

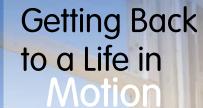


THE HIP AND KNEE CLINIC

MR. MARLON M. MENCIA FRCS

622-5192 hipandkneeclinic@gmail.com

The Hip and Knee Clinic is a specialist orthopaedic practice which provides a dedicated service for the treatment of degenerative conditions of the hip and knee. The clinic is run by a UK trained orthopaedic surgeon and offers leading edge technology and surgical techniques for the treatment of arthritis.



Joint replacement utilizing **VERILAST Technology** implants have been shown to last up to 30 years.



Location

Westshore Medical Private Hospital 239 Western Main Road, Cocorite, Trinidad, W.I.

Hip & Knee Replacement Packages
Prices starting at \$60,000
TTARP members receive a 20% discount*
*Special conditions apply.



Melcome

Thank you for taking the time to find out more about an organization that can positively affect your life. Becoming a TTARP member is one of the best decisions you can make at age fifty or older. This booklet is a guide for you to maximize your membership benefits - Participate, Volunteer, Advocate, Enroll and show your TTARP card!

TTARP Card!

The Executive Board thank all our members for their contributory role in assisting TTARP to grow as an organization.

Below is your TTARP Card. Please record your Card Number and Expiry Date in the space provided below. And remember to renew your card at least one month before it expires.

TTARP	Card Number :
	Expiry Date:

We communicate with our members mostly via mail so please ensure you update your mailing address if you have moved. Also update your email and phone numbers.

MISSION

TTARP is a legally registered, nonprofit organization for mature citizens age fifty (50) and over. It aggressively seeks the best interest of its members towards four (4) 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.

HISTORY

The first Association of Retired
Persons was started in the USA in
1958 by Dr. Ethel Percy Andrus, a retired
school principal. It evolved out of the
National Retired Teachers Association (NRTA)
which she had established in 1947 to deal with its
members' particular pension and tax problems.

The American Association of Retired Persons (AARP) initially extended group health coverage to mature citizens. New programmes and services were subsequently added and proved popular and highly effective. Membership has grown from 50,000 in 1958 to over 40 million to date.

The idea has since spread to many countries and today there are millions of members from retired persons associations in the UK, Europe, Australia, Canada, Barbados, Grenada, Jamaica among others, enjoying the benefits and positive encouragement of their Golden Years.

FORMATION OF TTARP

Locally, a group of prominent senior citizens headed by Messrs. Peter Peña, Ken Gittens (deceased) and J. Maurice Quesnel (deceased), representing a cross-section of society, looked into a version of the American Association of Retired Persons (AARP) and evaluated the advantages of implementation in Trinidad and Tobago.

When all the data were assembled, the possibilities looked attractive and feasible and so with the assistance of M&M Broking Services Ltd, TTARP was formed in August 1993. Subsequent announcements and advertisements gained national attention and resulted in many members being enrolled. To date, we have over 40,000 members throughout Trinidad and Tobago. Indeed the benefits of membership have served mature citizens well.

TTARP is governed by an Executive Board of Directors who oversees all operations of the association. There are also eleven Zonal Groups which meet monthly at various communities across the country to organize recreational activities, community work and manage their affairs. The Head Office is managed by our Secretariat, a Manager, and three staff with the assistance of full time and volunteer members.



MEMBERSHIP REQUIREMENTS

- 1. Persons must be Age Fifty (50) or older.
- 2. Proof of age is compulsory (ID card, Driver's Permit or Passport).
- 3. Eligible persons can be employed, retired or was never employed.

OVERALL BENEFITS

ATTRACTIVE DISCOUNTS

Over four hundred merchants such as supermarkets, pharmacies, medical services, travel, insurance, etc. offer special discounts and savings to TTARP members. You must present your valid TTARP Card to obtain the discount.

ACTIVE LOBBYING GROUP

Representation is made to the Government and other State Boards on behalf of Senior Citizens for improved benefits pertaining to health, security, financial (income,taxes), education, social and other matters in Trinidad and Tobago.

GOLDEN TERM INSURANCE TO AGE 100 (DEATH BENEFIT)

Assuria Life Insurance provides affordable life insurance coverage for TTARP members and your family up to age 85. For Rates and other Details please call Assuria Life at 625-6342.

MY SENIOR CARD

Health Net Caribbean Ltd has recently launched the My Senior Card Platinum which offers TTARP members UNLIMITED FREE DOCTORS VISITS, an annual medical check of Lipid (Cholesterol), Creatinine (kidneys), CBC, 10 panel Urine Analysis, AST/ALT (liver), ECG (heart), Pap Smear /PSA (prostate) -cancer, and a dental exam. Discounts 15 -30%. will also be given on other medical services. All these services must be access at HealthNet Clinics. MY SENIOR CARD PLATINUM is offered exclusively to TTARP members at a rate of \$999 per year.

The original My SENIOR Card plan is also still being offered at \$365 and consists of Doctors Visits for only \$100, an annual medical check of CBC, cholesterol, urine, sugar tests, a dental exam plus discounts on other medical services ranging from 10-20%. (see details on pgs 12-15).

SOCIAL ACTIVITIES

TTARP has eleven zonal groups which organize a schedule of activities for members to socialize and remain active. Activities may consist of overseas trips, cruises, luncheons, outdoor activities, tours, meetings, seminars, community work etc. Members are invited to attend any Zone and any activity. (For a list of Zonal Groups see Pages 18-20).

SUBSCRIPTION TO TTARP 050Q

Every year in April, August and December, a magazine is mailed to each member. It usually contains information on the Association's activities, upcoming events, health issues, financial tips, national benefits, feature articles, recipes, etc. It is interesting and informative and it is the one of the main ways we would communicate with you.

VOLUNTARY SERVICES / EMPLOYMENT

TTARP maintains an employment database where members can register their skills and qualifications for paid employment or voluntary service.

IMPORTANT:

Any changes to your name, address, email or phone numbers, please let us know as soon as possible.



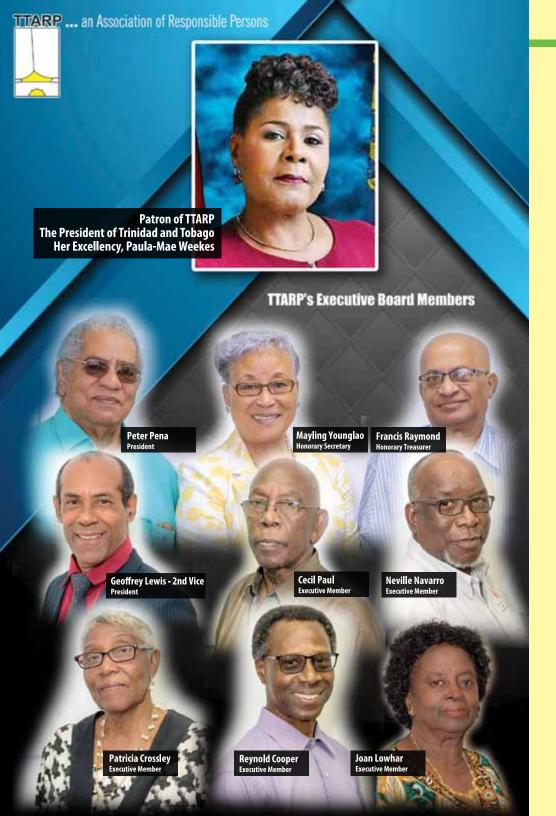
TTARP'S OFFICE

North:

#45 Tragarete Road, Port of Spain Tel: 622-9223, 222-7912, 221-7771 Email: ttarp1993@gmail.com Website: www.ttarp.org

MEMBERSHIP PAYMENT CENTRES SOUTH: c/o M&M Insurance Brokers Ltd Room 303, Cross Crossing, Shopping Centre, San Fernando Tel: 657-2256 / 2343

TOBAGO - c/o Assuria Life T&T Ltd. #24 Bacolet Street, Scarborough -Tel: 639-2849/3845





TTARP BENEFITS

(A) TTARP negotiated /implemented for its Members a wide variety of discounts for purchases at numerous Commercial, Medical and Retail enterprises. These are being added to on an ongoing basis.

ALSO,

- (B) The following are TTARP's Recommendations to GORTT and others on behalf of Senior Citizens now in effect:-
- Fee Exemption for the renewal of a Trinidad and Tobago Passport.
- Fee Exemption for the renewal of a Trinidad and Tobago Driver's Permit.
- Exemption from Trinidad and Tobago Airport Departure Tax on Airline Tickets
- Tax Exemption on General Insurance Policies (e.g. House and Car)
- Free PTSC Bus Pass for bus rides in Trinidad and Tobago.
- Free Inter-Island Ferry Pass on vessels on the Trinidad and Tobago sea bridge.
- Free rides on the Water Taxi between POS and San Fernando.
- 8. Fee Exemption on certain bank services (e.g. Bank Drafts and bank statements for US Visas)
- Preferential rates on fixed deposits at Banks and certain Credit Unions.
- 10. Widening the range of CDAP medications for ailments common to Senior Citizens.
- 11. Extended Medical Care at community Centers from 7am to 4pm, then to 7am to 7pm, and in certain areas from 7am to 10pm.
- 12. Increased non-taxable annual income allowances from \$60,000 to \$72,000 for all citizens.
- 13. The Senior Citizen Grant has been increased to \$3,500 (max) dependent on other Retirement Income from NIS and Occupational Pensions.
- 14. Special discounts on Application for Electricity and Water Rates for Senior Home Owners only.
- 15. Retiring Government employees will now receive an interim pension of three thousand dollars (\$3,000), while their work records are processed, when verified, the employee will start receiving the correct pension and will be given a lump sum for arrears.
- 16. Removal of semi-annual Life Certificate for NIS Pensioners.

July 31st, 2019

MEMBERSHIP RATES

To Register- Fill out the Application Form on opposite page and submit with your Admission Fee (if Applicable) and relevant Subscription Fees.

You can select from the following period of Membership:-

Independent Members	Republic Bank's Major League Members
Admission Fee - \$10.00	No Admission Fee
PLUS Subscription Fees	Subscription Fees
One Year - \$ 75.00	One Year - \$ 65.00
Two Years - \$ 140.00	Two Years - \$ 120.00
Three Years - \$ 200.00	Three Years - \$ 170.00

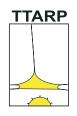
FCB Evergreen account-holders are entitled to a FREE TTARP Membership every year which can ONLY be requested at the Bank.

NOTE

- 1. Proof of having a Republic Bank Major League Account must be provided at the time of Sign-up.
- 2. Person must have attained the age of FIFTY to join.
- 3. WE DO NOT ACCEPT CREDIT CARD PAYMENTS.
- 4. Kindly take a note of your expiry date to avoid paying Time Penalties upon renewals, since your Month of enrolment NEVER changes. That means if you first join in March but renewed in September your new membership card will be activated from the Original Date of Expiry.

Kindly note your expiry date and remember to RENEW your card BEFORE the EXPIRY DATE





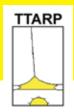
... an Association of Responsible Persons #45 Tragarete Road, Port of Spain, Trinidad, W.I.

Tel: (868) 622-9223, (868) 221-7771, (868) 222-7912

Email: ttarp1993@gmail.com Website: www.ttarp.org

MEMBERSHIP APPLICATION FORM

I want to enroll in TTARP and enjoy all the benefits of membership. Republic Major League Customer FCB Evergreen Customer NB: Proof of Age must be provided - Proof of Major League Account is necessary to obtain Membership Fee discounts - FCB Evergreen customers will get a FREE membership via FCB branches only. PLEASE USE CAPITAL LETERS FIRST NAME MIDDLE NAME LAST NAME GENDER MALE FEMALE DATE OF BIRTH _ ADDRESS Apt#/ House#/LP#/POBox# Street Name City/Village ARFA Postal Code HOME/WORK PHONE: MOBILE PHONE: PLEASE RECEIVE PAYMENT PAYABLE TO TTARP FOR \$10 ADMISSION FEE (IF APPLICABLE) AND RELEVANT SUBSCRIPTION FEES FOR: 1 YEAR 2 YEARS 3 YEARS AMOUNT PAID \$ How did you hear about TTARP? TV Radio Newspaper Member Promotion Internet SIGNATURE _____ DATE ____/_



In order for us to improve your benefits and services, we need to know a little more about you..

a) What is your current employment status?: ☐ Retired ☐ Working Full Time ☐ Working Part Time ☐ Not Working
b) Current or previous Occupation:
c) Hobbies/ skills :
d) Are you interested in employment or voluntary work ? YES \Box NO \Box
e)TICK BELOW ALL AREAS OF INTERESTS
☐ Banking & Finance ☐ Customer Service ☐ Education & Training
☐ Human Resources ☐ Information Technology ☐ Insurance
☐ Legal ☐ Health Care ☐ Marketing & Communications ☐ Media
☐ National Issues ☐ Public Speaking ☐ Research & Evaluation
☐ Sales ☐ Social Services ☐ Secretarial & Administrative ☐ Security
f) Can you refer us to two friends or family members who qualify to join ITARP but are not yet members?
Name Tel:
Name Tel:
g) What is your main reason for joining TTARP? ☐ Saving Money ☐ Meeting People ☐ Access to Affordable HealthCare ☐ Changing National Policies ☐ Other
Thank you for taking the time to complete these questions.
Please note your Membership Expiry date and remember to renew on time to avoid penalties.

ASK ABOUT OUR HEAD OFFICE BUILDING FUND AND HOW YOU MAY ASSIST.









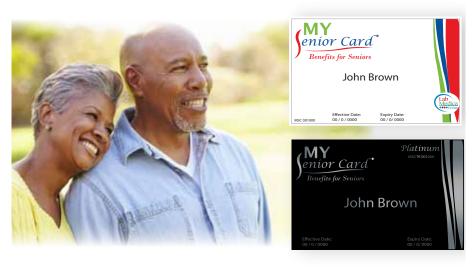




• 15% off House/Fire and Vehicle Insurance from Colfire · Dedicated line at Branches for

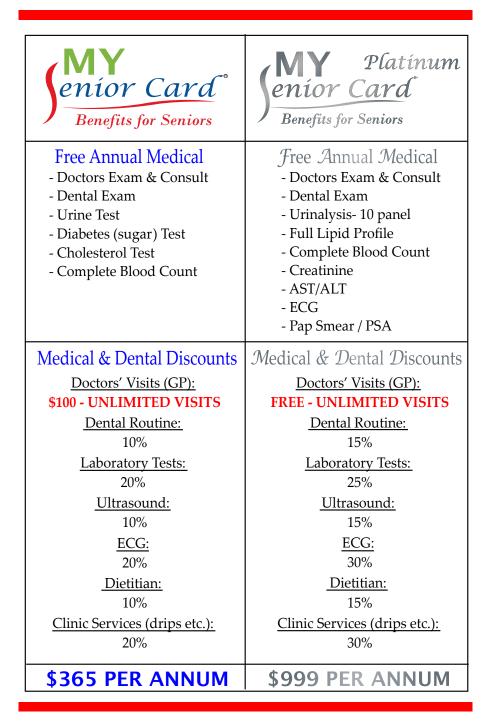
Members over 50.





- ✓ FREE ANNUAL MEDICAL
- ✓ FREE DOCTOR'S VISIT
- **✓ UNLIMITED** MEDICAL DISCOUNTS

SIGN UP TODAY!



How to Sign Up

SIGN UP AT ANY HEALTHNET CARIBBEAN LIMITED CLINIC MONDAY TO FRIDAY 8AM - 4PM AND SATURDAYS 8AM TO 1PM

- #449 Munroe Road, Cunupia 285-4636, 4637
- #8 Saddle Road, Maraval 285-4632, 4640
- Issac Junction JTA Complex, Couva 285-4641, 4643
- #112 Eastern Main Road, Barataria 285-4635, 4642
- #22 Eastern Main Road, Tacarigua 221-6715
- #37-39 Princess Margaret Street, San Fernando 285-7262







TTARP

OR AT TTARP'S Head Office

#45 Tragarete Road, Port of Spain- 222-7912











www.myseniorcard.com myseniorcard@gmail.com

285-4636

DAY

MEMBER	SHIP	FORM
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NIAME

ADDRESS	
ADDRESS	
DATE OF BIRTH	
TELEPHONE	
CELL	
EMAIL	
I DO HEREBY AGREE TO THE TERMS AND CONDITIONS OF USE OF N CARDS ARE NON-TRANSFERABLE AND FOR USE OF CARDHOLDER	
MY SENIOR CARD CARD NUMBER	MY SENIOR CARD PLATINUM MY SENIOR CARD PLATINUM
\$365	
MEMBER'S SIGNATURE	
Please indicate where you would like to	o collect your (MY entor <u>Card</u> -
HealthNet Caribbean Medical & Dental Clinics	
8 Saddle Road, Maraval	☐ South Coast Medical Centre 37-39 Princess Margaret Street,
112 Eastern Main Road, Barataria	San Fernando T: 285-2262
449 Munroe Road, Cunupia	Lab Medica Laboratory 50 Independence Avenue,
JTA Complex, Isaac Junction, Couva	San Fernando T: 290-1258
22 Eastern Main Road, Tacarigua	TTARP Head Office # 45 Tragarete Road, Port of Spain T: 1-868-221-7771
FOR OFFICIAL USE ONLY	
DATE BRANCH	
EXPIRY DATE	COMPANY STAMP
AUTHORIZED SIGNATURE	

Affordable Surgery...

16

A First to Trinidad.



WOUND CARE SURGERY ENDOSCOPY

Surgical Centre specializing in non emergency The Surgical Specialist Centre is a Private cases for common Surgical Procedures.

The first of its kind locally but widely used in on more routine the US, UK and Canada, to control runaway Hospital Costs Services This business model allows for the same Surgeons who practice at these larger Hospitals

controlled pricing with quality outcomes in to bring elective cases to Surgical Centres for Industry standard Surgical conditions. Call us at 868-SURGEON to find out if The Surgical Specialist Centre could be your first choice today!

The Surgical Specialist Centre:

St. James and Chaguanas 868-SURGEON (787 - 4366)

THE SURGICAL SPECIALIST CENTRE PRIVATE SURGIGAL GENTRE

WOUND CARE - SURGERY - ENDOSCOPY

Wound Care

Gold standard applications available for:

Venous Ulcers

Diabetic Wounds

Surgical Wounds Infections

Wound Dressings start from \$250 for TTARP members.

Surgery

Have you been told you need Surgery?

Industry Standard Surgical conditions by trusted Surgeons We perform ambulatory Surgical Cases under strict in both Open and Laparoscopic methods:

Vascular Surgery Colo-rectal Surgery General Surgery **Breast Surgery**

Plastic and Cosmetic Surgery Urological Surgery Gynecological Surgery Orthodpedic Surgery

Endoscopy

Screening, Diagnostic and Therapeutic Colonoscopy and

Colonoscopy Services from \$3500. Gastroscopy.

TTARP members can choose a free Screening Gastroscopy upon booking for Screening Colonoscopy: a savings of \$3000.



St. James and Chaguanas 868-SURGEON (787-4366) The Surgical Specialist Centre:

TTARP ZONAL GROUPS

ARIMA "Eastern Angels"

Meeting Place - Arima Tennis Club — Railway Road, Arima

Meeting Date and Time - 1st Friday of each month @ 3:00 p.m.

- Every Friday (except Public Holidays) from 1:00 pm — 6:00 pm

Chairman - Peter NOCK, 718-9571 / 310-5929

Secretary - Carol BAIN, 754-0077

Treasurer - Margaret ISAAC, 775-8292

 $Email-harry peters @yahoo.com, 1 nock sypetes @gmail.com, annet te_d55 @yahoo.com, annet te_d5$

or carolcbain@yahoo.com

Colour T's shirt - LIME GREEN

BELMONT "Bees"

Meeting Place - St. Andrews Home, Belmont Circular Rd., Belmont

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

Chairman - Gloria JONES, 620-1596

Vice Chairman - Stanley JOB, 770-5029

Secretary - Delano GEORGE, 792-7120

PRO - Louise QUAMINA, 792-3017 / 623-7453

Email-patcrossley 95@yahoo.com, gloriajr 147@gmai.com, quaminalouise@yahoo.com

or ledano_lecic@yahoo.com

Colour T's shirt-GOLD

CHAGUANAS "Central Pride"

Meeting Place - Central Indoor Sports Arena — Manic Street, Chaguanas.

Meeting Date and Time - Every other month @ 11:00 am.

Chairman - Faith CALLISTE, 386-8623

PRO - Yvonne KNIGHTS, 665-7315

Treasurer - Portia DE SILVA-IFILL, 786-4084

Email - ttarpcentral@yahoo.com, y.knights59@yahoo.com, portiadesilva@yahoo.com or faithcalliste51@yahoo.com

Colour T shirt - ORANGE

DIEGO MARTIN "Western Pearls"

Meeting Place - North Diego Martin Community Centre, Church St., Diego Martin

Meeting Date and Time - 2nd Saturday of each month @ 3-5 p.m.

Chairman - Emerita SAMBRANO-CHRUCHE, 758-4601

Vice Chairman - Elizabeth NANTON. 789-7058

TTARP ZONAL GROUPS

Secretary - Claudette SMITH, 757-5199

Email - keyevents14@gmail.com, claudette238@gmail.com

Colour T's shirt - BURGUNDY

FYZABAD "Evergreen"

Meeting Place - Fyzabad Regional Community Complex

Meeting Date and Time - 3rd Thursday of each month @ 10:00 a.m.

Chairman - Errol BAPTISTE, 753-9862 / 649-2132

Vice Chairman - Monica NELSON, 394-5571 / 649-1866

Secretary - Kay FRANCIS, 742-0229 / 389-9180 / 649-5761

Email - earlynbaptiste@gmail.com, kaygf@hotmail.com

Colour T's shirt - GREEN

LA BREA "Black Gold"

Meeting Place - La Brea Community Centre

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

Chairperson - Dennis MARCHAN - 774-2701

Vice Chairman - Angela CARTY-JOSEPH — 747-3927

Secretary - Yvonne HENDRICKSON-MARCHAN - 744-7049

Email - dennismarchan110@gmail.com or yvonnehendrickson6@gmail.com

Colour T's shirt - LILAC

PRINCES TOWN/RIO CLARO "Royals"

Meeting Place - Princes Town Senior Activity Centre, Cor. High Street &

Lathan Junction, Princes Town, St Stephens Anglican Church Compound.

Meeting Date and Time- 3rd Saturday of each month @ 2:00 p.m.

Chairman - Stanley JOSEPH, 446-6359 / 348-0956

Vice Chairman - Barbara PAYNTER, 731-4479

Secretary - Annmarie PAUL-ROBERTS, 754-5361 /

PRO - Ramchand KALIPERSAD, 359-3042

Treasurer - Patricia NOEL, 779-3459

Email - anniepr89@gmail.com, rkalip@gmail.com

Colour T's shirt - WHITE

SANTA CRUZ "Cruzers"

Meeting Place - Bourg Mulatresse Parish Hall, Santa Cruz

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

TTARP ZONAL GROUPS

Chairperson - Yvette CUPIDORE-WRIGHT, 386-7350 Secretary - Donna ROSALES GRAY, 724-5302

Email - yvettewright123@yahoo.com, drosalesgray@gmail.com or cruzerssc@gmail.com

Colour T's shirt-TURQUOISE

SAN FERNANDO "Purple Diamond"

Meeting Place - Pleasantville Community Centre, Pleasantville, San Fernando

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

Chairperson- Norma GEORGE OCHOA, 374-0701 / 225-6929

Secretary - Maureen TAYLOR-STEPHENSON, 776-6411

Email - tbeverly45@yahoo.com, ngnormav@gmail.com

Colour T's shirt- PURPLE

TOBAGO "Corals"

Meeting Place - Happy Haven School - Signal Hill, Tobago

Meeting Date and Time - 2nd Saturday of each month @ 3:00 p.m.

Chairman - Selby COLE, 390-0142

Vice Chairperson - Winston GORDON, 678-9393

Secretary - Rawle ANDERSON, 374-8677

 $Email-ttarptobago@yahoo.com, andersonrawle@yahoo.com\ or\ selby_cole@yahoo.com$

Colour T's shirt-BLUE/YELLOW

TOBAGO (Pembroke "Cultural Stars")

Meeting Place - Pembroke Community Centre, Todd Street

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

Chairperson - Lecia ROSS, 639-3029 / 391-2228

Vice Chairperson - Agnes ALFRED, 635-0818 / 398-6045

Secretary - Carmen CHARLES, 759-4244

Email - meltaedwards@gmail.com or carmencharles27@hotmail.com

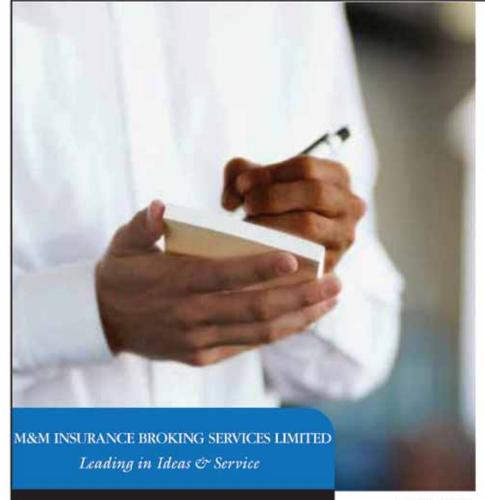
Colour T's shirt-ORANGE/GREEN

TTARP Head Office

Head Office #45 Tragarete Road, Port of Spain

Tel: (868) 622-9223 or 221-7771 Fax: (868) 628-8842

Email: ttarp1993@gmail.com



At M&M, we give you the right fit. We partner with the leading insurance companies to offer policies ideally suited to your unique circumstances. From individual to corporate, M&M considers your every need when selecting your insurance package. Our 35 years in the business make us a trusted and knowledgeable resource.

Call or visit us today to find out how we can be of service to you.

39 Boissiere Village Maraval Trinidad & Tobago W.I. TEL: 622-1274/3338/1871

Cross Crossing Shopping
Centre
San Fernando
Trinidad & Tobago W.I.
TEL: 657-2256/657-2343

P.O. BOX 951, Port of Spain mmins@mminsure.com





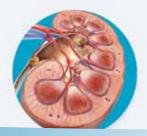
PROSTATE MANAGEMENT (HIFU)

Minimal invasive management is done by HIFU (High Intensity Focused Ultrasound)



KIDNEY STONES (LITHOTRIPTER)

Many kidney stones can be treated with the machine called an External Lithotripter.



ERECTILE DYSFUNCTION (IMPOTENCE)

In our Aging Population it is understood that Impotence (Erectile Dysfunction) will occur.

