

Annual General Meeting 2017

CENTRE OF EXCELLENCE, MACOYA
14th September 2017

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

Elections – TTARP Executive Committee 2017 - 2020

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 2016 - 2017

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

The Executive Committee for the term 2016-2017 was as follows: -

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

TTARP's BUILDING

A picture speaks a thousand words and the drawing of TTARP's Administrative Building (*see Appendix I*) certainly has given us the opportunity to proudly produce a book.

After submitting our plans for approval to Town and Country, they indicated that we needed to make some slight adjustments to the building setbacks, as such the Architectural Plans and Elevations needed to be adjusted. Finally, we have gotten full approval to proceed.

The Architectural Working Drawings, Structural Engineering drawings and Service Engineers Drawings were presented to the Executive Committee on Monday 14th August 2017 at NLBA's Office in Carlos Street Woodbrook, to reflect the Design Team Progress, that is presently being coordinated among all parties. We await the completed Bill of Quantities that includes all aspect of the construction. Once all

drawings are completed with the Final Coordination the next steps would be the tender process and finance.

Upon receipt of tenders there would need for tender reviews, interviews and then a tender award.

Members, we are finally seeing our dreams become a reality, but there is still some way to go as we need each and everyone's help. We beseech for EACH member to pledge a small donation towards our building fund at our offices or sending a cheque via the post.

NATIONAL ISSUES

The National Issues Committee chaired by Cecil Paul has completed and submitted TTARP's 2017/2018 proposal for the National Budget to the Finance Minister and all the relevant Government Ministries that influence the policies that can effect change for senior citizen in Trinidad and Tobago. (*See Appendix II for a full listing of our recommendations*)

One of TTARP's major concerns this year is the view of the National Insurance Board (NIB) Actuary's proposal to increase the retirement age to receive the NIB pension from sixty (60) years to sixty-five (65) and with the harmonisation of occupational pension. Two of the main reasons given for the changes are: - (a) an ageing population; and (b) a reducing fund.

TTARP view the age increase of 65 years and the harmonisation of occupational benefits as both arbitrary and punitive. TTARP view both benefits as timely personal separate entitlement to all retirees having made significant contributions to each fund during their working lives. Thus ensuring they enjoy the quality of life they deserve on their planned retirement.

TTARP maintains that the NIB pension should fall in line with all other pension plans under the practices of Insurance that carries a 10 years pension benefit to life policy. Many citizens die before receiving their pension at age 60 and far less will benefit if the retirement age changes.

Other issues are the continuing monthly operational fee increases by the banking industries, as well as the lack of drugs and services at most health institutions in Trinidad and Tobago are some of the major concerns to senior citizens. TTARP remains hopeful also, that with the implementation of the property Tax, Senior Citizens in Trinidad and Tobago will be given a preferential rate in keeping with their fixed income.

TTARP's Board of Directors wish to thank Cecil Paul and his committee for their continued commitment, to the issues identified by the Zonal members that represent the concerns of a wide cross section of senior citizens throughout Trinidad and Tobago.

TTARP's MEMBERSHIP STATUS

Our membership continues to grow rapidly, standing strong at almost 37,000 financial members. We have continued to participate in numerous functions, events, and seminars, and have had the unwavering support of our volunteers and corporate partners.

A tally has shown that TTARP was represented at approximately six hundred (600) external events conducted at various private and public corporations over the past year. This would not have been possible without our dedicated promoters (all TTARP members) who have been trained and equipped to handle all queries and concerns.

	Aug 2017	Aug 2016
Number of Financial Members in TTARP	36,165	33,407

Despite all our numerous and various 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 benefits of TTARP.

Please be reminded to regularly view our updated Website (www.ttarp.org); to like our Face Book page (*TTARP an Association of Responsible Persons*), and to also add us as your Face Book friend (*TTARP Responsible Persons*). These are just some of the avenues we will be using to keep in touch with you, as our membership grows. Please let us know if your name, address, phone numbers or email has changed.

HOSPITALISATION ASSISTANCE PLAN STATUS

TTARP has been working with the administrators of the Plan to enhance the benefits, whilst keeping it affordable for our members. May I say, we are making headway in this department and the details will be finalised and the enhanced Plan will be launched in the near future.

Nevertheless, although the Plan currently has limited benefits, it is still the ONLY Plan in Trinidad and Tobago tailored for senior citizens that has no age restriction, no medical requirements to join and it only cost **\$1.37 per day**. The Plan is open to all financial members.

The table below shows the current status of the Plan

	Aug 2017	Aug 2016
Number of Financial Members in Plan	2,261	2,545

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 market with different value options, ranging from \$5,000.00 to \$20,000.00; and premiums are based on gender and age.

The Term/Life insurance plan provides that peace of mind, when one passes, leaving behind unpaid medical bills and other unforeseen expenses. This sum of money can be used for proper funeral arrangements or your grandchildren'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

Health Net Medical and Dental Clinics continue to offer TTARP members medical and dental services at affordable prices under the MY SENIOR CARD programme. Health Net Caribbean Limited has branches throughout Trinidad and we encourage our members to enroll since the benefits far surpasses the costs.

To learn more about how you can benefit, please review your Membership Guide or contact TTARP or Health Net directly.

O50Q MAGAZINE

TTARP's O50Q magazine is mailed to every member three times per year. The content is based on the activities of the organization as well as matters of interest to the membership. Most members love their O50Q and anxiously look forward to reading each issue from cover to cover.

Features, recipes, poems, as well as other contributions from members are always welcomed. Suggestions and recommendations for improvement as well, should be forwarded to our marketing consultant at sapphire.consultants.ltd@gmail.com

If you have not received a copy of your magazine, you can explore the option of viewing current and past copies of the magazine on TTARP's website www.ttarp.org. We can also add you to our e-mailing list and email you a copy of the magazine as soon as it is released.

SENIOR ACTIVITY CENTRE

The Chaguanas Senior Activity Centre was located at 26 Max Murphy Street, Chaguanas. Members met from Monday to Friday each week to engage in Ballroom Dancing, Aerobics, Yoga, Choir Practice, Tai Chi and Information Technology and to participate in various other social activities.

In October 2016, TTARP opted out of the partnership with the Ministry of Social Development and Family Services due to financial challenges and the partnership finally ended on January 31st 2017. Nevertheless, we were still able to conduct several activities such as: -

- a. On September 22nd 2016 we held our "Big People Party" at Max Murphy Street, Chaguanas. The theme was "Trini People"

which celebrated the various peculiarities of Trinbagonians e.g. “Trini People like a Congo line”, “Trini People Doh like to Wait in Line”, “Trini like to Travel” etc.

- b. On September 30th 2016 members visited the World Cocoa and Chocolate Day Exhibition at the JFK Auditorium, UWI. That event proved to be informative, educational and enjoyable.
- c. On October 09th 2016 five (5) of our members responded to an invitation from the Coordinator of the Caribbean & World Creative Arts Expo where they participated in the modelling segment of the Expo held at the Radisson Hotel, Port of Spain. Their category was 50+ Senior Runway. Our models made the Centre proud as they paraded in evening wear, bath suits, jewellery & handbags. The occasion was a grand affair.
- d. On November 17th 2016 we held our Bingo Fundraiser where several persons left with prizes inclusive of hampers. The three (3) Jackpot Hampers for the Blackout Bingo were donated by Anthony Lewis and General Adjustors. We thank all those who contributed to the success of this venture.
- e. On December 8th 2016 we joined with the Central Pride Zonal Group to celebrate the Christmas season with a grand Christmas Luncheon at Radisson Hotel.

The Centre was closed for the Christmas season and reopened on January 04th 2017. The operations of the Centre, however was suspended effective February 1st 2017, until further notice.

HEAD OFFICE ADMINISTRATION

The Board is in the final stages of the Memorandum of Understanding (MOU) with Western Union to facilitate members with an easily accessible solution to renew your membership cards. We are quite aware of the heavy traffic and limited parking facilities available at our Head Office on Tragarete Road, and have entered into an agreement with Western Union which has fifty-five (55) branches located throughout Trinidad and Tobago. TTARP will notify our membership when this payment option becomes fully operational.

TTARP has partnered with Regency Recruitment Resources Limited (an employment agency) to assist members seeking employment. Members are asked to submit their resume by email and TTARP in turn will forward to Regency for screening and testing. Members meeting the requirements of vacancy will be short-listed and interviewed. Neither TTARP nor Regency can give any guarantees of employment.

TTARP Head Office continues to plan international cruises and trips as well as the local annual events. Next year TTARP will celebrate its 25th Anniversary and a series of events will be hosted to celebrate this great milestone in TTARP’s history.

ARIMA ZONAL GROUP

September 2016 was the final month in the busy “life” of the Outgoing Zonal Executive Committee. The main activities for that month were: -

- one (1) General Zonal Membership Meeting;
- a four (4) day trip to Tobago;
- attendance by our very large delegation at the Annual General Meeting at the Lions Civic Centre;

- a visit from British Researcher Dr. Myles Osborne PHD, Associate Professor Department of History at the University of Colorado U.S.A. who sought to get feedback on our way of life prior to and during the Second World War 1939-1945 for inclusion in a historical document he was compiling; and
- an Appreciation Function was held to honor the Outgoing Zonal Executive Committee.

On Friday 7th October 2016 immediately after the funeral service for member Melville John, Eastern Angels Arima Zone (EAAZ) Elections were held. Voted into office for a two (2) year period were:

Chairman	- Peter Nock
Vice Chairman	- Norma Clarke
Secretary	- Lynette Maule
Treasurer	- Louis Caraballo
Public Relations Officer	- Annette Young
Trustee	- Kenwyn Scott
Trustee	- Wilma Mc Lean

The “Handing over of Responsibilities Session” which allowed the Outgoing Zonal Committee to provide the Incoming Group with their “Instruments of Operation” was held on Friday 14th October 2016. A few days after, the newly-elected Zonal Representatives and Heads of Committees met on Thursday 20th October at the Arima Town Hall to discuss proposals for the way forward.

Committee leaders and helpers present then were:

Art & Craft	- Sandra Sydney
Entertainment/Games	- Anne Marie Campbell
Birthday Club	- Christine Lewis
Fund Raising	- Victoria Williams
Choir	- Lynette Dalzine
Games Co-ordinator	- Hayden Winchester

Education	- Deborah Phillip
Hospitality	- Allison Johnson-Parks
Service	- Janet Homer
Tours	- Catherine Edwards

That Zonal Committee/Heads of Committees meeting in October 2016 was the first of many subsequent monthly gatherings. Two (2) additional Special Extraordinary Meetings/Workshops were held to enable us to settle some outstanding issues.

During the past twelve (12) months some changes in leadership have occurred. Margaret George was nominated and elected in November 2016 and assumed the position of Assistant Secretary in which she still serves. Allison Johnson-Parks relinquished the Head of Hospitality position in November 2016. In January 2017 Christine Lewis resigned as Head of the Birthday Club and in May 2017 Anne Marie Campbell submitted her resignation as Head of Entertainment/Games. During their tours of duty these three (3) members performed very creditably.

Despite public appeals for someone to become Head of the Birthday Club no one offered, so Norma Clarke Vice Chairman who was Head some years ago, volunteered to reassume the position in March 2017. Efforts are still being made to replace the Heads of Hospitality and Entertainment/Games.

Every Friday afternoon (except public holidays) Eastern Angels Arima Zone gather from 1-6 pm at the Arima Tennis Club situated on Railway Road, Arima to engage in various activities such as playing indoor board games, cards, social interaction, course participation, educational and informative pursuits, planned and impromptu events.

Our Monthly General Membership Meetings take place on the first Friday from 4-6pm and as many as

two hundred (200) persons attend to learn about the Zone's plans for the future and to offer their own suggestions for upliftment. During these meetings emphasis is placed on Reports from the Treasurer and Committee Heads. Members who attend receive copies of the Minutes of the previously held meeting and they have the opportunity to ask questions, offer recommendations and to assist with moving motions of confirmation and secondment of the Minutes.

The EAAZ provides furniture – tables and chairs and refreshments for members' comfort and convenience. To date without exception we have held every Monthly General Membership Meeting.

Our Committees have worked tirelessly throughout this past year. The Art and Craft team conducted courses in Bottle Decorating and Drama Production. Subsequent displays showed high standard of workmanship. In addition a few sessions on modelling technique took place.

Two enjoyable functions were organised by the Birthday Club Committee- one in December 2016 and another in July 2017.

At the EAAZ December 2016 Christmas Luncheon the choir performed two new original compositions by their Musical Director, Justin Subran. They sang lustily at the funeral service of deceased member Cynthia Timothy on 2nd March 2017. They started our Fifteenth Anniversary Celebrations in July with a fitting segment of Songs of Praise and Worship, performed the EAAZ theme song and rendered some old time calypsos at the Talent Show that marked our 15th Birthday events.

In November 2016 the Education Team arranged awareness sessions on the Charles Bonnet Syndrome; accommodated visits from the National Action

Cultural Committee (NACC) who promoted their Veterans Calypso Project held in March; hosted a representative who spoke on Mentoring/Mentorship its purpose and benefits and facilitated interaction with Sagikor Insurance Company who sent staff to brief us about their organizations' services and products.

Entertainment/Games Committee invited the Trinidad and Tobago Police Band on 28th October 2016 to share their musical skills with the group. In January 2017 a Carnival Show was organised and in April they staged an Indoor Games Competition.

Fund Raising Committee held a Parang Cooler Fete in conjunction with the Arima Tennis Club in November 2017; hosted the Barbecue venture in February 2017; and coordinated a successful Mothers' and Fathers' Day Celebration in early June 2017.

The Hospitality Committee assisted at the reception table to welcome members and visitors and to serve refreshments at Monthly Meetings, Ends Lime Party and at other functions.

Our vibrant and hardworking Service Committee held their Raffle Draws in November 2016 and July 2017 the proceeds of which were used to purchase various items for their clients. In December 2016 they entertained members' grands/great-grands at the Children's Christmas Treat. In April 2017, they held an Easter Bonnet Parade and in August the Awards Ceremony for members' grands/great-grands who were successful in the 2017 SEA Examination. In addition Service Committee visited our ailing, confined and incapacitated members. They attended to several adult and pediatric clients who reside in private Homes by distributing and delivering a wide assortment of items necessary for those persons' upkeep and comfort.

Tours Committee responsible for outings and tours commenced a hectic programme in November 2016. PTSC buses, party buses and maxi taxis, water ferry and coach were the chosen means of transport to several venues e.g. Toco, Sangre Grande, San Fernando, Calypso Tents in Port of Spain, Sun Splash Recreational Park in Debe, Cleaver Woods in Arima, Icacos, Movie Town, Westmall, Chaguaramas and Caroni Bird Sanctuary. They arranged transport to NAPA for the Veterans Calypso Show and to Radisson Hotel for Head Office's Health Fair.

Some very notable events which were directly supervised by the Zonal Committee and Heads of Committees were:

- (1) The Christmas Luncheon Function held in December 2016 where we invited two (2) of the Zone's Founding Members – first Chairperson Doreen Charles and second Chairperson Pamela Hector and Honorary Secretary Mayling Younglao to spend the day with us. These three (3) ladies distributed awards (small plaques) to many deserving members who made noteworthy contributions.
- (2) The Fifteenth Anniversary Celebrations in July were observed by some major events on the four Friday afternoons in July 2017.

(a) July 7th

- Choir performed Songs of Praise and Worship
- Monthly Meeting of Members
- Service Committee's Raffle Draw
- Viewing of Albums
- Special Refreshments
- DeeJay Music

(b) July 14th

- An Historical Overview of EAAZ 2002-2017, researched and presented by Kenwyn Scott himself a past Chairman;
- Attendance of and Presentation to the Mayor of Arima Councillor Lisa Morris-Julian of a locally produced painting of 'The Toco Lighthouse' in gratitude for the Arima Borough Corporation's allowing EAAZ to use the Arima Town Hall since 2002 to the present time;
- Handing over of Special Awards to nine (9) of the Zone's Founding members by four (4) of the Head Officers Executive Team; and
- Special Refreshments.

(c) July 21st

- Talent Show – exhibition of assorted art and craft also artistic performances comprising songs, music, instrumentals, recitation, poetry, dance and drama.

(d) July 28th

- An Evening of Music by thirty (30) members of the Prison Band;
- Display of Hats worn by members; and
- Pot Luck

Head Office Ventures / EAAZ Involvement

Members of the EAAZ represented the Zone at some of Head Office's major events, namely: -

- (a) Mothers and Fathers Day Event, a Tea, Entertainment and Fashion Show when four (4) of our models participated on Sunday 7th May 2017.

- (b) The Health Fair, several members attended on Thursday 1st June 2017.
- (c) All Fours Tournament and Indoor Games Sessions on Saturday 5th August 2017 – EAAZ was the host organiser of this activity.
- (d) The Annual General Meeting on Thursday 14th September 2017. EAAZ will be represented as usual.
- (e) Chairman Peter Nock was present at Zonal Heads Meetings in January, April and June 2017.

Personal/Inter Relations Endeavours

- Six (6) of our members departed this life between October 2016 and June 2017. They were Melville John, Cynthia Timothy, Merle Rodney-Hernandez, Gloria O’Brien, Anne Marie Galera and Anthony Procopé. Many of us attended those funeral services. Public tributes were paid to some of the deceased. All funeral programmes were placed in the Memorial Album which was made and donated by a member.
- Many Get-well, Thank you and Sympathy Cards were handed out.
- We provided Diet Scan and Blood Pressure Testing.
- Had Flu Immunization “shots” were administered by qualified Nurses to members.
- We purchased an additional well-stocked medicine kit for the Tours Committee to use on outings.

- Continued distribution of 14th Anniversary Mugs to members.

Public Relations and Promotions

- We received positive “exposure” in TTARP’s OQ50 Magazine and in the Eastern Times Newspaper.
- The Mayor of Arima Lisa Morris-Julian invited EAAZ to have an Information Booth at the Arima Borough Corporation’s Launch of its new Arima Voluntary Network’s (AVN) initiative “Day of Care” which occurred on Saturday 5th August.

Future Activities – September to December 2017

- Back in Times Party – August 27th
- Lecture presentations on Dialysis Treatments, Dretchi’s Services and Sign Language classes.
- Annual General Meeting - September
- Courses on Hammock Making and Home Decor
- Choir’s Folk Concert in October.
- Men can cook too.
- Proposed visit to Tobago.
- Children’s Christmas Party.
- Christmas Luncheon Function.
- Birthday Club Function.

Respectfully submitted by Ms. Lynette Maule,
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 period under review was guided by the following elected members who came into office on June 23rd 2015. Elected to serve were the following: -

Chairperson	- Gloria Jones
Vice Chairperson	- Genevieve Holder
Secretary	- Wendy Skinner
Asst. Secretary	- Bernadette Buntin-Thomas
Treasurer	- Marlene Griffith
Trustee	- Gemma Fraser
Trustee	- Marcia Hall-Johnson
Public Relations Officer	- Patricia Crossley
Committee Member	- Louise Quamina
Committee Member	- Anthony Pierre
Committee Member	- Veronica Paul
Committee Member	- Patsy St. John-Alexander

Meeting

Regular meetings, Executive meetings and Sub-committee meetings were held monthly, to ensure the success of our zone.

Membership

The zone continues to attract new members at every monthly meeting.

Location

Belmont "Bees" Zonal Group Meetings are now held at St. Colm's Hall at Belmont Circular Road where most of our activities are also held. We are very thankful to Ms. Marlene Griffith for granting us the use of the Hall.

Activities

Activities of the zones from September 2016 to August 2017 were:

- September 24th 2016 - Republic Day Lime Fun and Games;
- October 22nd 2016 - Texas Tea Evening All Texan, Eats and Drinks, Cowboys;
- November 19th 2016, Our Annual Day of Love and Care for Seniors. This is a very passionate event for Belmont B's, we really make that day a special one for our Seniors most of whom are taken from Senior Citizen Homes in the area. We provide a scrumptious meal, gift bags and entertainment;
- December 4th 2016 - we treated 150 children of the community at our Annual Christmas Children's Party;
- December 6th 2016 - for our Annual Christmas Get Together we dined at Jaffa's for our luncheon;
- January 24th - Calypso Competition was held. A new member Mr. Obioma Bankole won the first prize, 2nd was Marcia Hall-Johnson and 3rd Place was Mr. Allan Shallow. The first prize trophy was donated by the B's;
- February - the B's celebrated Valentine's Day at Kaiso House Calypso Tent;
- March 30th - Our Annual Family Day in the Hollows was a fun day for all. The Zone also had medals for the first time for some of our events;
- April 29th - Annual Prayer Thanksgiving Breakfast morning. In all things we have to give God thanks and praise. This was a great

success, part proceeds went to four schools to assist with breakfast for children and also towards our Senior Citizens' Function in November;

- May 30th – Indian Arrival Day. The B's journeyed to Rancho Quemado Resort, a wonderful day was had by the 70+ adults and children who visited the resort. We saw live bees within their hives and also received honeycombs and a very informative lecture by the tour-guides about the resort itself and the cocoa;
- May 13th – Ten members of Belmont B's were chosen to attend a function at the Public Library as guests of the Chief Librarian;
- June 11th – Mothers and Fathers Retro 50's Era. Many gifts were given including; Youngest Female and Male, Eldest Female and Male, Best Dressed Male and Female, Generation Mother/Daughter, Father/Son, Husband/Wife. Everything was based on the 50's era, we had good music and refreshments;
- June 27th – Belmont B's held our Executive Zonal Elections and a team was elected into the following positions for the next 2 years: -

- | | |
|--------------------------|----------------------------|
| Chairperson | - Gloria Jones |
| Vice Chairperson | - Genevieve Holder |
| Secretary | - Judy Forde |
| Asst. Secretary | - Bernadette Buntin-Thomas |
| Treasurer | - Marlene Griffith |
| Trustee | - Gemma Fraser |
| Trustee | - Marcia Hall-Johnson |
| Public Relations Officer | - Louise Ifill-Quamina |

- July 25th – We held our Annual Emancipation Celebration with all the African delicacies;
- August 20th to 29th – Some members cruised on "The Zenith". We left Trinidad on Suriname Airways to Curacao, where we sailed to Aruba, Bonaire, Panama, Columbia, back to Curacao then return to Trinidad; and
- August 22nd – Belmont B's will celebrate our Independence in style wearing our National Colours and singing our National Songs.

In Memoriam

Our condolences to all our families and friends of members who have departed during the term. May you all find comfort.

Community Outreach

We continue to keep check on our shut-ins and sick members by phone, hospital visits and in-home visits. We assist St. Dominic's Children's Home whenever we are called upon, members assist with the Breakfast Programme for the schools, the Reading Programme and lunchtime supervision at the St. Margaret's Boys AC School. B's, let us continue buzzing in our community.

Head Office Activities

The Belmont B's ensure that our members come out and participate in all of the Head Office's ventures. Some of our very supportive members also assist with registration of new members of TTARP at various locations.

Expression of Thanks

On behalf of all our Belmont B's members, I wish to extend thanks and appreciation to the Manager - Mr. Kern Williams for his continued support, the staff and

other personnel. Thank you to the Honorary Secretary - Mrs. Mayling Younglao, the Executive and Board Members of TTARP. Thanks to Kevin, TTARP's capable driver.

To you beautiful golden members of Belmont B's, thank you most sincerely for your commitment in making all of our plans and functions a success.

May God continue to Bless and Keep us All.

Respectfully submitted by Ms. Gloria Jones,
Chairperson 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

During the period September 2016 to January 2017, TTARP Central (Central Pride) was based at #26 Max Murphy Street, Chaguanas at the Home of the Chaguanas Senior Activity Centre. However, effective February 2017, Central Pride found itself without a base. On March 14th 2017 members met to chart the way forward. Members now meet at the Central Indoor Sport Arena on Tuesdays and Thursdays from 10.00 am to 1.00 pm to participate in Yoga, Aerobics and Games on Tuesdays and Tai Chi and Choir Practice on Thursdays. Board meetings are held on the last Tuesday of every month. Extraordinary Board Meetings are held as the need arises. Interactive meetings, held every two months, are well attended and conducted in a manner to encourage full participation.

Annual General Meeting

One of the major events conducted during the period, was our Annual General Meeting held on May 25th 2017. Mr. Neville Navarro, a member of TTARP Head

Office executive, served as the Returning Officer. In accordance with TTARPs Byelaws, persons are elected for a period of two (2) years. The 2017 Executive Board members are listed here under:

POSITIONS	HOLDERS
Chairperson	Faith Calliste
Vice Chairperson	Victoria Griffith
Treasurer	Portia De Silva-Ifill
Assistant Treasurer	Ann Williams <i>(elected 2016)</i>
Assistant Secretary	Lynette Drakes-Brown <i>(elected 2016)</i>
P.R.O.	Yvonne Knights
Committee Member	Cynthia Amoroso
Committee Member	Lynda Richards
Committee Member	Carol Huggins-Benjamin
Committee Member	Kathleen Meharris
Committee Member	Tessa Bruno <i>(elected 2016)</i>
Committee Member	Theresa Williams – <i>the Board on June 27th 2017 decided to discontinue her Alternate Committee Membership. Her 2 year Committee Membership will end in 2019</i>
Trustee	Janis David
Trustee	Reginald Williams

Sincere thanks go out to Mesdames Janet Rawlins and Kissoondaye Bassarath, our former Chairperson and Vice Chairperson respectively, who led the Zone for several years but decided, in the interest of succession planning, to relinquish the positions.

TTARP Central Zone Social Events

Events conducted during the period under review were as follows:

- a. September 15th 2016 members journeyed to the Lions Cultural Centre, Wrightson Road, Port of Spain and joined with other members of the

various Zones to participate in our parent body's AGM;

- b. On December 8th 2016, Central Pride teamed up with the Senior Activity Centre to enjoy a sumptuous Christmas lunch at the Radisson Hotel, Port of Spain. The entertainment was provided by the dance class, choir and other members. Seven (7) door prizes were won by lucky participants. These were donated by Xtra Foods Ltd., Mr. & Mrs. Williams, the EFR Committee, the Zone Executive, and an anonymous donor who donated two (2) hampers.

Radisson Hotel was beautifully decorated, thanks to our Decorating Team led by Mr. Reginald Williams and Mrs. Marlene Alexis-Williams and comprised of: Mrs. Lynette Drakes-Brown, Mrs. Kathleen Meharris, Mrs. Grace Furlonge, Mrs. Victoria Griffith and Mrs. Cheryl Lawrence;

- c. On December 30th 2016, members of the Executive and the Entertainment and Fundraising Committee got together to celebrate the year's achievements;
- d. On April 27th 2017, members of the Golden Voices and their well wishers got together to celebrate the birthdays of participants born during the months January to April;
- e. On May 07th 2017, members attended TTARP's Mothers' Day Tea and Fashion Show at the Radisson's Hotel, Wrightson Road, Port of Spain. Members enjoyed this classy event which saw two (2) of our members participating in the modelling segment;

- f. On June 01st 2017, members attended TTARP's Health Seminar at the Radisson Hotel, Wrightson Road, Port of Spain. This proved to be very informative as there were lectures on health and healthy lifestyles. Additionally, various health tests were conducted by 'corporate friends';
- g. On July 06th 2017, sixty eight (68) members and well wishers journeyed to the Clifton Hill Beach Resort, Point Fortin, where we engaged in various activities as we interacted with each other in a spirit of camaraderie;
- h. On July 27th 2017, the Golden Voices and their well wishers celebrated their 2nd quarter birthday celebrations coupled with their Christmas in July event; and
- i. On August 05th, members joined with other members from the various zones and participated in the Games Fiesta hosted by the Arima Zone at the Arima Tennis Club.

Interactive Meetings

Meetings were held in 2016 on September 6th, November 8th, and in 2017 January 17th & 25th, March 14th, May 16th and July 04th. At each meeting there were Guest Speakers, experts in various fields, who brought us pertinent information on healthy lifestyles, proper eye care, and TTARP's Hospitalisation Plan.

Outreach Events

Our outreach activities included:

- a. Visits to some of the shut-ins in Central Trinidad on January 19th and 26th 2017;

- b. Performances by the Golden Voices at the Youth Training Centre for their Christmas Function held on December 02nd 2016;
- c. Visits to the Beckles Street Home for the Aged on December 14th 2016 and the Wings of Care Home for the Elderly on June 15th 2017;

Other Matters

- a. On October 6th 2016, two (2) of our members participated in a one day Workshop at Cara Suites entitled “How to Navigate a Challenging Environment”. This workshop was facilitated by Clarke Communications on behalf JB Fernandes Memorial Trust and basically advised NGOs on methods of marketing their organizations and strengthening Donor Relationships;
- b. In October and November 2016, members rallied to the cause of Haiti which suffered devastation when she was battered by Hurricane Mathew. Members willingly donated food stuff and clothing which were sorted and sent to the Love for All Foundation at Eniath’s Upholstery, for onward transmission to Haiti. This initiative saw two (2) panel trucks leaving the Centre for the intended destination;
- c. On May 23rd 2017, three of our members attended a Forum hosted by the Ministry of Community Development which sought to formulate a working policy for the use of the facilities under its administration.
- d. Members can access pictures of all our activities on our face book page **ttarpcentral@yahoo.com**. Special thanks go out to our in-house ‘paparazzies’.

- e. It will be remiss of me if I do not also convey special thanks to the Entertainment and Fundraising Committee, led by Mrs. Eileen Chrysostom, who, together with her team, ‘fine-tuned’ details of the various events to ensure that minimal inconvenience was experienced by the participants.

Upcoming Events In 2017

- a. An Interactive Meeting is carded for September 07th;
- b. Members will be attending TTARP’s AGM carded for September 14th at the Centre of Excellence;
- c. A play by the Strolling Players is carded for September 23rd at the Chaguanas North Secondary School. The cost is fifty dollars (\$50.00) per person;
- d. A Fashion Show is carded for October. Details are being worked out; and
- e. We hope to have a Christmas Luncheon in early December. The date and venue will be announced shortly.

Respectfully submitted by Mrs. Yvonne Knights,
 PRO 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 Central Indoor Sport Arena, Manic Street, Chaguanas.

DIEGO MARTIN ZONAL GROUP

Diego Martin "Western Pearls" Zonal Group general membership meetings are held at the North Diego Martin Community Centre which is situated at Church Street, Diego Martin, on the second Saturday of each month from 3:00 pm - 5:00 pm. Executive Zonal meetings are held on the Monday prior to the second Saturday at 5:30 pm.

Our membership keeps growing and we have approximately two hundred registered members with attendance at meetings varying between seventy to eighty- five persons.

Activities

In October 2016 we held our Take Away breakfast morning at West Bees car park in Diego Martin.

In November 2016 we held our 6th Annual Christmas Luncheon at Crews Inn Restaurant in Chaguaramas. Entertainment was provided by Mr. Dale Gulston and Adrian Herbert. Door prizes were also distributed.

On January 14th 2017 we held our A.G.M. and Election of Officers which was overseen by Honorary Secretary Mayling Younglao and Mr. Kern Williams Head Office Manager.

Our Present Executive Members are:

Chairman	Mr. Derek Paty
Vice Chair Person	Mrs. Marlene Griffith
Secretary	Mrs. Barbara Andall-Francis
Asst. Secretary	Mr. David Hoyte
Treasurer	Ms. Kathleen Nelson
Asst. Treasurer	Mrs. Donna Sydney- Murray
PRO	Mr. Anthony Daniel
Trustee	Mr. George Padia
Trustee	Mr. Neville Smith

On March 19th 2017 we held our Thanksgiving celebrations. Mrs. Meurice Alexander prayed and blessed the food. Vegetables and Seasonings were donated by vendors of the Diego Martin Farmers Market for distribution to members.

Also in the month of March we presented Food Hampers to two needy families of the Diego Martin Constituency.

In April at our Monthly meeting we celebrated Easter with an Easter Hat Parade. Prizes were given to all who participated.

In the month of May we had a very interactive meeting with Mr. Stephen Salandy, Attorney at Law/ Property Manager doing a presentation on "WILL" preparation.

On May 26th some twenty- eight members spent the day at Bombshell Bay, Gasparee Island.

On June 10th both Mothers and Fathers were celebrated. The function was well attended. The Mothers were presented with roses and the Fathers with Buttoners. There was modelling by some ladies and other entertainment. Lots of door prizes were presented as well. After which refreshments were served.

In July twenty- nine members left for a six days trip to St. Vincent & the Grenadines.

In August the group participated in an ALL Fours Fiesta.

Future Projections for the Year 2017-2018

October 2017 – Cake Sale *(date to be announced)*

November 2017 – Christmas Luncheon at Radisson Hotel

December 2017 – CLOSED OFF

Resumption of last Friday of the month Games & Fun Evening Starting January 2018

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 North Diego Martin Community Centre, on Church Street, Diego Martin.

FYZABAD ZONAL GROUP

On Thursday 15th September 2016 the Fyzabad “Forever Green” Zonal Group (FFGZ) members travelled to TTARP’s AGM at Lions Cultural Centre, Fitz Blackman Drive, Port of Spain. On our arrival in Port-of-Spain we were greeted with the sad news that one of our members, Mrs. Maurine Martin had passed away that morning. Also on that trip was her aunt, Mrs. Joyce Lett, who passed away two (2) days later. We attended Maurine’s funeral on Wednesday 21st September 2016 and that of Mrs. Joyce Lett (Mother) on Saturday 24th September 2016. May their souls Rest in Peace.

Sixteen (16) members left on Friday 7th October 2016 to spend a weekend in Tobago for the Heritage Festival. Members were accommodated at Stewarts Guest House and their stay was enjoyable. Members visited Castara on Saturday and Buccoo on Sunday. Mrs. Judith De Boulay reported that Mrs. Margaret Telesford won a 32” Television Set at Castara and at Buccoo on Sunday; she won the second prize in the Musical Plate. Twenty-one (21) Members of Pembroke Cultural Stars visited and spent the weekend from Friday 21st October 2016 to Sunday 23rd October 2016. On arrival at Fyzabad they were treated to a sumptuous Curry Meal provided by

members of FFGZ. They were taken on a tour of the Pitch Lake and southern regions on Saturday morning and were once again hosted to Dinner at Fyzabad Regional Community Complex (FRCC) later that evening. They were accommodated at Sylvester’s Guest House in Siparia and departed on Sunday morning.

Our Christmas Dinner was hosted at FRCC on Thursday 24th November 2016 and patrons hailed from San Fernando and La Brea Zones and Head Office. Guests were serenaded by our Choir and other entertainers. A sumptuous meal was served and everyone reported that they spent a wonderful evening.

At our 2017 January General Meeting, members were informed of the resignation of our Chairman, Mr. Neville Navarro. He cited health reasons for his resignation. The Manager of FRCC was co-opted as the Returning Officer for the election of a new Chairman. The Vice Chairman was selected to hold that position until next year when election will be due. Mrs. Andrea Cummings was then selected as Trustee due to the death of Mrs. Joyce Lett in 2016 September. Birthday celebrations from 2016 September to December was held on Thursday 26th January 2017. Mrs. Fostilla Francois catered for the meal for the celebration. Birthday celebrants received tokens for birthday gifts while other members received small tokens. The Birthday Celebrants serenaded the membership, accompanied by Mr. Daniel Gay, on guitar.

Members were treated to a Valentine Surprise at our 2017 February General Meeting. Members were served Cake and Ice-cream and Chocolates. We also formed two (2) sub-committees; 10th Anniversary Committee and a Field Trip Committee.

On Thursday 23rd March 2017, we visited the Temple in the Sea and Hanooman Statue and Temple at Waterloo. We later relaxed at the Groto at La Vega Estates in Gran Couva. Members were also able to purchase Plants.

Our first ever “away from the center” Birthday Party was held on Thursday 28th April 2017 at the scenic Sanderson Park in Fyzabad. Mrs. Fostilla Francois catered for the meal which was served. The change in scenery was appreciated.

Thirty-four of our members attended the Mothers’ Day Tea Party and Fashion Show which was held on Sunday 7th May 2017 at Radisson Hotel, Wrightson Road, Port of Spain. Our Choir performed immaculately and two (2) male members of our Choir accompanied the ladies during the Fashion Show segment. Some of our members, who are also members of our choir, also participated in the fashion segment by accompanying the ladies on and off stage while they paraded.

On Thursday 25th May 2017 we left for the Devil’s Woodyard full of expectation and looking forward to visit a volcano. Members were able to collect the dry lava which some members used on their skin. Our journey continued to the village of Marac in Moruga to witness the baking of bread, bake, sweetbread, cake and coconut drops in a dirt oven or as it is commonly known as **“fire on top and fire below”**. Members were so overwhelmed by the experience that orders for items were placed on the spot which made us to leave Marac after 6.00 p.m.

The Health Fair on Thursday 1st June 2017 at Radisson Hotel, Wrightson Road, Port of Spain was attended by twenty-nine (29) members of the FFG Zone and we were very pleased with the presentations and giveaways. The event was very informative to all

those who attended. Some members of FFGZ attended the Mothers and Fathers Extravaganza which was hosted by the La Brea Zone at the St. Paul Outreach Center on Sunday 4th June 2017.

At our 2017 June General Meeting, Messrs. Joel Joseph and Jude Cruickshank of SAGICOR Life Insurance, gave a discourse on Insurance for Seniors. Members were asked to complete an Appraisal Form giving Feedback on their Presentation. They also held one on one sessions with some members, subsequently.

On Games Day, Thursday 29th June 2017, FFGZ celebrated our 10th Anniversary with an Awards Function, where we honoured ten (10) of our Founding Fathers, one (1) Posthumously. Many of our original members are still with us today and were treated to Dinner and Recognition Plaques, for long and meritorious service to our Zone. Two members each from La Brea and Central Pride Zones also attended. Our Choir serenaded our Awardees and attendees at that function.

We went on a Field Trip to Rancho Quemado Estates Limited, an Agro-Eco Tourism Park, on Thursday 27th July 2017. The Park consists of a Miniature Zoo, the rearing of Talapia and the production of Cocoa and Cocoa Products.

Members of our Zone visited to the Emancipation Celebration on Tuesday 1st August 2017, at the Queen’s Park Savannah. We also participated in the 2017 All Fours Tournament which was hosted by Arima Angels Zone at the Arima Tennis Court on Saturday 5th August 2017. We fielded two (2) teams and they performed credibly.

Our current Executive Members are:

Chairman	Mrs. Monica Nelson
Vice-Chairman	Vacant
Treasurer	Mrs. Angela Young Lai
Secretary	Ms. Kay G. Francis
Assistant Secretary	Vacant
Public Relations Officer	Mr. Errol Baptiste
Committee Member	Mr. Norbert Matthews
Committee Member	Mrs. Yvonne Creese
Committee Member	Mrs. Margaret Telesford
Trustee	Mrs. Andrea Cummings
Trustee	Mrs. Pearl La Font

Upcoming activities include a Health Fair on Thursday 26th October 2017 and a Christmas Luncheon on Thursday 23rd November 2017. Both activities are carded to take place at the Fyzabad Regional Community Complex.

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

The La Brea Black Gold Seniors continued with great enthusiasm and optimism to achieve our immediate goals and future vision. In the last quarter of 2016 there were some challenges as our stability was threatened when we were faced once more with the trial of having no place to hold our meetings. As a result we did not keep any general monthly meetings during that period but the executive body endeavored to meet when necessary. Our Annual General Meeting which was scheduled to be held in the month of October was deferred to the New Year.

In the month of December 2016 the membership met for a Christmas luncheon at Prive Restaurant in San Fernando and it was enjoyed by all who attended. Our first meeting for 2017 was held on February 16th and a decision was taken to hold our AGM one month later. As is our custom in the month of February, the membership contributed foodstuff, cleaning and personal items to a seniors’ home in the Otaheite area.

March 16th – Annual General Meeting and election of a new board. Mr. Neville Navarro - TTARP – National Executive member presided over the election process. Listed below are the members now serving for a period of two years: -

- | | |
|-------------------------|----------------------------------|
| Chairperson | - Ms. Ezra Vaughn |
| Vice Chairperson | - Ms. Angela Carty Joseph |
| Secretary | - Ms. Yvonne Hendrickson-Marchan |
| Asst. Secretary | - Ms. Carol Noel |
| Treasurer | - Ms. Kerlyn Roberts-James |
| Public Relation Officer | - Mr. Denis L. Marchan |
| Trustee | - Ms. Lillian Wharton |
| Trustee | - Ms. Norva Jorsling-London |
| Committee Member | - Ms. Hillary Wiltshire |
| Committee Member | - Ms. Annabella Smart |

Mr. Navarro congratulated the successful candidates and welcomed them to their various positions giving each of them an insight into what is expected of them in their new post.

March 17th – the group visited the Green Market and plant shops in Santa Cruz. The time spent shopping and interacting with each other was a wonderful experience, with each one looking forward to other trips.

May 18th – We had the pleasure of having a special guest, Ms. Sandra Elcock Stanislaus attend our meeting. She is a Lawyer by profession but a holder of many credentials. Because of her work experience she was able to advise some of our members on how they can proceed in a matter that is unique to our membership as a result of our geographic location. She lectured to us on wills, giving some alternatives to avoid the legal conundrum survivors’ encounter after the death of their benefactor. She shared with us the pitfalls the ordinary citizen who has no knowledge of drafting a will, can fall into when you do not engage professional help. This lecture was beneficial to all.

The mothers’ day /fathers’ day Extravaganza schedule for 28th May was postponed to 4th June as the success of the event seem threatened by the great number of events which were also scheduled for that day. On Sunday 4th June our event materialized and was a great success. Our cast included some of south Trinidad notable musicians - Violinist, Mr. Walters and saxophonist – Mr. Prime with Damian Melville as our Master of Ceremony. The Point Fortin Active Seniors also partnered with us in this venture and modelled fashions, which complement the senior woman in the categories, of beach, casual and formal wear. They portrayed poise, beauty and elegance as only the mature women can. The program was outstanding and well received by those who attended.

Project – Home ownership

The group decided to get involve with the members of the La Brea/ Brighton Sport Club to assist with the refurbishment of club house with the understanding that we will have access of the club to keep our meetings and to hosts all our group’s events. We will seek legal advice in this matter.

July 28th - Six of our members journeyed to Suriname with the Point Fortin Active Seniors group displaying a

friendship and interaction between the two groups. The trip was enjoyed by those who participated.

July 20th – the group had a visit from two of Sagicor’s representatives, making a presentation on “Comfortable Retirement, Funeral and Medical Plans”. Some members indicated on forms provided what they interest were.

August – Two teams journeyed to Arima for the All Fours tournament. We did not win the tournament but was successful in hanging the most “Jacks”.

September 27th – we will journey to Port of Spain to visit the House of Angostura and some shopping malls along the way.

October 7th –we will be having our in-house bingo, so if you feel lucky you can come join us at the Sis. Paul Retreat Hall, in La Brea at 5.00 pm.

2018 - Date to be determined – Boat cruise from Curacao to Bon Aire, Colombia, Panama.

Respectfully submitted by Mrs. Maydeen Campbell-Williams, Secretary of the La Brea “Nightingales” Zonal Group.

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

The Princes Town/Rio Claro Zonal Group meets on the third Saturday of every month at the Princes Town Anglican Hall at 2 pm.

Our present officers are: -

Chairperson	- Sandra Cameron
Vice Chairman	- Stanley Joseph

Secretary - Selvon Grant
 Treasurer - Pat Noel
 Vice Treasurer - Judy Griffith
 Committee Members - Carol Ragoonansingh
 Committee Members - Maureen Lewis
 Committee Members - Barbara Paynter

What defines you? Are the storages in your heart and mind, let your fears if any become courage and then flow into success, in whatever dreams you may desire.

All the most beautiful people in the world are all of us right here and now.

Your mental faculties are just one of the millions of gifts from God. Do you know your brain consists of eighty six billion neurons (86) the environment in which you live depicts you and recreate who you are...life health and the people who surrounds you are a measure of blessings. The most powerful tool is your mind, you and I are no different from each other, you are all very special.

During the past year we visited many places in Trinidad. Members are always eager to go the extra mile for outdoor visits. One of the most interesting was our trip to Gasparee Island, the short boat ride was exciting. The fresh sea breeze and beautiful ocean view fill our day.

Birthdays, Anniversary, Mothers Day and Fathers Day were all celebrated recently at a Chinese restaurant with nice food. We also visited C3 in Corinth near San Fernando. Members had a great time.

We have embarked on increasing the membership in the Rio Claro and Mayaro areas as well as encouraging those existing members in those areas to come out to a meeting we will be hosting. Flyers will be

distributed and handed out within those communities of the date, venue location and time of the meeting.

Respectfully submitted by Ms. Sandra Cameron,
 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

The San Fernando "Purple Diamonds" Executive Committee for the term 2016 to 2017 are: -

Chairperson	- Eulalie Colthrust
Vice-Chairperson	- Norma George-Ochoa
Secretary	- Maureen Taylor-Stephenson
Asst. Secretary	- Veronica Thomas
Treasurer	- June Thompson
Public Relations Officer	- Learie Reason
Committee Member	- Annette Thomas-George
Committee Member	- Juliet Seales
Committee Member	- Megan Carrington

Our monthly meetings are held at the Creative Arts Centre, Circular Road, San Fernando from 10:00 am to 1:00 pm on the first Tuesday of each month. Executive Committee meetings are also held on the third Wednesday of each month.

From September 2016 to August 2017 membership has grown tremendously. During the past year Purple Diamonds welcomed forty-six (46) new members to its zone. For the past five months, we had an average of seventy-six (76) members in attendance at each meeting.

Activities

During the past year we visited various places of interest such as: -

Rancho Quemado Estate, Cedros, La Brea Pitch Lake, Toco, Mount St. Benedict, Guayaguare, Manzanilla Beach Facility and the Malls during the Christmas season.

Our Christmas luncheon was held at Viev La Cou Restaurant, Duncan Village, San Fernando. Members present enjoyed the food, drinks and the surrounding ambiance. We were also serenaded with live music, along with a DJ in attendance.

Birthday celebrations took place during the months of March, June, September and December.

Purple Diamonds first Thanksgiving Day was held in January 2017. There was an outpouring of testimonies, after which eats and drinks were served. Members left for their homes with a feeling of joy and satisfaction.

March - Members of Purple Diamonds visited the Mothers Union Children's Home in San Fernando. A presentation of stationery, foodstuff, gifts, fruits and cash were donated to the children.

April - Easter Celebration

May - Our Choir was formed and was accompanied by live keyboard music.

June – We visited a long-standing member, residing at a Home for the Elderly in Duncan Village, San Fernando.

June/July - Lectures were given about Safety in the Home, Mental Health, Care of the Elderly and Law and Order.

July - Our first ever Health Fair was hosted at the Creative Arts Centre. Ten booths were strategically placed throughout the interior of the building. It was a tremendous success with seventy-seven South Zone members in attendance.

August - Games Fiesta at Arima Tennis Court; Emancipation celebrations in Port of Spain; and Learning to play the steel-pan

Future Events and Activities

September AGM at the Centre of Excellence, Macoya; and Games Day

October Visit to Lopinot and Santa Rosa

November Visit to Malls

December Visit to Malls and Christmas Luncheon

In conclusion, I must emphasize that we had challenging times during the past year. However, teamwork helped us to overcome most of the obstacles in our way.

In the future, Purple Diamonds will continue to have positive aspects, so that our motives will be geared towards encouragement and success for one and all.

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 Creative Arts Centre, Circular Road, San Fernando.

SANTA CRUZ ZONAL GROUP

Activities

The following activities were undertaken by the Santa Cruz "Cruzers" Zonal Group for the period under review: -

September 2016 to December 2016

- This period saw the transition from the past executive to the present;
- Fashionably dressed and prepared to be well entertained, members enjoyed a fun filled evening at the Christmas dinner; and
- Tokens were given to the past executive for their service and dedication.

January 2017 to August 2017

- The Zone hosted a BINGO where members won prizes;
- Participation of our beautiful females from the Cruzers, in the Mothers' Day fashion exhibition held at The Radisson Hotel hosted by the Head Office;
- An exciting and fun filled trip to Tobago was enjoyed by some members of the Cruzers and other zonal TTARP members, where they had a memorable experience;
- Mothers Day celebration - Mothers received tokens and there were presentations to the eldest and youngest mother;
- Outreach programme - members collected contributions and these were donated to the residents of a home in the Santa Cruz area. Volunteers from the group visited the home and made presentations to those utilizing the facility;
- Honouring Fathers - Fathers were presented with tokens and encouraged to continue to render continued service to the zone; and

- Tour to Gasparee Islands – Cruzers and other TTARP members ventured on a tour down the islands.

Achievements and Accomplishments

- Creating and facilitating a level of participation and camaraderie among members as we engage in various activities;
- Successfully planned and executed the Christmas function 2016;
- Organization of indoor games for members' enjoyment;
- Facilitated sessions on mediation, will preparation and financial planning;
- Interaction with owners and facilitators of resorts and their offers to TTARP members so that we can enjoy enriching experiences together;
- All "golden" members (80+ years) are exempt from the payment of dues to the zone, as agreed by membership, in honour of their service and wealth of knowledge brought to the zone;
- Computer literacy classes were conducted by member, Mr. Martin Bazil, to develop members competency in this area;
- Institution of member update forms in order to keep up to date records and stay in touch with all members;

- Registration and information desk at monthly meetings to offer more organized atmosphere at meetings;
- Growth in membership as new members are always present at meetings; and
- Planning of tours for members to enjoy the outdoors

Plans for September 2017 to August 2018

1. Zonal Anniversary Celebrations (September)
2. Raffle-fund raiser(November)
3. Christmas Celebratory Dinner (December)
4. In house Ole Mas Competition (February)
5. Indoor games for members to enjoy meetings
Bingo, scrabble etc
6. Tours to factories, eco resorts and historical sites
7. Know your country bus tour
8. Overseas trip- Destination to be finalized by November
9. Health talks
10. Story telling/ jokes event
11. Membership Drive

The Santa Cruz Cruzers are fast developing a reputation of being the ‘action’ zone. We intend to continue to engage our members in activities that promote good health, positive direction and boundless happiness.

See you at one of our many activities.

Present Elected Officers of TTARP Santa Cruz Zone

Chairman	- Ms. Yvette Wright
Vice Chairman	- Ms. Cynthia Sifontis
Secretary	- Ms. Charmain Maule
Assistant Secretary	- Ms. Brenda Agard

Treasurer	- Ms. Brenda Sydney
Assistant Treasurer	- Ms. Joan Bates-Davis
Communication Officer	- Ms. Loama Warner
Trustees	- Ms. Naomi Mc Clean
Trustees	- Ms. Euphemia Durant

Respectfully submitted by Mrs. Yvette Cupidore-Wright, 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

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

The Tobago (Pembroke Cultural Stars) Zone began this period, after being on holiday in August 2016, with plans for our Annual Variety Concert.

Our General Meetings are held on every 2nd and 4th Mondays of each month. Wednesdays are our Activities/Social Evenings: such as Dancing, Exercising etc.

Meetings are held at the Pembroke Community Centre, however for 2018, we will need to find a new home due to pending renovations to be done on the Centre.

Annual General Meeting

No Annual General Meeting was held in 2017. All members of the Executive remained as is, except for

our Chairman, Mr. Lennox Trotman, who vacated his position and is no longer a member.

Community Outreach Programme

This involves visits to the sick and immobile/shut-in persons in our community on the 1st Tuesday of every month, where we gather and offer prayers and songs, at the end a hamper is given to the family. We also assisted in raising funds for one of our members who needed to do urgent repairs to the roof of her house.

We continue to worship with different religious persuasions, where we participated by request, in doing an item and reading of a passage of scripture from the bible.

Program of Activities

November 2016 – On Sunday 26th, the group again held its “Cultural Stars Annual Variety Concert” at the Pembroke Community Centre which was a success. This was televised by one of our local TV station and was our main fund-raising event.

December 2016 – Our Christmas Luncheon was held with friends and family. We were entertained and had an exchange of gifts among members.

January 2017 – The group was invited to attend the AFTA Programme and luncheon for senior citizens, held by the Division of Community Development and Culture, in which we participated by performing two (2) cultural items. There were also lectures on “Will Preparation”, “Healthy Living” and “How to Secure Yourself”.

March 2017 – On Monday 24th March 2017 we had a lecture by Ms. Craig, a member of the Emergency Health Services (EHS), on the services offered by the Company and how to access these services. This was very informative.

May 2017 - On the 6th May 2017 – The Group lost our dear brother and former Vice Chairman – Mr. Conrad Bacchus, and we expressed condolences to his family. Mr. Bacchus was one of the founding members of this group; he became ill in 2016 and even took part in our last Variety Concert held in November 2016. He will be missed by us all.

On 11th May 2017 – The Group was invited by the Senior Citizens Group of Bon Accord to join with them on a trip to Buccoo Reef, Nylon Pool and No Man’s Land, where we were treated to lunch. We all had a fun-filled day.

On 30th May 2017 – Over thirty-five (35) members and family went on a Know your Island Tour. We travelled from Scarborough to Charlotteville and then to the Bloody Bay Beach Facilities, where we had lunch, fun and sea bathing.

June 2017 - On 19th June 2017 – Members celebrated Mothers/Fathers’ Day with a Luncheon at Coco Café Restaurant. Members were also presented with tokens of appreciation.

August 2017 - On 9th August 2017 – Thirty-four (34) members left Tobago on a ten (10) days visit to Guyana from 9th August to 19th August, 2017.

For the period September to December 2017, we will be preparing for our Annual Variety Concert, which will be held on Sunday 26th November 2017. An invitation is extended to all to support.

Our membership has increased by ten (10) new applicants for the year. We presently have Fifty (50) financial members on roll with an average of thirty to thirty-five members attending meetings.

Two (2) of our members, Mrs. Barbara McKenna-Duke and Ms. Wilma Reid took part in the Sagicor Phoenix Walk/Run 2017 and the Republic Bank Walk for Diabetic, respectively. Mrs. McKenna-Duke placed #305.

Our Christmas Dinner for 2017 will be held on Thursday 4th January 2018.

On behalf of the members, I would like to thank the staff of the Head Office (TTARP) for all their support and guidance which we received throughout the year.

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

**Respectfully submitted by Ms. Carmen Charles,
Secretary of the Pembroke - Tobago Zonal Group.**

Respectfully submitted by Ms. Carmen Charles,
Assistant Secretary of the Tobago - Pembroke
"Cultural Stars" 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.

THANKS

TTARP express its sincere thanks to M&M Insurance Broking Services Limited for their commitment and dedication to TTARP. Members continue to save substantially with the preferential rates on their house, contents and car insurances.

M&M Insurance Broking Services Staff in South continue to serve TTARP members on a daily basis. Special thanks to Ms. Rosanna Sankar and her staff for the dedication to TTARP.

Many thanks also to Assuria Life T&T Ltd., Bacolet, Tobago Branch for accepting applications from new and the renewal of TTARP members in Tobago.

Special thanks to Republic Bank for their annual commitment and support to TTARP's annual 5K.

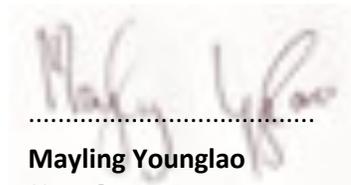
Special thanks to Massy Stores and Tru Valu Supermarkets for their continued support to TTARP Membership Drive Promotion at all their branches.

We thank all TTARP Discount Merchants for providing preferred discount services to our members.

TTARP's administration staff - Kern Williams - Manager; Denise Joseph - Administrator Supervisor; Kaneisha John-Baptiste and Candice Shade-Cook - Customer Service Representatives and Michelle Nunes - Marketing Consultant, continues to serve TTARP with dedication.

A special thank you is also extended to Mrs. Debra Antoine and Ms. Louise Quamina who has volunteered their time to assist us at the office.

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



Mayling Younglao
Hon. Secretary.

Dated this 30th day of August 2017

Appendix II

TTARP Budget Proposal/Recommendations for 2017/2018

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 and to match a percentage of current salary scale.
- 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.
- g. Property Tax liabilities of seniors 60 years and over should be exempted or reduced by half based on a yearly (annual) income (pension) of ninety thousand dollars (\$90,000.00). Payments should be bi-annually.

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.

Due to limited earnings and historical taxation payments.

Proposals/Recommendations

- h. 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.
- 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. 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.
 - 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.

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”.

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

- l. Review of current NIS payments. *After 750 contributions, each additional 25 contributions made would result in incremental payments added to the monthly benefit. Members have not been receiving this.*
- m. Option of either a lumpsum or a monthly NIS payment for those making in excess of 750 payments. *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.*
- n. Public servants should receive both full pension and NIS. *As both would have been accrued by payments/contributions made by public officers.*
- o. Banks should provide seating accommodations, ramps and a designated teller on a daily basis for senior citizens as well as for their challenged customers. *To avoid hardships experience by senior citizens and the challenged at banks.*
- p. The government should regulate the unfair bank charges, interest rates and bank balances penalties instituted by commercial banks. *Commercial banks have been instituting unfair policies on customers' particularly senior citizens.*
- q. Banks should provide wash room facilities for customers. *Due to long waiting periods.*
- r. Review of NIS Injury disability benefits. *This benefit is outdated.*

MINISTRY OF HEALTH

Proposals/Recommendations

Rationale

- a. The Government should advance the National Health Sector Reform with a view to implementing: -
- (i) A National Health Database system; *The increase in numbers of senior citizens and the need to improve health care in the country for all.*
- (ii) Issuance of a National Medical Card; *This is consistent with International Health recommendations.*

Proposals/Recommendations

Rationale

- (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.
- 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.
- 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.*
- 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.*

Proposals/Recommendations

- 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.
- 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.

Rationale

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.

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.

Proposals/Recommendations

- 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 (*e.g. 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

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.
- 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.

Rationale

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

Healthy seniors place fewer burdens 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.

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.

Proposals/Recommendations

- 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.
- 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.

Rationale

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.

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.

Proposals/Recommendations

- o. Dial-a-Ride should be instituted.

- p. Senior citizens 60 years and over should be provided with life alert systems either free of charge or at reduced prices.

Rationale

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.

These alert systems can save lives of those prone to health challenges or criminal activities.

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. Air travel to and from Tobago should be reduced for senior citizens.

- c. The government should consider expanding the water taxi transport system to relieve road congestion. E.g. Point Fortin, Central, Cocorite, Carenage.

- d. All 'walkovers' should be fitted with lifts.

- e. Vessels on the airbridge should be fitted with elevators.

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.

The cost is a challenge for senior citizens.

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.

Seniors have difficulties moving to elevated parts of the vessel.

- f. A walk over should be constructed for Tobago/Trinidad ferry commuters on St. Vincent Street.
- g. Vehicle charges to and from Tobago should be made free for senior citizens 60 years and over.

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

This affords seniors the opportunity to visit Tobago.

TTARP Offices

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SOUTH	M&M Insurance Broking Services Ltd. Room 303, Cross Crossing Shopping Centre, San Fernando	657-2256/2343
TOBAGO	ASSURIA Life (T'dad and T'go) Ltd. #20 Bacolet Street, Scarborough	639-3845

Zonal Group Contacts

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Belmont	Chairman – Ms. Gloria Jones	620-1596
Central	Chairman – Ms. Faith Calliste	386-8623
Diego Martin	Chairman – Mr. Derek Paty	678-4139
Fyzabad	Vice Chairman – Ms. Monica Nelson	649-1866
La Brea	Chairman – Ms. Ezra Vaughn	389-8346
Princes Town/ Rio Claro	Chairman – Ms. Sandra Cameron	336-0045
Santa Cruz	Chairman – Mrs. Yvette Cupidore-Wright	386-7350
San Fernando	Chairman – Ms. Eulalie Colthrust	360-9608
Tobago (Corals)	Chairman – Mr. Selby Cole	753-2760
Tobago (Pembroke)	Chairman – Ms. Carmen Charles	759-4244

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