilantro  
1 fresh jalapeno chili pepper, finely chopped  
2 tablespoons lime juice  
1 tablespoon lemon juice

### Directions

1. In a medium bowl, mix mango, red bell pepper, green onion, cilantro, jalapeno, lime juice, and lemon juice. Cover, and allow to sit at least 30 minutes before serving.



## Mango Colada

### Ingredients

1/2 cup pineapple juice  
1 cup ripe mango, cubes  
2 tablespoons fresh lime juice  
1/3 cup cream of coconut  
1/3 cup light rum  
1 cup crushed ice

### Directions

1. Place all ingredients in a blender (add ice last) and blend until smooth and thick.  
2. Pour into tall glass and sip slowly.



## Fresh Mango Bread

### Ingredients

2 cups all-purpose flour  
2 teaspoons ground cinnamon  
2 teaspoons baking soda  
1/2 teaspoon salt  
1 cup granulated sugar  
2 large eggs  
3/4 cup vegetable oil  
2 1/2 cups mangoes, peeled and chopped  
1 teaspoon lemon juice  
1/4 cup raisins

### Directions:

Preheat oven to 350 degrees.  
Combine all of the dry ingredients.  
Beat eggs with oil and add to flour mixture.  
Add mangos, lemon juice and raisins.  
Mix well.  
Pour into 2 greased 8x4 loaf pans.  
Bake for about 1 hour or until toothpick comes out clean.



## Mango Chicken

### Ingredients

1 lb Chicken - boneless, skinless chicken breasts (4 breasts)  
1 red pepper  
1 yellow pepper  
1 green pepper  
3 green onions  
2 mangoes  
2/3 cup chicken stock  
3 tablespoons sugar  
2 tablespoons soy sauce  
2 tablespoons rice vinegar or  
2 tablespoons cider vinegar  
4 teaspoons cornstarch  
4 teaspoons curry paste  
4 teaspoons vegetable oil  
1 tablespoon minced gingerroot  
1/4 cup cashews (optional)

### Directions:

Cut chicken into three 4 inch pieces.  
Seed, core and cut peppers into 1-inch pieces.  
Slice onions into 1 1/2-inch lengths.  
Peel and pit mangoes and cut into 2/3-inch pieces.  
Whisk together stock, sugar, soy sauce, vinegar, cornstarch and curry paste.  
In wok or skillet heat half of the oil over high heat; stir fry chicken for 4 minutes or until no longer pink inside.  
Transfer to plate.  
Add remaining oil to wok; stir-fry peppers for 2 minutes.  
Stir in ginger, cook for 30 seconds.  
Add stock mixture and chicken, cook stirring for 2 minutes or until sauce is thickened and chicken is hot.  
Stir in onions and mango.  
Sprinkle with cashews (if using).



# TTARP Buy a Brick Building Fund

As many members would already know, TTARP intends to start building its new headquarters at 167-169 Belmont Circular Road, Belmont. This has been a long journey and finally we are making steps to see the dream become a reality.

We must embark on some fund raising activities to assist since every cent counts when embarking on a project of this nature.

In our last magazine, we appealed to members to "BUY A BRICK", and once again we are asking for generous members to come forward and donate towards the cause.

We would like to thank the members listed below for kindly donating to the Building Fund:-

SOYLYN ASSEE  
EMMA ATTONG  
VICTORIA BAPTISTE  
YVONNE BARNES  
JENNIFER BECKLES  
BRENDA CAMPBELL  
HENRIETTA GUEVARA  
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Dentist

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- \* GLU - GPS Location Unit
- \* Business Camera Surveillance
- \* PSS - Personal Security Services
- \* CompuSearch - Stolen Computer Recovery

**Vehicle Recovery Report**

**POLICE REQUEST ASSISTANCE FROM CARSEARCH TO RECOVER STOLEN VEHICLE**

On 11th March 2013, one of our patrol officers was contacted by the police to request assistance to locate a stolen Suzuki Grand Vitara. This vehicle was not equipped with the CarSearch system, but the vehicle was stolen with the owner's blackberry phone which had GPS.

Our Control Centre contacted the owner, who stated the last co-ordinates she received from her blackberry showed that the vehicle was in the vicinity of the Holiday Inn Express at around 8PM. Our patrol officers were immediately dispatched to that area to try and locate the vehicle. We contacted the owner again to get more co-ordinates 20 mins later, however she stated the blackberry phone was switched off and she could not receive any further GPS co-ordinates.

Our patrol officers remained in the area and continued patrolling. At approximately 9:16PM one of our CarSearch officers spotted the vehicle abandoned at Oropune Gardens. They proceeded to inform the Police. Our Control Centre contacted the owner who was relieved and grateful to CarSearch for recovering the vehicle. She was so impressed with the service that they installed a CarSearch system.



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11-17 Fran St. Cocoyea, San Fernando	868-653-4873	65 Carlos St. Woodbrook, POS	868-628-0044

Email: carsearchtt@gmail.com Website: www.carsearchtt.com

## CENTRAL ZONE

Right: Our Choir 'The Golden Voices' entertaining members and friends of the Zone at our Mothers'/Fathers' Day function held on June 14th 2014.

Below: A portion of the audience who enjoyed the show.



## THE IMPORTANCE OF PARENTHOOD

Parenthood is filled with love and joy  
Moms and Dads the responsibilities are yours  
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Should always be a priority, your bundle of joy

Moms and Dads you are qualified  
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To bring forth a child you need to plan  
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*Written by Sister Carmen*

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# LAUGHTER

## A TRUE TRINI TO D BONE

A Trini US Marine stationed in Iraq recently received a "Dear John" letter from his Trini girlfriend back in Brooklyn. It read as follows:

"Dear Leroy,  
I cya continue our relationship. De distance between us just too great. I hav tuh admit dat ah horn yuh twice, since yuh gorn, and it eh fair tuh eeder ah we. Ah sorry. Yuh could return de picture ah me dat ah did send yuh?  
Love  
Gwendolyn"

The Marine, with hurt feelings, asked his fellow Marines for any snapshots they could spare of their girlfriends, sisters, ex-girlfriends, nen-nens, cousins etc. In addition to the picture of Gwendolyn, Leroy included all the other pictures of the pretty girls he had collected from his pardners. There were 57 photos in that envelope.... along with this note:

"Dear Gwendolyn,  
Ah rell sorry, buh ah cya remember yuh nuh. Please take yuh picture from de pile, and den send de rest back tuh me.  
Take Care,  
Leroy "

## AH TRUE TRUE TRICKIDADIAN

Jonesy buy a donkey from Ramsingh, a old farmer pardner, for \$300. Ramsingh agree to deliver the donkey the next day.

Next day, Ramsingh drive up and said, "Sorry Jonesy but I have some bad news. The donkey dead."  
"Well gie me back meh money," said Jonesy.  
"Worse news boy, I went and spen it already."  
"OK, then. Just unload the donkey."  
"Wha yuh go do wid him?" asked Ramsingh.  
"You doh worry, I go raffle him."  
"You cyar raffle a dead donkey. Yuh mad or what!"  
"Who say so...you makin joke. Watch me. I ent tellin nobody he dead," said Jonesy.  
A month later Ramsingh bounce up Jonesy in the market.  
"Jonesy, wha happen with yuh dead donkey boy?"  
Jonesy replied, "Ah raffle him off nuh. Ah sell 500 tickets at five dollars and ah rake in \$2,500."  
"Nobody eh make noise?"  
"Only de fella who win. So ah gie him back he five dollars!"



## TRINI STYLE

Trini walks into a bar in Miami, orders three Caribs and sits in the back of the room, drinking a sip out of each one in turn. When he finishes them, he comes back to the bar and orders three more.

The bartender approaches and tells him, "You know, a beer goes flat after I draw it; it would taste better if you bought one at a time." The Trini replies, "Well, you see, I have two bredders. One in Toronto, the other in London, and I here in Miami. When we all left home, we promised that we go drink this way to remember the days when we drank in St James. So I drinks one for each ah meh bredders and one for meh self." The bartender admits that this is a nice Trini custom, and leaves it there.

The Trini becomes a regular in the bar, and always drinks the same way: He orders three Caribs and drinks them in turn. One day, he comes in and orders two Caribs. All the other regulars take notice and fall silent. When he comes back to the bar for the second round, the bartender says, "I don't want to intrude on your grief, but I wanted to offer my condolences on your great loss."

Trini looks confused for a moment, then a light dawns in his eye and he laughs. "Oh, no. Everyone's fine," He explains, "It's just that I made a change and I personally had to stop drinking."

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34

35





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