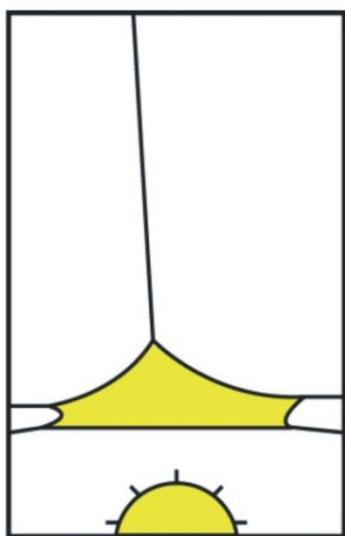


TTARP



Annual General Meeting 2016

The Lions Cultural Centre, FitzBlackman Dr., Wrightson Rd., Port of Spain
15th September 2016

Mission Statement

TTARP is a legally registered, enlightened organization,
designed for Mature Citizens 50 years and over,
aggressively seeking the best interest of its members,
towards four main objectives:

- To enhance the quality of life of Mature Citizens
- To promote their independence, dignity and purpose
- To lead in determining their role in society
- To improve the image of the Golden Years

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AGENDA

Call Meeting to Order

National Anthem

Invocation/Opening Prayer

Executive Report

OPEN FLOOR - Questions/Comments

Auditors Report & Accounts

OPEN FLOOR - Questions/Comments

Appointment of Auditors

Chairman's Address

Vote of Thanks

REFRESHMENTS

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

Executive Report 2015 - 2016

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

The Executive Committee for the term 2015-2016 were: -

Mr. Peter Peña	- President
Mr. David Cameron	- 1st Vice President
Mr. Geoffrey Lewis	- 2nd Vice President
Mr. Francis Raymond	- Hon. Treasurer
Mrs. Mayling Younglao	- Hon. Secretary
Mrs. Patricia Crossley	- Ordinary Member
Mr. Neville Navarro	- Ordinary Member
Mr. Cecil Paul	- Ordinary Member
Mrs. Coreen Jones Robinson	- Co-opted Member
Ms. Shirley Maynard (<i>resigned</i>)	- Co-opted Member
Mr. Arthur Mc Shine (<i>deceased</i>)	- Co-opted Member

TTARP's BUILDING

TTARP Executive members continue to meet several challenges which goes with constructing a building in Trinidad and Tobago. After attaining all the necessary permissions required; the economic downturn in our society and globally, has put yet another challenge before us.

The standard requirements for a commercial mortgage from a financial institution, requires a business plan to show revenue stream. Unfortunately, all financial advice received has pointed to the glut of commercial rental on the market. Companies are now merging or downsizing their commercial rental space in a need to survive the downturn in the economy.

With this occurrence, TTARP'S dream of constructing a multipurpose building has been put on hold. The Executive members are now aiming at constructing a single storey building to house our Administrative Building. TTARP'S dream now is to start construction in the dry season of 2017.

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

NATIONAL ISSUES

The National Issues Committee (NIC) chaired by Cecil Paul continues to meet monthly. Members consist of Coreen Jones Robinson, Neville Navarro, Geoffrey Lewis and Patricia Crossley.

They are charged with the responsibility of developing, advocating and representing the Association's position on National Issues and every year they submit TTARP's recommendations to the Government of the Republic of Trinidad and Tobago (GORTT) for consideration in the National Budget. (*See Appendix I for our recommendations for 2016/2017*).

Some of the new proposals for Senior Citizens are: - (1) property tax relief; (2) discounted airfares to and from Tobago; (3) an open discussion on the national retirement age; (4) provision of bathroom facilities at all public institutions to customers; and (5) extension of the water taxi service.

On a note of major concern to Senior Citizens is the controversial issue of the withdrawal of the Government Assisted Tertiary Education (GATE) Programme to over-50 Senior Citizens of Trinidad and

Tobago. TTARP has been vocal on this matter and described this new policy as discriminatory, unconstitutional and against the principles of Equal Opportunity. As a result of our opposition there is widespread national condemnation of the Government's discrimination on educational advancement for Senior Citizens and equal opportunity for all. TTARP is currently seeking discussions with the Government to reverse this retrogressive decision.

Members of the National Issues Committee (NIC) and TTARP's Board of Directors are heartened by the many proposals received from the Zonal Committees which represent all parts of the country. It is critical for TTARP members to participate in the democratic process to advance the well-being and interests of Senior Citizens. Proposals from the zones are therefore quite critical to make significant appropriate representation to the Government of the Republic of Trinidad and Tobago and other bodies that influence the interest of Senior Citizens of Trinidad and Tobago.

TTARP's MEMBERSHIP STATUS

The Executive Board takes great pride in declaring that our Association is one of the largest if not THE largest association in Trinidad and Tobago with over 33,000 active/financial members.

During the past year, we have been invited to attend various health fairs, family days, AGMs, group meetings and retirement seminars hosted by various companies and organisations. TTARP promoters were also present at Massy Stores, Tru Valu Stores, Divali Nagar and numerous other places and events.

	Aug 2016	Aug 2015
Number of Financial Members in TTARP	33,407	32,170

TTARP has an active social media presence and we invite all members to visit our **Website** (www.ttarp.org) and to add us as your Facebook friend. Our **FaceBook page** is (**TTARP Responsible Persons**). We have also done press and radio ads. Despite all the above efforts, there are still many people unaware of the Association so we are quite aware of the task ahead of us to sensitize more persons about the membership and benefits of TTARP.

TTARP's marketing team consists of approximately forty (40) promoters, who are TTARP members and they continue to prove their dedication to the organization. Every year their focus to increase membership, services and general awareness of TTARP, surpasses the previous year. TTARP is indeed fortunate to have young innovated minds heading our marketing team who are proud of the organization they serve.

May we remind you that a TTARP membership is a gift that covers all occasions and seasons while providing tangible benefits. TTARP offers an incentive to members who encourage others to join. Please contact our offices for more info.

HOSPITALISATION ASSISTANCE PLAN STATUS

TTARP's Hospitalization Assistance Plan remains the only available and affordable plan (*for only \$1.37 per day*) for senior citizens in Trinidad and Tobago.

One only needs to be a financial member of the Association as NO age restriction or medical is required.

Currently we at TTARP are assiduously working very closely with M&M Insurance Brokering Services Limited in expanding not only the base of the Plan but also the benefits it offers.

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

The table below shows our challenges in the Plan.

	Aug 2016	Aug 2015
Number of Financial Members in Plan	2,545	2,534

GOLDEN TERM LIFE INSURANCE PLAN

Assuria Life T&T Limited offers TTARP members term life insurance at extremely competitive rates. In fact, it's probably the best rate on the local market. Life insurance provides you with the peace of mind to cover medical bill, proper funeral arrangements or to leave something towards your grandchild's education. If you are not insured, you should enquire now and think about covering yourself giving your love ones the opportunity to mourn without the financial burden.

For any information on this Golden Term Plan you will need to contact **Assuria Life** directly at **#49 Dundonald Street, Port of Spain** or call **625-1902** or **625-6342**.

MY SENIOR CARD

Healthcare is one of the challenges Senior Citizens face on a daily basis. TTARP has negotiated with HealthNet Caribbean Ltd. is a private institution with over five branches throughout Trinidad to provide routine annual medical and dental checkup, as well as year round discounts on all other medical services. If you are not yet a member, you should collect and complete an application today, the cost is ONLY \$365.00 a year.

SENIOR ACTIVITY CENTRE

The Ministry of Social Development and Family Services has partnered with TTARP to manage this programme of the seniors in the community. TTARP has appointed a Programme Management Committee headed by a Chairman to manage the daily activities of the Centre. The Coordinator, Ms. Ann L. Brown, operates in conjunction with the Programme Management Committee and liaises with the Membership on a daily basis.

This Centre is located at 26 Max Murphy Street, Chaguanas and the contact number is 221-5891. The Centre's and the email address is **csac_central@yahoo.com**

The aim of the Centre is to enhance the quality of life of mature citizens by promoting independence, dignity and purpose in their lives. This is accomplished through the reduction of loneliness, boredom and depression at a time when they may experience the empty nest syndrome and are no longer engaged in activity in the work place. Towards this end, activities such as Ballroom Dancing, Aerobics, Yoga, Singing and Tai Chi are conducted from Monday to Friday.

Training courses were provided in making Christmas Craft, Drinks and Desserts and Small Scale Agriculture. These courses ended on August 29th.

Another course titled, "From Ashes to Beauty" was conducted by one of our members, Ms. Merle Sandiford. Waste products such as toilet paper/hand towel holders, old magazines and newspapers were transformed into beautiful Wall Art, Waste Paper Baskets and Fruit Trays, etc.

Seniors ventured into the field of Drama which was both enjoyable and enlightening. Ms. Chevron

Cupidore, a Theatre Arts student from the University of the West Indies conducted these sessions. At the end there was a grand Concert/Appreciation Day which also displayed the attractive pieces created from the beauty of waste.

The Centre, in conjunction with the Central Zone, also hosted Interactive meetings designed to educate and bring awareness of current practices in technology. These meetings provided the forum for obtaining information from persons with specialized knowledge in various fields such as film, HIV/Aids education, consumer guidance, beauty tips and reflexology.

The Tai Chi class participated in Martial Arts Demonstrations at the Chaguanas Indoor Sports Centre. The In-House Choir, 'The Golden Voices' responded to the 'cry for help' when we performed at the Centre's Mothers' Day functions.

Our Fundraisers were well supported by members and well-wishers. These included, interalia, the annual carnival lime held on February 04th which provided the usual fun and laughter generated by the portrayals, calypso and the dancing skills of the Seniors and our annual Bar-B-Que held on July 23rd.

These activities are usually well attended and appreciated by the membership and are in keeping with the aims stated in the document 'Establishment of Senior Centres.'

Although we have had several challenges during the period under review, it certainly will be remiss of us if we do not say a special 'thank you' to several bodies who played a part in making the past year a success. Our Thanks go out to our parent body TTARP, the Ministry of Social Development and Family Services, the Ministry of Community Development, the

members of the Board, the members of the Management Committee, the members of the Entertainment and Fundraising Committee who assisted in no small measure in making our activities the success they were, our hard working Coordinator, Ms. Ann Brown and our two (2) On the Job Trainees, Ms. Giovanna Ragoonanan and Ms. Jamiyla Thomas and last but not least our members and well wishers.

HEAD OFFICE ADMINISTRATION

The Head Office Administration has suffered a great loss with the passing of its Chairman Mr. Arthur Mc Shine on the 22nd April, 2016. His ability to dissect, direct and offer options on various topics is a loss, not only to TTARP but all of Trinidad and Tobago. May he rest in peace.

The Admin Committee has partnered with the University of the West Indies on Work/Life Balance and Ageing in Trinidad, the project was launched on 31st March 2016 at SALISES Conference Room on UWI St. Augustine Campus. This study will offer ways to understand increase stress and challenges for working people who are ageing and still have increase responsibilities. This study was prompted as it is estimated that within the next 50 years, countries will see a steep increase in the elderly population and a decline in their prime working-age population. TTARP is honoured to be part of this meaningful research.

TTARP on a daily bases, receive request from Employers who are seeing assistance in filling positions with experience , committed and qualified Senior Citizens. TTARP has been able to fill a number of position and both employer and employee (TTARP Members) are delighted with the outcome.

This has prompted TTARP to look closer at its Skills Bank database and we are in the final stages of signing

a contract with an Employment Agency to formalize this benefit to members. TTARP invite all members from every field of work to send in their résumé, it MUST however be emailed.

On Wednesday 18th May, 2016 the Administrative Committee hosted a training Workshop for all the Zonal executive titled “Moving Forward with TTARP” at Maritime Plaza, Level 2 Conference Room in Barataria. This workshop was sponsored by Development Finance Ltd (DFL).

The History of TTARP was outlined by Mayling Younglao, Michelle Nunes discussed the benefits of a TTARP Membership and Coreen Jones Robinson, described the objectives of the workshop. Understanding the Bye-Laws, Regulations and their Provisions were explained by Attorney-at-Law, Mrs. Sonji Pierre-Chase.

The Guided Recap of TTARP’s Bye-Laws sharing Circles comprise members of different zones, they focused on the day’s activities and the way forward for TTARP. The success of the workshop was evaluated which resulted in a special committee being appointed to disseminate, review, analyze and make recommendations on the positions as it relates to the zonal groups.

With the growth of membership, the work load has increased significantly for the office staff. Interestingly enough, the front staff of two persons has not increased since the inception of the organisation twenty-three years ago.

We have been able to do so by improving technology – such as moving away from typing and laminating paper cards to printing plastic cards. This has enabled us to maintain the same membership fees for the past five years.

ARIMA ZONAL GROUP

The following executive members were elected in November 2014 to manage the zone’s activities/business until October 2016:

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

However, effective October 02nd Lynette Maule resigned from the position and Gerald Craigwell was nominated to fill the vacancy of Vice Chairman.

The sub-committees are led by members who volunteer or are selected by the elected executive:

Art & Craft / Birthday / Choir / Education / Entertainment / Hospitality / Services / Tours, and one month ago, a Fund Raising Committee were initiated.

Meetings

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

SERVICES RENDERED - Diet Scan Machine and Blood Pressure Machine are available on Fridays for tests to be conducted. The Service Committee continues its outreach, and assists Homes for Battered Women,

Children's Homes, Senior Citizens' Homes and some individuals in the community.

TRIPS UNDERTAKEN - Tobago in 2015 and St. Maarten in 2016;

OUTINGS EXPERIENCED - Green Meadows; Las Cuevas in September; Chaguaramas Boardwalk in October; Vessigny in February; Valencia Nature Centre in March, which included hiking and horseback riding; Manzanilla Boardwalk in March; Brasso Seco off Paria in May; Picnicking and sea bathing at Quinam Forest Reserve and Beach Front in June;

HANDICRAFT COURSES ACCOMPLISHED – Advanced Jewelry Making; Christmas Decorations; Paper Craft [using newspaper to make bowls, earrings, vases etc.]; Constructing PVC Stools; Mosaic Tiling; Tie Dying; An Art/Craft Display took place in July 2016.

LECTURES DELIVERED - Diabetes and Diet; Understanding Alzheimer's; Healthy Nutrition; Making Wills; Rights of Consumers; and two lectures on Sexual Behaviour and STDs.

CELEBRATIONS - Christmas Luncheon; Children's Christmas Party; Mothers'/Fathers' Day Annual Function; Bi-annual Birthday Parties [in December 2015 and July 2016]; Eastern Angels Zonal Anniversary in July 2016;

OTHER EVENTS HELD - Police Band Concert; Carnival Dutch Party; Easter Bonnet Parade; Karaoke Evening; Tea Party and Fashion Show; Zone's Choir Concert; A Mini Health Fair for members; Retro Evening; SEA Awards Ceremony.

ALSO PARTICIPATED IN - Head Office AGM; TTARP Health Fair; Draughts Competition held by the

Trinidad & Tobago Draughts Association; and TTARP's All Fours Competition and Games Fiesta.

SOCIAL ACTIVITIES AT THE ZONE - Dancing, Singing, Handicraft, Card Games, Draughts, Table Tennis, Scrabble, Dominoes, Chatting and Exchanging Ideas, form part of our regular Friday afternoons, EAAZ has its own anthem and a birthday song, both composed by members.

It should be noted that many of our activities are highlighted in the Eastern Times Newspaper and occasionally in Newsday.

Eastern Angels Cups were distributed as tokens to members to commemorate our anniversary month as a zone. Photo albums continue to be updated regularly and are always available for viewing.

MEMBERS who passed away during the period covered were : – Monty Downes; Mc Donald Ashby; George Mc Lean; Amrill Simmons; Joycelyn Cunningham; Trinelle Scindian; and Leonard Butcher.

CAUSE FOR CONCERN: TTARP's **Arima Zone** has a list of over six hundred members, which is increasing each week. The **majority** of those on the list **do not contribute** to the upkeep of the zone. Rental cost of the Arima Tennis Club has increased since it has been renovated, and tables and chairs have to be rented each week because of storage issues, tokens are bought for guest speakers, our sound system has to be maintained, and refreshments are served on meeting days.

However, **less than one hundred persons** pay dues regularly to contribute to these costs necessary to keep the zone alive. Some, listed as members, may show up for trips abroad and outings, or may stay

away **only** on days when dues are being collected. There are many who believe that once their membership card is updated they should not be asked to contribute anything else. Others return only when the card expires, to avoid the trip to the head office for renewal.

Plans for the remainder of this year include:

- A four day stay in Tobago
- Back in Times Party
- Indoor Games Tournament
- Police Band Concert at the zone
- Christmas Luncheon
- Making Hammocks
- Children's Christmas Party
- **Advocating** for a proper bus terminus in Arima especially to facilitate the seniors who have lengthy waits, standing in sun and rain, unsure of the time a bus will arrive.

Elections are scheduled for **October 07th 2016**.

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

Arima "Eastern Angels" Zonal Group holds their general meeting on the 1st Friday of each month at the Arima Tennis Court at 4:00 p.m. and every Friday (weekly socials) at the same venue from 12 noon to 6:00 p.m.

BELMONT ZONAL GROUP

The TTARP Belmont B's started its year 2015/2017 with successful Elections, held on the 23rd June, 2015 with Ms. Gloria Jones at the helm.

The group celebrated its 10th Anniversary on the 28th June, 2015 with an enjoyable and entertaining evening. 10th Anniversary tokens were given to all

members and invited guest.

Trips

- The B's buzzed to St. Lucia in July, 2015 and Panama in May, 2016.
- We also visited Valencia Eco Resort, Playa de Este and the Hallows for our Annual Family Day, this year there was an Easter Hat Parade.

Events

- The B's enjoyed a Luau Tea Evening in Oct, 2015.
- Dined with the seniors of the community on the 21st Nov., 2015.
- Partied with the children also of the community on the 6th Dec, 2015.
- Annual Christmas Dinner and Party in Dec, 2015.
- A Prayer Breakfast on the 30th April, 2016.
- On the 11th June, 2016 celebrated Seniors of the community 100 years and over, members 90 years and over at a Mothers' and Fathers' Day event.

Meetings

- At meetings there were educational and informative lectures.
- Fashion Parades on Emancipation and Independence.
- Limes on Indian Arrival and Republic Days.
- The B's had representation at all events held by TTARP Head Office.

Membership

The B's lost a few members including Ms. Janet Ramsey a Past Chairman and gained at least 20 new members for the year so far.

Upcoming Events

- 22nd Oct, 2016 - B's Texas Tea Evening

- 19th Nov, 2016 - Seniors Event.
- 4th Dec, 2016 - Children's Christmas Party.
- 10th Dec, 2016 - B's Christmas Dinner.

Respectfully submitted by Ms. Wendy Skinner,
Secretary of the Belmont "Bees" Zonal Group.

Belmont "B's" Zonal Group holds their meetings on the 4th Tuesday of each month at TTARP's Building, 167-196 Belmont Circular Road, Belmont at 5:00 p.m.

CENTRAL ZONAL GROUP

TTARP Central (Central Pride) Zone is located at #26 Max Murphy Street, Chaguanas. The Zone is managed by a Board of Management headed by a Chairman. The Board meets on the last Tuesday of every month. Extraordinary meetings are held as the need arises. The zone shares activities with the Chaguanas Senior Activity Centre located at the said address.

During the period under review, the Zone has engaged in several activities in an effort to recreate, educate and socialize the membership.

Outings to new and old sites remained popular and were always well attended. The Sandy Hill Nature Park and Las Cuevas Bay provided fun, laughter and camaraderie among members. New comedic talent was discovered in the process.

Several Interactive meetings to impart knowledge to members were conducted in various fields such as Film, HIV/Aids education, consumer guidance, beauty tips and reflexology. Other topics discussed were: -

- Attorney Marcia Murray was invited to explain legal matters relating to property and the importance of having a will.

- Mrs. June Ramsey-Ross conducted a session to sensitize members on how to make optimal use of their mobile phones.
- Officer Joseph Dhill of the Fire Service conducted a session to advise on managing fires and natural disasters.

Recently, the environmental film "A Better Place" produced by Sustain TnT was viewed by members courtesy Mr. Carver Baccus. The film enlightened us on small steps which can be incorporated in our daily lives to avoid the dreaded 'carbon footprint.'

We continue to encourage members to become Computer Literate by having regular computer classes.

Our Community Outreach programmes involved visits to Homes for the Aged at Christmas time and thereafter. During these visits we provided entertainment, cheer, food and drinks and were happy to see the residents joining us in song.

On December 9th 2015, we joined with the Centre for a Grand Christmas Luncheon at the Oasis Garden Terrace in San Fernando. The day proved to be quite enjoyable in spite of several hic cups which occurred.

Our Annual General Meeting was held on May 10th and was presided over by Mr. Neville Navarro, a member of the Executive Board of TTARP. The under mentioned persons are the new members of the Central Zone: -

NAME	POSITION
Mrs. Janet Rawlins	Ag. Chairman
Mrs. Kissoondaye Bassarath	Ag. Vice Chairman
Mrs. Portia De Silva-Ifill	Treasurer

Ms. Ann Williams	Asst. Treasurer
Mrs. Annemarie Bickram	Secretary
Mrs. Lynette Drakes - Brown	Asst. Secretary
Mr. Kenneth Subran	Committee Member
Mr. Dell Glasgow	Committee Member
Mrs. Lynda Richards	Committee Member
Ms. Carol Huggins- Benjamin	Committee Member
Ms. Tessa Bruno	Committee Member
Ms. Theresa Williams	Alternate Com. Member
Mrs. Cynthia Amoroso	Trustee
Mrs. Annette Manick	Ag. PRO

Our Mothers'/Fathers' Day event, held on May 19th was particularly appreciated when we journeyed to Port of Spain to enjoy tea at Jaffa's by the Oval. This event replaced our normal annual concert. About sixty (60) members joined us, as we sampled the delicious sandwiches, hors d'oeuvres, cakes and ice-cream.

On August 20th the Zone hosted the All Fours Zonal Fiesta at the Warrenville Regional Complex. Reports indicate that attendees enjoyed themselves. The Zone came away with the 2nd prize in All Fours and 1st prize in Scrabbles. Congrats go out to all winners.

Additionally, we participated in all the events hosted by our parent body, TTARP. These included, inter alia, the AGM, the Health Fair and the Boat ride.

Although we have had several challenges during the period under review, it certainly will be remiss of us if we do not say a special 'thank you' to several bodies who played a part in making the past year a success. Our thanks go out to our parent body TTARP, the Ministry of Social Development and Family Services, the Ministry of Community Development, the members of the Board, the members of the Management Committee, the members of the Entertainment and Fundraising Committee who

assisted in no small measure in making our activities the success they were, our hard working Coordinator, Ms. Ann Brown and our two (2) On the Job Trainees, Ms. Giovanna Ragoonanan and Ms. Jamiyla Thomas and last but not least our members and well wishers.

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

Chaguanas "Central Pride" Zonal Group holds their interactive meetings every other month at 2:00 p.m. at The Chaguanas Activity Centre, 26 Max Murphy Street, Chaguanas.

DIEGO MARTIN ZONAL GROUP

The Western Pearls now meet at the North Diego Martin Community Centre located at Church Street, Diego Martin where our General Membership meetings are held on the second Saturday of each month from 3:00 pm.

The Executive meetings are held on the Monday prior to the second Saturday at 5:30 pm. The Events Planning Committee now meets on the last Friday of each month at 5:30pm or when the need arises.

Our membership presently consists of approximately 150 persons with attendance at meetings varying between 70 to 85 persons. On special occasions we have as many as 180.

Our Present Executive Members are:

Chairman	Mr. Derek Paty
Secretary	Mrs. Barbara Andall-Francis
Treasurer	Mrs. Esta Joseph
PRO	Mr. Stephen Osbourne
Asst. PRO	Mrs. Thelma Osbourne

Trustee

Mrs. Greta Frank

Events & Entertainment Committee Members:

Mrs. Merle Gittens	Mrs. Marlene Griffith
Ms. Grace Mc Ewen	Mrs. Thelma Osbourne
Mrs. Sylvia Cook	Mr. Stephen Osbourne
Mrs. Greta Frank	Ms. Aneta George
Ms. Linoth Nunes	Mrs. Emrita Sambrano-Churche

Activities

On January 9th we held our Thanksgiving service. Prayers were said by one of our members Mrs. Meurice Alexander.

In February at our monthly meeting Mr. David Hoyte presented tokens of appreciation to members who participated in the 5k marathon hosted by Head Office.

In the month of **March** two of our members, Ms. Jeanette Springer and Ms. Ivy Rose celebrated their 80th Birthday. We wished them continued good health. We also had a presentation from the Ministry of Consumer Affairs after which we had a very exciting Dutch auction.

In **April** we had an interactive meeting with a presentation on Foster Parenting with a team from the Children's Authority of Trinidad and Tobago headed by Mrs. Cheryl Moses. We also had a Dutch auction after the presentation.

In **May** we had a Mother's Day celebration organised by the Fathers. After a delicious meal and a presentation by the fathers, gift bags of chocolates were presented to the mothers.

In **June** we had a Father's Day celebration put on by the Mothers. The men were presented with buttonaires on entrance to the venue and were escorted to a specially decorated table with premium drinks. A special meal was prepared. There was entertainment and a D.J. At the end of the proceedings the fathers were presented with gift bags containing a bottle of non- alcoholic wine and an embroidered hand towel.

In **July** we had an interactive meeting. The presenter Mrs. Cheron Faustin-Holder spoke on the awareness of "Charles Bonnet Syndrome" which is a common condition in people who have lost their sight.

On July 15th some 48 members left for St. Lucia on a 5 nights, 6 days trip. It was Carnival time and some members played Sailor Mas on Carnival Tuesday. We all had a wonderful time.

In issue I of the 2016 TTARP O50Q magazine our very own David Hoyte (Warrior Runner) was featured on page 27.

Future Projections for the Year 2016-2017

- August 13th 2016 - Presentation by Development Finance Limited at our Monthly Meetings;
- October 1st 2016 - Annual Cake Sale at West Bees Supermarket Car Park;
- November 2016 - Christmas Luncheon;
- January 2017 - Annual General Meeting; and
- February 2017 - Carnival Barbeque Lime and Karaoke.

Respectfully submitted by Mrs. Barbara Andall-Francis, Secretary of the Diego Martin "Western Pearls" Zonal Group.

Diego Martin “Western Pearls” Zonal Group meetings are held every 2nd Saturday of the month at 3:00 p.m. at the Diego Martin Community Centre, on Church Street, Diego Martin.

FYZABAD ZONAL GROUP

On Thursday 21st January 2016, the Fyzabad “Forever Green” Zone (FFGZ) held its 10th Annual General Meeting at which a new Executive Committee was elected.

Chairman	Mr. Neville Navarro
Vice-Chairman	Mrs. Monica Nelson
Treasurer	Mrs. Angela Young Lai
Secretary	Ms. Kay G. Francis
Assistant Secretary	Mrs. Sandra Ramjit
Public Relations Officer	Mr. Errol Baptiste
Committee Member	Mr. Norbert Matthews
Committee Member	Mrs. Yvonne Creese
Committee Member	Mrs. Margaret Telesford
Trustee	Mrs. Joyce Lett
Trustee	Mrs. Pearl La Font

Elected Members were installed by Ms. Ezra Vaughn of the La Brea Zone who assisted with the smooth conduct of the election of officers. Our newly elected Chairman thanked Ms. Vaughn for her assistance and presented her with a small token of appreciation. Other newly elected officers pledged their support to our Chairman and the tasks ahead.

On Carnival Thursday, members visited Central Pride Zone of Chaguana and were spectators to their 2016 Carnival Activity.

On Thursday 18th February 2016, at our **Valentine Luncheon**, forty-two (42) members and friends

travelled by two (2) maxis to San Fernando Hill, where we spent about half an hour and took pictures before travelling to Food Basket Market Place in Chaguana, where a sumptuous lunch was enjoyed. One member, Mrs. Rebecca Bernard, who celebrated her Birthday on that day, was serenaded by members, after which cake, ice-cream and chocolates were served –
Courtesy TTARP FFGZ.

On Thursday 7th April 2016, forty-seven (47) members and friends made an early departure from Fyzabad by two (2) maxis and headed for the Boardwalk in Chaguaramas. Everyone had packed picnic baskets and coolers for an exciting day. At about midday, we arrived at our first destination, where we settled under our two (2) gazebos where we shared from the picnic baskets and coolers. Members strolled along the beach, however most of us did not venture into the water. We later visited West Mall where some members were seen window shopping while others made small purchases. A jolly good time was reported by all.

As part of the Labour Day Celebrations, we were Host to a **Heritage Display** and held a Bingo. A Mother’s Day and Father’s Day Tea Party and Fashion Show were held on Thursday 23rd June, 2016 (**Games Day**) at FRCC. Mrs. Joyce Lett and Mr. Allan Whilby were selected as Mother and Father of the year respectively and were presented with gifts provided by TTARP Head Office. Our Choir paid tribute to the audience and models (**members**) paraded in various ethnic and casual wear.

Twenty-six (26) members and two (2) children cruised on the MV ADRIANA from Sunday 7th August 2016 to Sunday 14th August 2016 and visited Grenada, Barbados, St. Lucia and Bequia.

Future Events

August 2016

- EMANCIPATION Day in POS. - Mon 1st;
- Depart Adriana Caribbean Cruise - Sun 7th;
- Monthly Meeting - Thur 18th @ 10am; and
- TTARP All-Fours/Games Fiesta - Sat 20th @Warrenville Regional Complex, Chaguanas.

September 2016

- TTARP AGM at Lions, POS. - Sat 10th;
- Monthly Meeting - Thur 15th; and
- Games Day/ Birthday Club - Thur 22nd.

October 2016

- Monthly Meeting - Thur 20th;
- Tobago Culture Festival - Fri 7th to Mon 10th; and
- Hosting Tobago Pembroke Zone Picnic/BBQ at LaVega, Gran Couva.

November 2016

- Monthly Meeting - Thur 17th; and
- Annual Christmas Luncheon @ FRCC - Thu 24th

December 2016

- Last Monthly Meeting for 2016 with Birthday Club celebration - Thur 15th.

January 2017

FFGZ Annual Review Meeting - Thur 19th.

Respectfully submitted by Ms. Kay g. Francis,
Secretary of the Fyzabad "Evergreen" Zonal Group.

Fyzabad "Evergreen" Zonal Group holds their meetings on the 3rd Thursday of every month at Fyzabad Regional Community Complex (FRCC) at 10:00 a.m.

LA BREA ZONAL GROUP

NO REPORT WAS SUBMITTED.

La Brea "Nightingales" Zonal Group meetings are held every 3rd Thursday of the month at 5:00 p.m. at the La Brea Community Centre, La Brea.

PRINCES TOWN/RIO CLARO ZONAL GROUP

"If we had no winter, the spring would not be present, if we did not taste of adversity, prosperity would not be so welcome" - Anne Bradstreet.

*"A pessimist sees the difficulty in every opportunity
An optimist sees the opportunity in every difficulty" - Winston S. Churchill.*

We are very happy to announce that we hosted our first promotion/public awareness campaign on the Princes Town Promenade on Saturday 27th August, 2016. This promotion took a lot of planning, creativity and continual dialogue among us few.

Although it rain most of the day, the event was successful TTARP was increased by 12 new members, 40 interested and over 5 business in the area are now on board to offer discounts to TTARP members. Members from the head office came to lend support and provide assistance.

We are looking forward to increasing members by 300 new members.

Our present executives are as follows: -

Chairman - Stanley Joseph; Vice-Chairman - Sandra Cameron; Secretary - Barbara Paynter; Assistant

Secretary - Carol Ragoonansingh; Treasurer - Patricia Noel; and Assistant Treasurer - Judy Griffith.

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

Princes Town\Rio Claro "Royals" Zonal Group meetings are held every 3rd Saturday of the month at 2:00 p.m. at the Princes Town Anglican Church Hall, High Street, Princes Town.

SAN FERNANDO ZONAL GROUP

List of current Executive Committee -:

Vice Chairperson	- Eulalie Colthrust
Secretary	- Dianne Haynes
Assistant Secretary	- Veronica Thomas
Treasurer	- June Thompson
PRO	- Learie Reason
Committee Members	- Joyce Blenman
Committee Members	- Margorie Leiba
Committee Members	- Annette Thomas-George

Our monthly meetings are held at Ruth Avenue, San Fernando, every first Tuesday of the month from 10:00 am to 12 noon. Executive meetings are also held once per month.

Current membership during our monthly meetings has grown with the addition of 31 new members, from June 2015.

Activities

During the past year we visited various places of interest, such as: - The Farmers' Market and Board Walk at Chaguaramas, The Birds' Sanctuary at Maracas St Joseph, Macqueripe, Lopinot, Santa Cruz

Green Meadows Flea Market and the Shopping Malls during the Christmas Season.

We also celebrated birthdays, Mothers' Day, and Senior Citizens Day to name a few. Our group truly enjoyed TTARP's Head Office Christmas Luncheon and Health Fair.

We were also privileged to listen to several lectures hosted by representatives of the Law Association, The Trinidad and Tobago Electrical Association, The Alzheimer's Association, The Trinidad and Tobago Police Association and The Trinidad and Tobago Fire Services. They were all interesting and informative.

Purple Diamonds were often graced with the presence of Mr. Neville Navarro, Secretary of the Fyzabad Zonal Group, who often guided us on various matters during our monthly meetings.

Vision for 2016/2017

- To become involved in physical activities, example exercise classes;
- To partner with other groups; and
- To continue visiting and assisting ill members and the less fortunate in our society.

Conclusion

We wish to thank members of the Head Office for the tremendous support that they have given us during our good times, and more so, during our troubled times.

Our goal for the Purple Diamonds is to remain focus to create an environment of peace, love and joy in all that we do towards the upliftment of our zone.

Respectfully submitted by Ms. Eulalie Colthrust,
Chairman of the San Fernando Zonal Group.

San Fernando Zonal Group meetings are held every 1st Tuesday of the month at 10:00 a.m. at the Masonic Lodge, Ruth Avenue, San Fernando.

SANTA CRUZ ZONAL GROUP

The Cruzers began this period facing challenges for a venue for our meetings, but this was eventually sorted out as general meeting continued monthly at the same venue.

Social activities began with a tour of the Nestle factory at Valsayn as well as other at-home activities. Our end of the year (2015) function was held at our usual meeting venue much to the delight of members who danced the night away.

Activities continued in the New Year as members participated in the Carnival cooler fete at Bourg Mulatresse, with an ole mas band. Field trips undertaken were visits to Lopinot and the Toco Lighthouse. Following an invitation for members to share their skills /knowledge, Ms. Eileen Henry gave a demonstration of floral arrangement. Information on Therapeutic Spa Treatments was given to members, as well as gift certificates for massages to a few lucky members. Our members also attended the Health Seminar at Lions' Civic Centre, Port-of-Spain hosted by Head Office.

Our annual fund-raising raffle was drawn on June 24th 2016 with a first prize of two (2) airline tickets to Tobago. Two special birthday celebrants were acknowledged, 90 and 97 year old members.

For the enjoyment of members, monthly activities often included Bingo or Dutch auction. There were also visits to ailing members.

We were, however, saddened by the passing of our founding member, Mrs. Janet Ramsay in April. We sincerely thank head office for their support in our moment of sorrow and their usual generosity in all our activities.

A decision was taken by the zonal executive committee to refer to all members of the zone who are over eighty years as Golden Members. They will also not be required to pay any monthly or yearly contribution to the zone.

The two year term of this present zonal committee will expire in September and elections will be held.

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

Santa Cruz "Cruzers" Zonal Group meetings are held on the 4th Friday of the month at 5:30 p.m. at the Bourg Mulatresse RC Parish Hall, Santa Cruz.

TOBAGO (HAPPY HAVEN) ZONAL GROUP

1. Introduction

1.1 Located in the Western portion of the "Sister Isle", the Members of the Tobago Corals are indeed pleased to give a synopsis of our past year's Activities and Events.

1.2 Our meetings are held on the second (2nd) Saturday each month, at the Happy Haven School, Signal Hill, Tobago. An average of thirty (30) to forty-five (45) members usually attends our monthly meetings. Our current Executive consists of the following persons: -

POSITION	MEMBER'S NAME
Chairlady	Miriam Edwards
Vice-Chairlady	Joan Braithwaite

Secretary	Selby Cole
Assistant Secretary	Maria Bristol-Darlington
Treasurer	Elton Richardson
Assistant Treasurer	Auldith Barry
Public Relations Officer	Lusandra Roberts
Trustee	Paul Goddard
Trustee	Pamela Hepburn

2. Activities and Events

- 2.1 Our Zone recently began celebrating Members' birthdays on a quarterly basis.
- 2.2 Every year, Valentine's Day is very special to us ("love ourselves first"). February 2016 was no exception, as attendees entertained themselves and exhibited their talents in song, poetry, comedy and prose.
- 2.3 Two years ago, the Corals Zone began organizing an Annual Variety Concert; this Event has now become our main Fund-Raising Venture. Now carded each year on the Saturday closest to Independence Day, this year's edition promises to be a Gala Affair, with a TTARP Choir, singing Calypsos, Folk Songs, as well as some golden oldies, an exhibition of Dances (including the Electric Slide), Plays and monologues.
- 2.4 A recent Cake Sale and an in-house raffle are now also expected to become regular Fund-Raising features in our Group.
- 2.5 The Corals had its annual Day of Fun and Games at the Pigeon Point Heritage Park in June 2016, where tribute was paid to both Mothers and Fathers at the same time.

3. Lectures/Presentations

- 3.1 During the period under review, Presentations were received on the following topics:
 - Alzheimers (October 2015);
 - Building rental issues (both from the Landlord and the Tenants' perspective- November 2015);
 - The Zika virus (February 2016);
 - Foot care, with special reference to Diabetes (March 2016); and
 - Health Talk on Rest, Exercise and Diet (with the synonym RED-May 2016).

4. Outings

- 4.1 During the month of April 2016, Members of the Corals Zone participated in a very enjoyable Day in Trinidad at the La Vega Estate and the Caroni Bird Sanctuary.

5. Community Outreach

- 5.1 Below outlines our views on our Community Outreach efforts: -
 - ✓ The Tobago Corals regularly participates in activities hosted by the Ageing Unit of the Division of Health and Social Services, Tobago House of the Assembly. In the latter part of 2015, we participated in the Division's International Day for Seniors, at Gulf City, Lowlands, Tobago. Earlier this year, several of our Members were invited to be Secretaries and Councillors at the House of Assembly's first Seniors' Parliament, at the Parliamentary Headquarters, Scarborough, Tobago. At this forum, Members engaged in lively debate on the subject of proper amenities for Senior Citizens.

- ✓ Our Executive was also involved in the TTARP Administration's Zonal Workshop, held in May 2016; this featured "Duties and Responsibilities of Officers" and "Understanding the Bye-Laws of the Association".
- ✓ The Corals have begun periodic visits to Members' Weekend Church Services. In addition to worshipping with our Colleagues, this Activity has also provided us with an opportunity to market the work and value of TTARP.
- ✓ From time to time, our Executive is requested to provide information to Employees close to retirement.
- ✓ Finally, our Zone has a Visitation Committee, mandated to keep in touch with our sick or incapacitated Members.

6. Our Plans for the Future

- 6.1 The Members of the Corals Zone fervently pray that, in the year 2017, we would reach that much closer to our ambition of building, or acquiring, a Senior Citizens' Home here in Tobago. In July 2015, in support of our request for State Lands, our Management Committee submitted a written Proposal for consideration to the Director, Land Settlement, Tobago. We maintain the belief that we, who have attained a certain age, are the people most capable of tending to other elderly members of the Community in a totally homely environment.

7. Acknowledgements

- 7.1 An Engine Room can be described as a place from which a great deal of activity and energy emanates. And so, the Corals Zone would like to thank Kern, Denise, Mrs. Younglao, our beloved, friendly (sometimes stern) Secretary-in-Chief, and all the other hard-working individuals at # 45 Tragarete Road, as our own TTARP Engine Room. We would never know how many problems they solve or how many tempers they cool on any given day.

Nevertheless, we of the Western portion of Tobago remain eternally grateful for having them all in our corner. We also take this opportunity to hope and pray that our wonderful Organization continues to grow-and progress-from strength to strength!

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

Tobago (Corals) Zonal Group meetings are held every 2nd Saturday of the month at 3:00 p.m. at the Happy Haven School, Signal Hill, Tobago.

TOBAGO (PEMBROKE) ZONAL GROUP

Our meetings are being held every 2nd and 4th Monday of each month at the Pembroke Community Centre, Todd Street, Pembroke, Tobago.

Visitation to the sick and immobile/shut-in persons and members in the community continues every 1st Tuesday of each month from 4:00 pm, at the end of the visitation a small token is given to the patient.

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

Our Death Benefit and Birthday Club continue. Membership has increased to forty-eight (48).

Program of Activities

- **JULY 2015** – On 13th July our General Meeting was held, followed by a visit of an officer from Community Development and Culture, who introduced to members the training of Drama, Dance and physical exercises.
- **AUGUST 2015** – From the 3rd to the 13th August, fifteen (15) members journeyed to St. Vincent and the Grenadines for ten (10) days vacation. Everything was awesome and management hosted a surprise dinner for our members. An Educational Tour was arranged, members visited places of interest, and the waterfall was a beauty to behold. Fifteen (15) members attended the All Fours Tournament in Trinidad on 22nd August. This was indeed a fun-filled day.
- **SEPTEMBER 2015** – On Saturday 12th September, a few members attended the Annual General Meeting in Trinidad. On the 14th, our general meeting was held, subject of discussion was based mostly on the preparation for our “Variety Concert” scheduled to take place in November.
- **OCTOBER 2015** – On Saturday 17th October, members from the Fyzabad “Evergreen” and the Diego Martin “Western Pearls” groups merged together and spent “An Afternoon To remember” with our members at the Pembroke Community Centre. There were lots of entertainment, food and drinks in galore, talent show, exchange of tokens, then the sad moment of departure. This was surely one of our most memorable days.
- **NOVEMBER 2015** – On Sunday 22nd November, our “Cultural Stars Variety Concert” took place at the Pembroke Community Centre. The Audience was captivated and surprised by the Drama, Dance and songs performed by Senior Citizens.
- **DECEMBER 2015** – On Sunday 13th December a few members attended a Luncheon at the Coco Café sponsored by the “Variety Corals”. Later in the afternoon members also attended an “Annual Dinner” for Senior Citizens of Goodwood and its environs at the Goodwood High School sponsored by a young male citizen from the village. There was entertainment and lots of tokens given to the elderly persons present.
- **JANUARY 2016** – On the 7th January our members and friends journeyed to Speyside where our Annual Christmas Luncheon and exchange of gifts was held at Jemma’s Tree House. The hosts extended Seasons Greetings and God’s Blessings to everyone.
- **FEBRUARY 2016** – On 22nd February according to our planned program, the story of the “Prodigal Son” was read, there was question time, followed by a short skit done by members. There was a visit from one of the nurses of our District Health Centre on the 24th February. She gave a most interesting lecture on the H1N1 Influenza. Members co-operated, and everyone received their vaccine.
- **MARCH 2016** – On the 14th March, six (6) new members were welcomed to the group. Twenty six (26) members from our zone visited the “House of Angostura Ltd” in Trinidad, where they were taken on a Tour throughout the

establishment. Members were surprised to learn of the many species of butterflies.

- **MAY 2016** – On May 6th a new Executive Body was elected. Our Returning Officer was TTARP 2ND Vice President Mr. Geoffrey Lewis. The newly elected officers were: -

Chairperson	- Mr. Lennox Trotman
Vice Chairperson	- Mrs. Lecia Ross
Secretary	- Ms. Carmen Charles
Assistant Secretary	- Ms. Gloria Andrews
Treasurer	- Mrs. Umilta Edwards
PRO	- Mr. John Davis
Committee Member	- Ms. Wilma Reid
Committee Member	- Ms. Joyce Forde
Committee Member	- Mrs. Eura Cornwall
Committee Member	- Mrs. Joy Belgrave-Archie
Trustee	- Mrs. Eslyn George
Trustee	- Mrs. Christa Stewart
Co-ordinator	- Mrs. Merle Romeo

- **MAY 2016** – MOTHER’S DAY Monday May 9th a Luncheon hosted by the men was held at the Pembroke Community Centre, for the Mothers. Tokens were also presented by the Fathers.
- **JUNE 2016** – On June 27th, as usual the Mothers hosted a Fathers’ Day celebration for the men at the Pembroke community Centre. They were serenaded by the women while they modelled and showed off their talents. Tokens were also presented by the Mothers.
- **JULY 2016** – A most memorable day for us was when members attended the program “Yesterday’s Children” sponsored by Community Development and Culture on Sunday 31st July. The Pembroke Cultural Stars portrayed an item

“SCHOOL DAYS THEN AND NOW” which was well received by everyone in attendance. What a sight it was to see our member’s model in school uniforms from various institutions found throughout Trinidad and Tobago.

Rehearsals for our annual “Variety Concert” scheduled for Sunday 27th November, 2016 will commence soon. An invitation is extended to everyone.

On behalf of our members I would like to thank the office manager Mr. Kern Williams for all the support and guidance we received throughout the year.

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

Respectfully submitted by Mrs. Gloria Andrews,
Assistant Secretary of the Pembroke “Cultural Stars” - Tobago Zonal Group.

Tobago (Pembroke “Cultural Stars”) Zonal Group meetings are held every 2nd and 4th Mondays of the month at 3:30 p.m. at the Pembroke Community Centre, Tobago.

O50Q MAGAZINE

Every May, August and December you should check your mail for your current O50Q Magazine. The Magazine is designed to keep members updated on all the organization’s activities and other topics of vast importance to a TTARP Member.

If you do not receive your magazine, you should check your mailing address at the TTARP office to ensure it is updated or you should check with your Post Office. The option to receive an email copy of the magazine also exists for all members, you will need to contact the office and submit your email address.

We appeal to all members to contribute any article, story or poem to the magazine. For details, please email the magazine producers at: -

sapphire.consultants.ltd@gmail.com

THANKS

TTARP continue to express heartfelt thanks to M&M Insurance Brokering Services Limited for their continued support and assistance for the management of the Hospitalization Plan, providing special rates for members on their car, house, contents insurance, as well as providing staff at their South Office to serve TTARP members in the southern areas of Trinidad assisting in the renewals of their membership cards, hospitalization plan and/or just providing general information on TTARP.

Special thanks to the Management and Staff of Assuria Life T&T Ltd, Bacolet, Tobago for their assistance to members in Tobago.

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

Special thanks to all the participating Discount Merchants listed in our Discount Directory. Your generosity allows members to save significantly and to build loyalty.

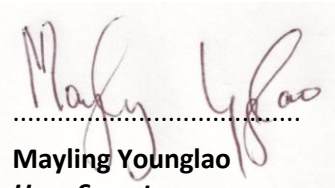
Special thanks to Massy Food Stores as we continue to work towards a smooth transition of the Smart Shoppers/TTARP card.

Special recognition to Richard Young and Coreen Jones Robinson for their dedication and time in creating TTARP's Skills Bank. TTARP will be at a loss without Kern Williams, Denise Joseph, Kaneisha John-Baptiste and Candice Shade, the staff of TTARP and Michelle Nunes, they continue to display patience and

understanding to the various demands of the job and members on a daily basis. They are indeed a very committed, dedicated and reliable group that enables me to enjoy my days in TTARP it is a pleasure working with them daily. TTARP is indeed blessed and fortunate to have such a dedicated and committed group of staff. A special thank to Ms. Debra Antoine, Louise Quamina who has volunteered their time to assist us at the office.

And to all our promoters – we thank you for all your hard work and dedication.

Finally, TTARP would like to thank all its members who continue to promote their independence, dignity and purpose.



Mayling Younglao
Hon. Secretary.

Dated this 7th day of September 2016

Appendix I

TTARP Budget Proposal/Recommendations for 2016/2017

MINISTRY OF FINANCE

Proposals/Recommendations

- a. 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.
- b. 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.
- c. The NIS Pension should be on par with the Senior Citizens Grant.
- d. Public Servants Pension should be pegged to the salaries at which the public servant retired.
- e. 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 \$3,500.00 per month, together with the arrears (from 2010).
- f. Government should encourage the practice of indexation to government pensioners – based on the increase of cost of living or make periodic adjustments.

Rationale

This is consistent with existing practices in the pension/insurance industry.

Some high income earners do not need this pension.

Contributions are made to NIS as against non-contribution by recipients of the Senior Citizens Grant.

There are varied formulas for the varied classification of jobs and workers. This recommendation is consistent with industry practice.

The minimum monthly pension afforded to Government retirees and old age pensioners is now increased to \$3,500.00. However, government pensioners who are widows receive \$2,750.00. This anomaly needs to be corrected.

To alleviate the hardships incurred as a result of the rising inflation rates and to avoid disadvantages. Government Pensioners who worked and contributed tremendously to the development of the country express a feeling of betrayal as senior citizens pension recipients who have not worked, are receiving more benefits than some Government Pensioners.

Proposals/Recommendations

- g. An arrangement should be made for all gratuities etc. to be paid to all Government employees immediately upon retirement thereby reducing the backlog of pension/gratuities to retired public officers.
- h. The “Pension Reform Working Group” should review all aspects of Pensions and Welfare Grants. TTARP should be represented on the “Pension Reform Working Group”.
- i. Introduction of tax allowances for those financially supporting their dependent relative age 60 and over.
- j. Reintroduction of Tax Incentives for Credit Union Savings.
- k.
 - i) The Ministry of Finance should establish a framework and criteria for dealing with disbursements to authorised NGOs.
 - ii) The financial year of all NGOs should be in harmony with Government’s financial year.
 - iii) Disbursements should be on specified dates similar to how salaries and Pensions are done.
 - iv) A unit of the Ministry of Finance should be set up to deal with these disbursements in order to avoid delays caused by line Ministries not seeking or obtaining their releases on time.
 - v) Budget of the NGO should be the basis on which the Subvention is determined. Input from the Line Ministry should be sought. This should be clearly communicated to the NGO.

Rationale

This is a major source of complaint from pensioners. Arrangements for pension payments should commence at a minimum of two (2) years before actual retirement with a view to timely pension payments.

TTARP is the largest representative of retirees and stakeholder group in Trinidad and Tobago and therefore should be a stakeholder of the “Pension Reform Working Group”.

This encourages appropriate recognition and support of individual family members who bear the financial responsibility for the aged (and) disabled among the family.

To encourage individual and national savings.

Subventions are received late by several NGOs resulting in insufficient funds to manage the various programmes. Most times there is a breakdown in communication so NGOs are left with some level of uncertainty.

Proposals/Recommendations

Rationale

- vi) Reporting requirements of the NGO should be clearly defined.
- vii) The relevant human and or financial resources to enable proper reporting should be undertaken by the Ministry of Finance if this resource is not available to the NGO.
- I. Review of current NIS payments.
- m. Option of either a lumpsum or a monthly NIS payment for those making in excess of 750 payments.
- n. Public servants should receive both full pension and NIS.
- o. Banks should provide seating accommodations, ramps and a designated teller on special days for senior citizens as well as for their challenged customers.
- p. The government should regulate the unfair bank charges, interest rates and bank balances penalties instituted by commercial banks.

After 750 contributions, each additional 25 contributions made would result in incremental payments added to the monthly benefit. Members have not been receiving this.

This will allow members to choose as those who make less than 750 can receive a lumpsum, but those who make much more contributions are often not able to recover the amount of contributions paid as often people die without receiving much or sometimes any benefits. In addition, the option to will payments to a loved one for a specific period of time, as if one dies soon after he is eligible to receive benefits, all is lost. The benefits are payable for the contributions taken from salaries of members and should not be lost but be allowed to benefit a loved one.

As both would have been accrued by payments/contributions made by public officers.

To avoid hardships experience by senior citizens and the challenged at banks.

Commercial banks have been instituting unfair policies on customers particularly senior citizens.

MINISTRY OF HEALTH

Proposals/Recommendations

a. The Government should advance the 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 other facilities should be operated, with adequate security on a 24-hour basis or beyond the "normal" operating hours. All necessary medical services should be adequately staffed with the required personnel in order to meet the needs of citizens. TTARP can provide volunteer support at these government operated Health institutions and other facilities in the respective zones
- (v) Visiting Mobile Units should provide health services to rural areas;
- (vi) Priority should be given to regular public health education programmes, promoting healthy life styles.
- (vii) Visiting nursing care to homes should be expanded with senior citizens among the priority clients.

Rationale

The increase in numbers of senior citizens and the need to improve health care in the country for all.

This is consistent with International Health recommendations.

Many complaints have been made by citizens on the quality of medications and shortages. Medication should be made affordable for senior citizens who have chronic diseases such as alzheimer's, heart disease, diabetes and other. It is imperative that medication for senior citizens be of the highest quality. It has been proven that the older one gets the more sensitive one is to medication. Most seniors cannot tolerate the generic form of medication.

This will reduce the delays in treatment at the major Health institutions. This will also be an opportunity for the Government and TTARP to enter into partnership.

There is a need to have a more intensive programme.

This will, in the long run, reduce medical costs.

This will greatly support families of the elderly and discharged patients who are in need of continued nursing care to aid recuperation.

Proposals/Recommendations

- b. Dedicated Cardiac centres are urgently needed with sufficient echocardiography machines and cardio technologies.
- c. Preferential treatment and a special day and time should be given to senior citizens who attend health institutions for medical attention, collection of medication and all other related services. 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). The serious shortages and/or non-existent of medical specialists should be addressed as a matter of urgency.
- g. Due to the high rates of heart attacks and diabetes, glucose and cholesterol testing should be included among the compulsory tests to be performed during visits to health institutions. Registered NGO’s should be given assistance to perform blood pressure, glucose and cholesterol testing.

Rationale

This will allow for timely diagnosis and treatment of heart-related ailments.

To reduce the experience of frustration and address the dignity of senior citizens.

Specialist medical attention for ageing diseases is sadly lacking. Increase in ageing population is also a factor. This recommendation should be immediately addressed by the Ministry of Health.

Due to the alarming increase in diabetes in the country, a separate institution is vitally needed. This will avoid further complications of patients such as heart, kidney, liver, bone and joint diseases.

An appropriate internationally recognized diabetes company should be contracted to educate relevant health personnel on all aspects of diabetes with a view to improving diabetes diagnosis, management and treatment competence.

To reduce the high rate of amputation of lower limbs due to Diabetes.

Seniors waiting time at Hospitals and Health centres are very long. Private institutions are too costly for specialist medical attention.

Proposals/Recommendations

- h. Government, as a matter of urgency, should embark on an exercise of manpower planning for the health sector with a view to determine more precisely the types and numbers of specialist medical personnel and allied health practitioners needed and partner with local and other relevant educational and professional development institutions with a view to inform the public and provide incentives/inducements for studies and certification in the areas of need.
- 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. Priority should be given to Prevention programmes. The Ministry of Health, through the Regional Health Authorities, should strategically plan and 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*).

Rationale

This will provide i) guidance for qualified citizens abroad wanting to return home; ii) career planning and implementation for current citizens; iii) information on the gap which could be filled by importation of qualified foreigners and iv) overall, address the acute shortage of health care practitioners.

To promote a healthier population.

The new Hospital in Scarborough, Tobago needs to be adequately staffed with qualified medical specialists and allied health personnel. Additionally, adequate training of appropriate personnel in the use of all new equipment should be made available.

Physical medicine comprising physical therapy, occupational therapy and speech therapy, when initiated early, can significantly improve the rehabilitative /curative outcomes for patients. This can also decrease the length of stay and re-hospitalisation.

MINISTRY OF NATIONAL SECURITY

Proposals/Recommendations

- a. A partnership in Community Policing should be established between the Ministries of National Security and Social Development and Family Services in the provision of protective services to senior citizens and the disabled. The laws relating to such crimes should carry more severe punishment.
- b. Provide a broader and more effective distribution of CCTV coverage throughout Trinidad and Tobago.
- c. Senior citizens attending national events should be given special access passes to allow for easy access. This should apply in situations when roads to the event are to be blocked off for security reasons.

Rationale

The Community Comfort programme should be expanded and enhanced. There is need for the gathering of intelligence on senior citizens in the respective areas, who may be at home, alone and plan for their protection. This could reduce the incidences of violent crime on senior citizens.

Proper maintenance programmes should be implemented and executed to ensure the proper functioning of the system.

Senior citizens experience great discomfort and inconvenience, having to walk for long distances to these events.

MINISTRY OF SOCIAL DEVELOPMENT AND FAMILY SERVICES

Proposals/Recommendations

- a. At all government and other public institutions, there should be dedicated, trained staff and special days per month should be designated to provide service/treat with the concerns of senior citizens (passport, driver's license etc.).
- b. Additional Government funded Senior Activity Centres should be established in all districts with government sponsored transport.
- c. 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.

Rationale

To provide dignified treatment of seniors who experience challenges as they advance in age.

Healthy seniors place less burden on society.

In addition to the recognition they are given by the Ministry, tangible support will allow them to continue giving support and encouragement to their fellow-man and to maintain a suitable standard of living.

Proposals/Recommendations

- d. The Regional Corporation should institute measures to target a high degree of self sufficiency of essential services such as Health, Police, Fire, Education and Social Services.
- e. 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.
- f. In keeping with the recently revised Homes for Older Persons Act No. 20 of 2007, TTARP should be represented on the Ministry Social Development and Family Services Oversight Committee and each and every other Committee. TTARP should monitor to ensure the proper enactment of this legislation. TTARP should also partner with the Ministry in making recommendations for the proper operation and continuous evaluation of the operation of these homes and other care facilities for older persons.
- g. Government should provide a subsidy for home care expenses for the elderly and persons with disabilities.
- h. TTARP should provide services as Advisor to the Government (in particular, Ministries of Social Development and Family Services, Health and Public Utilities) on all issues relating to the welfare of our senior citizens.
- i. The Ministry should ensure that all public buildings and other facilities (including walkovers, pavements, buses etc.) are provided with physical amenities and are made “user friendly” for all, including senior citizens.

Rationale

The decentralization of essential services to citizens can create a high degree of efficiency empowered by the community.

Increasing quality of life and longevity of senior citizens.

This is to ensure that adequate standards are maintained at these homes and to uphold the dignity of senior citizens.

This is due to the high cost of home care and to also maintain the dignity of these citizens.

TTARP, in particular with its zonal structure, has greatest on-going contact with seniors regarding their concerns, issues, problems etc.

This is a right established by the International Community.

Proposals/Recommendations

- j. Ministries and other public institutions should make it mandatory for all employees, from the age of 50, to be exposed to training seminars and sensitization interventions, in preparation for their retirement from the world of work.
- k. The Burial Benefit offered to eligible Senior Citizens be increased to \$7,500.00 to match NIS burial benefit.
- l. Ambulance, "Dial-a-Ride, ELDAMO and other existing transportation support facilities be expanded to include assistance to 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.
- m. Persons with mobility challenges using wheel chairs, home elevators and other devices should be exempt from Value Added Tax (VAT) on purchase of such devices.
- n. The PTSC Bus Service should be improved by at least an additional vehicle at slow hours.
- o. Dial-a-Ride should be instituted.

Rationale

To assist retirees in overcoming the negative aspects of retirement such as income adjustment, loneliness, depression and the sense of alienation after retirement. TTARP and the Division of Ageing should be partner in making retirement - otium cum dignitate (leisure with dignity) positive.

To assist in lessening the financial burden of burial expenses.

To support the thousands of Senior Citizens who are unable or have severe difficulty travelling to health and other facilities to conduct their affairs.

Note: For ease of administration of this system, eligible Seniors can be allowed to select a designated driver who will be screened, approved, registered and paid by the participating Ministry/ies to provide a stipulated number of transportation support to grocery, clinic, church, bank, activity centre etc. This system should take effect January 1, 2016.

This is to reduce the cost of these expensive devices to seniors.

To provide a convenient period for seniors to travel and avoid competing with others at peak hours.

This will enable seniors living in certain areas to be more independent. The drivers could be community based and seniors advised of the maximum number of requests permitted each month. Systems should be implemented to ensure drivers are paid at specific rates.

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.

Rationale

The magazine provides a public service to Seniors with lots of relevant information that could positively impact the quality of their lives.

MINISTRY OF WORKS AND TRANSPORT

Proposals/Recommendations

- a. Public transport in remote and rural areas in which currently there is none should be instituted.
- b. The government should consider expanding the water taxi transport system to relieve road congestion.
- c. All 'walkovers' should be fitted with lifts.
- d. A walk over should be constructed for Tobago/Trinidad ferry commuters on St. Vincent Street.

Rationale

There are places where members have to pay high transport costs. Lesser developed areas do not have more facilities readily accessible and many have to seek them out of their communities.

Peak hours transport have affected the productivity and mental attitude of citizens.

This will enable the elderly and disabled to cross the highways without risks of life and limb. At present the 'walkovers' are challenging even for the able-bodied. This results in many persons risking and sometimes losing lives on our highways.

Passengers/Commuters have great difficulty getting to and from the Tobago terminal and are also exposed to the dangerous traffic along the area.

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TOBAGO **ASSURIA Life (T'dad and T'go) Ltd.** **639-3845**
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Fyzabad	Chairman – Mr. Neville Navarro	387-9217
La Brea	Chairman – Ms. Ezra Vaughn	389-8346
Princes Town/ Rio Claro	Chairman – Mr. Stanley Joseph	348-0956
Santa Cruz	Chairman – Ms. Brigid Telfer	676-7353
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