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TARP is an avid supporter for the Covid-19 vaccination and urge each of you to seek the necessary advice from your Physician for your ailments. Remember it is better to have it and don't need it, than to need it and don't have it. It may be too late when you want it. Your doctor's advice is important in addressing all of your medical concerns. This is not the time to listen or to use unscientific concoctions and remedies.

The world has recorded millions of lives lost to this Covid-19 Virus and many more are at risk. Here in T&T with a population of 1.3m we have recorded a lost of over 1,000 persons and this is very frightening as the fight is far from over.

Let us educate ourselves and share the WHO scientific message of the vaccine. Getting vaccinated provides each of us with the power to protect ourselves and that of our families and friends. It is a crucial time for us to address our fears and get vaccinated particularly with the Delta variant that is showing no mercy and knocking at our doors.

Below: TTARP's

Honorary Secretary,

YOUR PERSONAL RESPONSIBILITY:

GET VACCINATED

WEAR YOUR MASK

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TTARP BENEFITS

BENEFITS FOR AGE 50 +

TTARP negotiated /implemented for its Members a wide variety of discounts for purchases at numerous Commercial, Medical and Retails enterprises. <u>These are being added to on an</u> ongoing basis.

BENEFITS FOR AGE 60+

- The following are TTARP's Recommendations to the Government of the Republic of Trinidad and Tobago (GORTT) and others on behalf of Senior Citizens now in effect :-
- 1. Fee Exemption for the renewal of a Trinidad and Tobago Passport.
- 2. Fee Exemption for the renewal of a Trinidad and Tobago Driver's Permit.
- 3. Exemption from Trinidad and Tobago Airport Departure Tax on Airline Tickets
- 4. Tax Exemption on premium payments for General Insurance Policies (e.g. House and Car)
- 5. Free PTSC Bus Pass for bus rides in Trinidad and Tobago.
- 6. Free Inter-Island Ferry Pass on vessels sailing on the Trinidad and Tobago sea bridge.
- 7. 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)
- 9. Preferential rates on fixed deposits at Banks and certain Credit Unions.
- 10. Increased the range of CDAP medications for ailments common to Senior Citizens.
- Extended Medical Care hours of services at community Centers from 7am to 4pm, to 7am to 7pm, and in certain areas from 7am to 10pm.
- Increased non-taxable annual income allowances from \$60,000 to \$72,000 to \$84,000 for all citizens.
- The Senior Citizen Grant has been increased to \$3,500 (max) per month dependent on a means test for other Retirement Income from NIS and Occupational Pensions which must not exceed \$5,500 per month.
- 14. Retiring Government employees will now receive an interim pension of three thousand dollars (\$3,000), while their work records are processed, when verified, the retired employee will receive the correct pension and a lump sum for arrears.
- 15. Removal of semi-annual Life Certificate for NIS Pensioners.
- 16. Retired Government Pensioners will no longer be required to present themselves as proof of life existence as an online link will be established with the Registrar General's office.
- 17. Walk-Over constructed to assist senior citizens and others travelling to and from the Tobago Ferry Port and Water Taxi service.
- 18. Government Pensioners to have their pensions adjusted based on the cost of living schedule of the Central Statistical Office.

* * * *

August 2021



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EASTERN ANGELS (Arima Zone - EAAZ)

by Annette Young, Public Relations Officer.

Our Flower Show

"A thing of beauty is a joy forever. Its loveliness increases, it will never pass into nothingless; but still will keep a bower quiet for us and a sleep full of sweet dreams and health and quiet breathing. In spite of despondence, of the gloomy day, of the unhealthy ways; yes in spite of all, some shape of beauty moves away the pall from our dark spirits. And such are flowers and the green world they live in." *(from a poem by John Keats)*



Some of the many beauties from our members' gardens.





















HAPPY 50TH ANNIVERSARY

Celebrations are in order; we congratulate MR. & MRS ALDWYN BREWSTER on their 50th Golden Wedding Anniversary on 13th June 2021. Congratulations to you both on your durable rapport.

Happy Anniversary and May God guide protect and grant you all many, many more.

MOTHERS' AND FATHERS' DAY

Our function took the form of a decision through the Entertainment Committee under the stewardship of Lynette Brewster to pronounce:

EAAZ Mother of the year 2021 MRS. SYLVIA SHALLOWE, a retired Primary School Principal. She joined the Zone in





2004 and is a former treasurer, is a very active member and is currently Chairperson of the Education Committee. She was serenaded with the song "Mama" by Boys 2 Men.

EAAZ Father of the year 2021 MR. PETER NOCK, a retired Prison Officer. He joined TTARP in 2008 and became a member of EAAZ in 2014. He served on the then Fund Raising Committee and was Elected Chairman in 2016, was re-elected in 2018. Due to the absence of Zonal Elections he continues in that position. Mr. Nock has been a very vibrant leader. He was serenaded with the song "Dance with my Father" by Luther Vandross.

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Door To Door Delivery of Medical Prescriptions

Amid the threat of Covid-19, TTARP has partnered with the Inter-American Development Bank (IDB) supported pharmacy app medl and their network of a hundred doctors to provide confidential medication delivery to its 40,000 members at no extra cost.

TTARP's spokesperson Michelle Nunes says: "older people are frequently overlooked, especially those suffering from chronic illnesses - including hypertension and diabetes - that are the most at risk of dying from complications, as Covid-19 cases rise."

In the context of Covid-19's disproportionate threat to older adults, and those with chronic illnesses, TTARP is especially pleased to partner with medl, which, once downloaded on their mobile phone, allows patients to order prescription medication delivered to their door within three days from medl's in-house pharmacy.

Nunes says: "this service will prolong and save the lives of older people in need of medication, reduce exposure to Covid-19. Many of the elderly and infirm rely on younger carers or struggle with accessibility. It also means a lot for the sandwich generation who struggle to manage medication, in between working and caring for both older parents and children."

By partnering with medl, TTARP joins the Inter-American Development Bank, which is also funding the CARPHA's Covid-19 response and the Ministry of Health's Non-Communicable Diseases (NCD) Programme.

According to Dr. Alexandra Ames, one of medl's 120+ doctors (including former Dean of UWI Faculty of Medicine Professor, Surujpal Teelucksingh): "medl has been a Godsend for patients over 50 – solving the worry of having to physically go to a pharmacy to collect prescriptions during a pandemic".

medl saves patients the time and inconvenience of physically going to a pharmacy. As they use a centralized pharmacy, they save on overhead costs, enabling them to offer free delivery and competitive medication costs.

According to medi's co-founder Edward Inglefield "Since our launch in March, we've been pleased to see the enthusiastic response from older patients. We had an





Edward Inglefield, Director

Kiran Mohammed, , Director

eighty-one-year-old doctor prescribe to a ninety-two-yearold patient. In another case, the wife of a patient with Parkinsons was able to use the medl app to order her husband's medication." Feedback from users has been positive since the app is incredibly easy to use. Far from being left behind, older people can lead the charge in using technology.

To sign-up, TTARP members and others can download the app and request a prescription or consultation, or call medl's customer service team at 610-6335. medl delivers in Port of Spain and along the East-West corridor up to Arima and is rolling out across Trinidad. medl currently works with all insurers and will be rolling out in-app insurance claims in the coming weeks.





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SHOPPING WISELY, COOKING BETTER, EATING HEALTHIER

Most of our Covid-19 deaths were of persons with co-morbidities including non-communicable diseases. Having a family history of diabetes and hypertension require that we pay attention to our diet and lifestyle including exercise, early in our lives. Some of us may have these conditions without knowing it and some are PRE-condition still not knowing. However we can all make changes to live healthier.



So in rethinking shopping, cooking and eating my aim has been to reduce my intake of sugar and processed foods whilst increasing the fruit and vegetable servings in my meals. Visits to the farmer's market have helped to reduce my food bill and I have made this a weekly habit. I can select what I want and the items are dry, not tightly wrapped in a styrofoam flat.

• Being concerned about the nutrition obtained from your meals is key. Start with a traditional dish and upgrade e.g macaroni pie to cauliflower/pasta au gratin using the entire vegetable. This increases the fibre intake and it also involves reducing waste from food prep just as pumpkin seeds could be washed clean, dried and roasted with a little salt olive/veg. oil – great snack! For more fibre use nuts and peas/ beans but dried instead of canned for greater economy.

• Having a fruit with your breakfast and a salad with at least two meals daily adds fibre, vitamins and minerals such as potassium which is required by the body. Learning to create a salad dressing as a simple vinaigrette is useful as there are many vitamins (especially A, D and E) which need a little fat for absorption. Fruit, grains, some vegetables and tubers belong to the Carbohydrate family. This is a macronutrient required for energy and is converted mostly into glucose. My rule therefore is: No added sugar. It is a good habit to inculcate for your tea, coffee, cereal or juice. Items on your menu such as stewed peas/beans and fried down pumpkin should be prepared without it. This is why cooking for oneself is so important as control exists. The fast food appeal includes some 'sweetness' in salad dressings, coleslaw and other



Suzan McKain TTARP Member

add-ons. Limiting our snacking and discouraging 'grazing' would help in keeping our blood sugar in check. Fibre also plays a role in this regard.

As protein is important physiologically and more so as we grow older and lose body mass, some shopping



suggestions follow:
Purchase meat bones for broth/soup or to use to stretch a pack of full meat stew

• Reduce purchase of processed meats for sodium reduction.

• On a small budget? Try organ meats such as chicken gizzards, liver or beef liver and local fresh fish with names that are unfamiliar. They are

usually cheaper, e.g Lippy, Rock fish.

• Eggs do not necessarily have to be eaten for breakfast only. A few eggs curried or soft-fried served with rice and veggies will do.

The best cooks can learn something new. Recipe and idea resources could be found online, in magazines, or on food packaging. It is important that you cook your own food including bread/bakes as far as possible. Processed foods include too many additives. They provide convenience but convenience costs more.

The money we currently use for food should be clearly identified and spent with a miserly mindset particularly if it is small. Pay attention to what you are purchasing and where you can cut back. We can develop an attitude of creative cooking and even plant a few herbs/ vegetables in whatever space or container to which we have access.





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SEVEN SEAS[®]

Covid's Impact on Mental Health & Alcohol Consumption

by Sandy-Joy Basdeo, former Therapeutic Addiction Counsellor with

the Trinidad and Tobago National Council on Alcoholism and Other Addictions. The latter is an NGO established by an Act of Parliament (1973) and is affiliated to the Ministry of Health.

The novel coronavirus (COVID-19) is gravely affecting the mental health and wellbeing of people worldwide since being declared a pandemic on March 11, 2020. While government mandated restrictions on social and physical interaction have proven to significantly curtail the spread of the virus, lockdown measures are having unprecedented consequences.

As a result of the drastic changes to daily living and the fear of contracting the dreaded virus, there has been a visible surge in mental health issues such as anxiety, depression, post-traumatic stress, feelings of distress, grief and hopelessness. Alcohol consumption has been frequently used as a way to cope with mental distress and as these psychological stressors continue to increase, so too is the likelihood of alcohol use.

"TAKE A DRINK!" has always been a way of dealing with stress in the social and cultural fabric of Trinidad and Tobago. For years, it has been heralded that a special concoction is all one needs to remedy life's many problems. Coping mechanisms are the thoughts and behaviours that motivate a person to deal with an overwhelming situation that is difficult for them. While alcohol slows the central nervous system which helps an individual to relax, it actually increases the release of their stress hormone 'cortisol' and reduces inhibition. judgement and memory. Alcohol is a depressant and can thus worsen a person's already fragile mental state. increasing exhaustion, hopelessness, and despair while simultaneously inhibiting the person's ability to be productive, achieve their goals, and generate healthy options to solving their problems.

The inability to make sound decisions when drunk, increase the potential for risky behaviours, which can be detrimental during the COVID-19 period. Alcohol misuse boosts the chance of contracting the virus, as it can impair the body's immune system, according to the National Institute on Alcohol Abuse and Alcoholism (NIAAA), and people with substance use disorders are both more likely to develop COVID-19 and experience worse COVID-19 outcomes (Wang, Q., et al, Molecular Psychiatry, 2020). As such, the short-lived benefits of alcohol consumption as a coping strategy are definitely outweighed by the many potential devastating negative effects of it.

Since March 2020, the Trinidad and Tobago National Council on Alcoholism and Other Addictions has experienced an increase in clientele struggling with substance use, particularly alcohol, as a main coping strategy for life stressors such as unemployment, broken relationships, financial instability, insomnia, uncertainty, loneliness and boredom. With the failure to develop alternate healthy coping mechanisms, the use of alcohol exacerbates these existing problems adding additional mental health issues such as anxiety, depression and alcohol dependence.

The adverse consequences of alcohol misuse highlight the urgent need to implement alternative effective coping skills to life's stressors. Having a social group consisting of family and friends can provide support and accountability. Additionally, seeking professional assistance can also aid with unearthing the root causes of alcohol dependence and a sustainable solution plan for the alcohol abuse can be developed.

Since the beginning of the COVID-19 pandemic, alcohol consumption has also increased among people with severe mental health issues. Therefore, as our government continues to make decisions that will keep the citizens of Trinidad and Tobago healthy during this outbreak, it is essential that strategies are put in effect to address the mental health crisis and the misuse of alcohol during the epidemic.



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THE CRUZERS (Santa Cruz Zone)



by Euphenia Durant, Trustee.

Waiting To Exhale

After sixteen months of inactivity, as is the case with all TTARP Zones, the Cruzers are anxiously awaiting the return of some level of normalcy. The various activities that we enjoyed are now non-existent and as seen from the photos on the page, our group participated in many events prior to the lockdown caused by the dreaded COVID-19. Membership participation has always been encouraged and welcomed and we can't wait to continue.

Times have indeed been challenging. Thankfully though, virtual connection is available and from the various posts which appear on our chat platform, it is clear that members are doing their part in helping each other to cope. With the greetings, prayers and words of encouragement that are shared, certainly a measure of upliftment is being enjoyed within our circle. Even the brain teasers to keep us "on the ball" are useful sanity safeguards. Undoubtedly too, some members have improved on their God-given talents while others may have a hobby or two to add to their Resume.

Nonetheless, members are being encouraged to obey all health protocols and, where practicable, accept the vaccine whenever the opportunity arises. No doubt, some may have already done so.

So while we wait to exhale we continue to stay safe, focused and pray for an end to this pandemic.

TOGETHER WE OBEY THE MEASURES. TOGETHER WE GATHER TO CELEBRATE.



Cecil and Malcolm, two of our cherished male members









Photos above: Happy 'Cruzers' faces at some of our past events

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THE CORALS (Tobago Zone)





Shirley Maynard

Shirley Maynard was once the vibrant Secretary of our Corals Zone, and in February of this year, she attained the admirable milestone of EIGHTY years.

Although she now lives abroad, a few Corals Members were invited to her 80th Zoom Birthday Celebration where we toasted wine and enjoyed a birthday cake.

The circumstances in

this world have shown that we can still pay tribute to those around us, despite of distance.

Happy, HAPPY, BIRTHDAY, Shirley.

YEARS ANNIVERSARY

The occasion of Tobago's Corals 20th Anniversary has unwittingly forced us to delve into our past to discover information and facts that we never even knew existed. For instance, where meetings took place.

In order to maintain contact with our zonal members during this pandemic, we have been forced to use more electronic media of e-mail and WhatsApp.

Our Anniversary preparation also coerced us to collect data to form a Corals Zone Family Tree, because, as the elders would say, "to know where you're going, you need to know where you came from".

Our 20th Anniversary Activities are quite different from traditional celebrations, but we still look forward to the future. (30)

Trinidad and Tobago, thirteen (13) members of the Corals Zone set sail to enjoy a daily commute from the Scarborough Harbour one early Thursday morning in At departure, we were concern since two persons appeared

to have missed the boat, however, lo and behold, they were already on board, albeit with four extra friends. Our group was now seventeen.

s soon as the new ferry, the APT James was ${\it SU}$ commissioned and began its voyages between

We sat together chatting since some had only ever met via WhatsApp, settling to do word puzzles, write notes, or just sleep. The voyagers' mission to Trinidad varied for business and pleasure.

Upon disembarking in POS, some of the ladies headed for Pennywise on Charlotte Street.

Our Vice-Chairman, Winston Gordon marvelled at old landmark locations such as "Muir Marshall". He usually visited Trinidad by plane and never got to walk the streets in the bright sunshine, to enjoy the fresh air, and to observe the less fortunate on the pavements of the city.

We returned to the ferry with "just enough time to spare", experiencing a "little turbulence" on the return journey. Our joyful contingent revelling with memories, coconut oil, watches and other purchases. .

We look forward to travelling next on the "Buccoo Reef", which has just been introduced to the Inter-island ferry route.

February.

5 Anti-aging Tips for Seniors



As we get older there are a few tips we can incorporate into our daily lives to age gracefully and with vitality. Most of the anti-aging research has shown trends in people who live in the blue-zones around the world where residents live to over 90 years of age with minimal disease.

Here are 5 tips:

1) Pay attention to your food

Poor diets loaded with added sugar, unhealthy fats like trans fats and rancid cooking oils, and cancercausing proteins from red and processed meats will likely make you spend more time in and out of the doctor's clinic or hospital.

Sadly, we in Trinidad & Tobago, as the rest of the Western world, have adopted the Standard American Diet (SAD), which by its abbreviated name says it all.

When last did you shop for food at a farmer's market



www.virtualwellnesstt.com

Wellness

or by a road-side vendor selling whole foods such as antioxidant-dense vegetables, fruits, beans, nuts and seeds?

Also of importance is staying hydrated with water during the day.

Follow us on the Virtual Wellness Blog for a list of great tasting food and recipes used by people who live past 90 years of age.

2) Added sugar is the enemy

Added sugar is almost in everything you would find in a box or labelled grocery product. Sugar has been linked to substances produced by the body that accelerate wrinkles and collagen and elastin breakdown.

If you were thinking about using any artificial sweeteners think again. Many are also bad for you despite fancy marketing campaigns to say otherwise.

Pure stevia (without

additives) and organic monk fruit are among the best recommended alternatives to sugar for your delicious cup of green tea or coffee.

3) Avoid getting too skinny or overweight

Maintaining a body mass index (BMI) using your height and weight should ideally be nearer the top limit of BMI for your age. Being too skinny can suggest that you are deficient in healthy fats and nutrients or losing too much muscle mass. Check with your doctor if you are losing too much weight.

Excess weight or obesity also has its drawbacks as it is a risk factor for diseases such as diabetes, cancer and heart disease. If you are overweight, speak with a dietitian or check the Virtual Wellness website for a BMI calculator and more help.

4) Recommended supplements

As we age, certain nutrients necessary for maintaining optimal cellular function decline. The consequence is that our powerhouses like the mitochondria no longer work well, and we feel tired and run down.

A good

supplement stack for most persons over 50 should include collagenrich bone broth protein powder with hyaluronic acid, made from chicken, beef or fish, an omega-3 fish or krill oil supplement with brain-loving DHA and EPA, and a multi-vitamin with vitamins C, B complex and D. For more recommended supplements check out virtualwellesstt.com.

5) Lifestyle makes a difference

Cutting the smoking, moderate use of red wine if you consume alcohol, deep breathing, yoga and exercise for at least 30 minutes daily, getting a good night's rest, heading outside to enjoy nature and get fresh, keeping mentally active with art, craft, writing or journaling and word games, and mindfulness techniques are among some of the things you should do often when over 50.

BONUS TIP: Broccoli has been shown to have amazing anti-aging properties. To preserve the nutrients, lightly steam the broccoli only; it should not be boiled or fried as heat can damage the enzyme and nutrients.

For more anti-aging tips, visit www.virtualwellnesstt.com

Dr. Camille Ali, MD, is a practicing medical doctor at the Healthnet Clinic, JTA Complex, Couva, Trinidad (285-4641). She is also a leading physician on Virtual Wellness.

Anti-aging Tips

- 1) Avoid processed foods
- 2) Cut out added sugar
- 3) Watch your weight
- 4) Use supplements
- 5) Make lifestyle changes

Virtual & Wellness www.virtualwellnesstt.com FREE ONLINE CLINIC FOR TTARP MEMBERS





by Rhea Richardson-George

he peeps out at me, from the porch nestled at the back of her yard. Monica Samuel is a portrait of patriotism, dressed in the national colors of our twin island. Her guard dog barks ferociously, to alert her that I am at the front gate. She ushers me in.

As I walk past, I am drawn to the Pride of Barbados plants that decorate the sides of her driveway. We sit in the living room of the home that she has occupied with her family for almost forty years. It's going through some renovations as we speak.

She mentions how happy she is that I am early for our 9:00am appointment, having gotten to her home at approximately 8:50am that morning since I knew that this lady was a lady of time, and I could not disappoint.

Our conversation flows naturally to earlier years, and she reminisces about her move to Tobago, in the early 70's, after leaving her home in Bourg Mulatresse, Trinidad, where she was born on the May 3rd 1949. She was the first daughter but second child of her parents Ralph and Pearl Danclair, (both deceased) and she also had two siblings, an older brother and a younger sister.

For all of her life she was known as Dianne Danclair, but upon the prospects of and legality of marriage she discovered that the name "Dianne" was not registered on any of her legal documents, hence, her given name, Monica is used.

Monica recalls meeting and falling in love with her husband, Vincent, in Tobago and marrying in October of 1970, and together they had five children, three of whom are alive today. The early days of family life were spent at the Fort Street residence after which they moved and have lived at the present location, in Lambeau, Tobago.

She has remained very close to her children, after her

husband of 40 years passed away in 2010. I asked how she coped with the loss of her husband after being together all those years, and she said that her Christian faith and adjusting to being alone, have kept her.

Known to her church family as "Sis Sam", at the Daycare she operated for over two decades, as "Aunty Sam", and well, to her children, simply as "Mommy", Monica Samuel was the epitome of poise and elegance. This was always clearly depicted in her attire, mannerism, and tone of voice. She is comfortable having me at her home for the scheduled interview, but not so much with the preparation for the pictures for the magazine.

We are joined by two gentlemen, Geoffrey Lewis, and Elton Richardson both former Chairmen of the 'Tobago Corals Zone', as they fondly call themselves. This Zone was the first Tobago Zone founded twenty years ago. Monica recounts in 2001, having been invited to a meeting in Trinidad, a TTARP meeting, and having enjoyed it. She recalls having returned several times after and not seeing any Tobago faces, and this made her enquire about Tobago's involvement.

She was told by Mayling Younglao, whom she later discovered was the Honorary Secretary, that there were members in Tobago, but that there was no active group, and if she felt strongly about Tobago being involved, she should create a zonal group.

She was given a brochure and a list of persons who were already members, and without hesitation upon her return, she started making phone calls, reaching out to persons, who all seemed to share the same view of wanting to be more involved.

Within weeks a meeting was scheduled to be held at the Breakfast Shed at Bacolet in Scarborough. The turnout was overwhelming, with more persons attending than expected, many albeit out of curiosity, but they came.

We continued talking about TTARP, and she and her colleagues shared some of her efforts to have the Tobago

group thrive and grow.

Her guests, Geoffrey and Elton recount her dedicated efforts reaching out to the local businesses, walking from uptown to downtown and back again, despite the weather and lacking personal transportation, relentlessly encouraging Tobago businesses to offer discounts to TTARP Tobago members.

The story is shared of one member shopping for her medication, and at the cashier, her bill was a bit more than she had anticipated. Then she remembered her TTARP card and upon presenting it, received a discount which left her smiling all the way home.

We continued to talk about other initiatives that have benefitted Tobago membership such as, the waiver of the departure tax for retired nationals leaving the country, along with the need for a Tobago voice on the TTARP National board, to advocate for the special needs of the retirees on the island.

Her colleague, Geoffrey Lewis added that every year before the presentation of the National Budget, TTARP was consulted and while not all of the initiatives were adopted, some were.

As we concluded our conversation, we discussed matters closer at hand, namely, the effects of the Covid 19 Pandemic on her, and her coping mechanisms during the quarantine.

She reassured us that while she is not tech-savvy, and has some difficulty with her device and other online activities, but she has been coping.

Quite uncertain of us going back to normal, she lamented that the old traditions should be passed on to the next generation, as, according to her, "they may never know what it is to hug, embrace or share the same space with others." This Tobago Zone, has certainly grown from its early days at the Breakfast Shed, averaging twenty members per meeting to its current location at the Happy Haven building, in Signal Hill. The efforts and foresight of Monica Samuel, twenty years ago have not gone unnoticed. And today, Tobago now has two Zones; Corals in the West, and Pembroke Cultural Stars in the East, averaging a combined membership of nine hundred persons. We spent a few hours chatting, writing, and laughing together, and Elton asked about her five-finger tree and whether there were any fruits.



He reminded her of how delicious her drinks always tasted, and she chuckled before telling him her secret. "A little ginger, just grate a little ginger after it's made."

A fitting end to a wonderful opportunity to chat and be blessed by a truly humble and selfless individual, willing to work and share her secrets that can add a bit of sweetness to the lives of others.



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AGE

Women's Eye Health

Women are more likely to suffer from eye diseases compared to men. According to the National Eye Institute (2020), two thirds of the world's visually impaired and blind population are women.

Most researchers have found that the diseases of greater prominence amongst women are age related macula degeneration, cataract, dry eye disease, thyroid eye disease and glaucoma. These diseases have been correlated to women living longer than men, the hormonal changes they undergo (from puberty, to pregnancy and post-menopause), and the susceptibility of women to autoimmune diseases. (Prevent Blindness, 2021).



In my practice, commonly women would complain of the symptoms of dry eyes. They may feel itching, burning, foreign body sensation, tired eyes,

occasional blurry vision, or pain at the front of the eyes. Commonly artificial tears, and omega 3 supplements are recommended for mild to moderate cases of the disease.

What are some practical steps women can take?

1. Get your eyes tested- "Prevention is better than cure". It's always good practice to know the status of your eye health, even though you may be seeing well or have 20/20 vision. Early stages of diseases can be captured during an eye test, and treatment may be recommended to prevent further damage. The frequency of your eye test will be determined by your eye care practitioner. Commonly, most healthy, young individuals are tested biannually.

2. Become familiar with your family's health historyfamilies may have a predisposition to some eye and systemic diseases due to genetic inheritance. Knowing your family's history can alert you of the risks and aid in prevention (Health University of Utah).

3. Watch what you eat! Most of us grew up being told to eat carrots for our eyes. Carrots, along with other bright coloured foods like pumpkin, papaya, peppers, and green





By Antoinette Williams, BSc Optom (Hons)

leafy vegetables contain vitamin A which is great for the eyes. Eating a balanced diet is important. Lessen on foods high in sugars, fats and processed food.

4. Exercise and take breaks-regular exercising helps to maintain the general functioning of the body, including the eyes. Additionally, most of us at this time may be confined to viewing a computer screen for hours with little need for movement due to the pandemic and remote working. It is advisable that you practice the 20/20 rule; where after 20 minutes of viewing the screen, look at a distance object for approximately 20 seconds. And after 2 hours of screen time, one should take a break from the screen for approximately 15 minutes.

5. Wear protective eyewear- safety glasses can protect the eyes from harmful pollutants and injury. Sunglasses are useful to protect the eyes from overexposure to UV light.

Due to great disparity in eye diseases between the sexes, the Women's Eye Health website was created. Here women can learn about diseases that affect them. This website was created in partnership with Women in Ophthalmology and the National Eye Health Education program (Women's Eye Health, 2021). Be sure to check it out to learn more.

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For those who are still unsure, here are some gorgeous photos to blow your mind away, and which will most certainly convince you that Dubai should be on your bucket list.

C30









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CENTRAL PRIDE (Central Zone)

by Yvonne Knights









On March 24th 2021, Central Pride celebrated its 18th Anniversary. This day saw members at home quietly toasting to the big occasion. Central Pride has had its challenges, but through it all we proudly survived. During the years 2007 to January 2017 we partnered with the then Ministry of Social Development to manage the Chaguanas Senior

Activity Centre (CSAC) where our members and other seniors participated in various physical and educational activities financed by Head Office, subventions from the Ministry and fundraisers held by the CSAC. The operations of the Senior Activity Centre came to a halt on January 31st 2017 when subventions from the now Ministry of Social Development and Family Services, ceased.

The Zone in the meantime survived proud and strong due to support from our parent body, TTARP, our members and our dedicated Tutors who decided to carry on the tradition. We continued with our physical activities with a minimal cost to our members. Singing was done at no cost at all, as our Organist, Jeanette De Vlugt and Guitarist, Francis Bruzual, decided to give of their talents free of charge. Members also benefitted from 'Getting Comfortable with Technology' and 'Conversational Spanish'.

We no longer enjoy physical activities due to the Covid 19 restrictions, but we meet on a daily basis and participate in various virtual challenges, through our chat groups. It was through this very media that we celebrated our 18th Anniversary.

Members accepted the challenge and posted pictures of themselves toasting to the big occasion. Mrs. Kathleen Meharris, one of our members wrote, 'I have been a member of TTARP Central aka Central Pride for many years and have enjoyed the various activities. I have been privileged to have served on the Board and am currently sitting on two committees. I am also proud to be one of the Central Pride Models.'

Our Chairperson, Faith Calliste, sums it up when she submitted the undermentioned Ode composed by herself and Elsie Hamilton, her sister.

ODE TO CENTRAL PRIDE

Shout your name out with pride We came with knowledge and skills from far and wide Building friendships and showing no divide.

Our efforts can be easily seen We have been a fantastic team Looking towards the next future years Enhancing lives and allaying fears. We celebrate our achievement in style Eighteen years is quite a while With light in our eyes and hope in our heart We invite new members to do their part.

Hip, Hip, Hurrah Hip, Hip, Hurrah Forever young. Cheers everyone.

Composed by Faith Calliste and Elsie Hamilton.

Easter Bonnet Challenge

In April, members accepted the Easter Bonnet Challenge and posted pictures of themselves on the Chat posing with their Bonnets.

Bernadette Brathwaite, Carol Benjamin, Claudia Thomas, Cynthia Amoroso Delphina Gadajar, Faith Calliste, Irma Hector, Janis David, Karen Nesbitt, Lynda Richards and Lynette Drakes-Brown all pose with their Easter Bonnets.























Visit to the Beckles Street Home for the Aged

On April 10th 2021, the Chairperson, Ms. Faith Calliste, The Vice-Chair, Mrs. Janet Rawlins and the PRO, Mrs Yvonne Knights, visited the Beckles Street Home for the Aged which has been temporarily relocated to Chase Village. We took a sumptuous meal complete with drinks, desserts and tokens. We did not stay to entertain as normally done due to the Covid 19 restrictions. A special thanks go out to Mrs. Rawlins who coordinated the effort.

I to r : Janet Rawlins, Vice Chair, Yvonne Knights PRO, Faith Calliste, Chairperson of the Zone and Michelle Thomas, Matron of the Home pose while observing social distance protocols.





Faith Calliste gives a lunch to one of the residents.



Janet Rawlins hands over a token to Michelle Thomas, Matron of the Home.



RECYCLING...A way of Life

As the world continues to reel from the negative effects of climate change and global warming, we must take note of the United Nation's Sustainability Global Goal #12 – Ensure sustainable consumption and production patterns.

If everyone shows commitment in doing their part in preserving the environment, with small changes in daily waste-disposal routines by individuals and companies, this can cause a ripple effect in reducing negative environmental impacts.

Closed-loop recycling is the process by which waste is collected, recycled and used to make something new. With the support of businesses and households in Trinidad and Tobago we can get into the habit of sustainable recycling.

There are three main areas of recycling which companies and households have available to them **FREE OF CHARGE** to dispose of "waste" whilst contributing to saving the environment.

1. The collection and processing of wastepaper, cardboard, Tetra Pak and aluminium cans. The paper is

subsequently sent to local mills to be recycled, while the cardboard, Tetra Pak and aluminium cans goes to international mills to be recycled into materials for the manufacturing of new products.



MAIN SUPPLIERS - supermarkets, manufacturers and communities.



2. The collection and recycling of used leadacid batteries. The batteries are exported to international smelters, where the lead is extracted and recycled into new lead-based products.

MAIN SUPPLIERS car dealerships and service centres. 3. The collection of waste vegetable oil that would otherwise have been dumped. These oils are processed for export to international manufacturers to be used as feedstock in



biofuel production. MAIN SUPPLIERS - restaurants and fast-food outlets.

THREE RECYCLING TIPS:-

• Save space in your home by flattening cardboard boxes for collection

- Wrap your used lead acid batteries in old newspapers and store in a cool, dry place to avoid leakage.
- Re-use plastic water bottles or vegetable oil bottles to store waste vegetable oil.

Our Seal of Action programme has over 800 companies throughout Trinidad and Tobago. It allows members and clients to benefit from the goodwill of being known as a company that is making an effort to be sustainable and socially responsible. Ask about how you can be a part of this initiative.

Businesses, companies and individuals interested in responsibly disposing of their recyclable waste or for information can contact:

WASTEPAPER, CARDBOARD, TETRA PAK & ALUMINIUM CANS - New Age Recycling – (868) 290-2970/2975 or visit www. NewAgeRecyclingTT.com



LEAD-ACID BATTERIES - Caribbean Battery Recycling -(868) 638-0242 or visit www.CaribbeanBatteryRecyclingTT.com



WASTE VEGETABLE OIL - Ecoimpact Co. Limited – (868) 633-3609 or visit www.EcoimpactTT.com





IT'S ALL MADE UP

by Irmin McKenzie © May 2021, Treasurer, TTARP, Purple Diamonds, San Fernando

The Boxes, The Boundaries, The Labels, It's all a lie Nothing more than shadowy cobwebs To be swept aside. Like a young chick, Encased in its shell, I peck, peck, peck at the dark confines Until I break free And then **IFLY**



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THE ROYALS (Princes Town/Ro Claro Zone)

by Annmarie Paul Roberts, Secretary.



Celebrating Valentines and Anniversaries

Palentine's Day has come and gone. As we sit back and reflect, we hope that yours was filled with love, happiness, chocolates, wine, teddy bears and roses.

Earlier this year the Royals celebrated Valentines and the 20th Anniversary of the group by visiting the Carat Shed in La Brea on February 13th, 2021. The members were all dressed in red and white and spent a wonderful day together singing oldies on the journey to and fro.

At the beach, we rented tents and played card games such as All fours. We had our sea bath, exchanged food and told stories of our courting days. The day was full of love and friendship amidst the covid protocols observed.

As we left La Brea at around 4.30 pm, the questions were asked...when again? ...where next? The entertainment committee was put on the alert; there was work to be done.

Lots of ideas hovered, but because of covid regulations and restrictions, all plans were put on hold. We grieve for the times it can be done again but the "powers that be" are saying that they are seeing the light at the end of the tunnel. So, with enthusiasm, it may be sooner than we think.

Belated Valentines Greetings to one and all, from the Royals And Happy 20th Anniversary Royals.

Stay safe and Stay home. Love you all!











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GET UP TO

ΛΜΡLΙΛ

Oncoming CENTENARIANS



By Joan Lowhar, TTARP Executive Board Member



Taken at her 99th birthday

MARIE HONORA SALANDY

Marie Honora Salandy, was born on the 6th October, 1921. Her daughter Marina, describes her as a tiny woman, 4 feet 8", "but a fifteen feet tall giant", meaning she was of strong willed, sharp intelligence, a super achiever, with highly developed social skills and impeccable manners.

Born of Trinidadian parents, she is Nigerian by birth. Her father, Arthur Huggins was part of the Administration of the railway service during the First World War (1911-1914), her mother was Hilda Rosteing and they had three girl children in Nigeria. The family returned to Trinidad when Marie was eight years old.

She attended St. Joseph's Convent, San Fernando and had a beautiful operatic voice. With her own pianist she performed in the 1940's at the popular Princes Building which was the main venue for social events. She worked at the Chaplain's Office of the Naval Base during the years spanning 1940's to 1960's.

She married Arthur Salandy, and they had two girls and a boy. The eldest Barbara Salandy, a well-known Radio Announcer and Singer, was one of the pioneer members of TTARP. Marina is her second daughter and is the founder of the NGO known as Bocas Lit. Fest. Her son Gregory, resides in America.

In 1968, she migrated to the USA, and retired as a senior Executive Assistant to the Vice President of the American Broadcasting Company, before returning home to Trinidad in 1991.

She is in good health, despite having contracted the Chikungunya virus a few years ago, and is slowly moving into a state of dementia.

Both Marie and Marina joined TTARP in 1994, and hold the organization in high esteem, totally supporting its high level of advocacy for the elderly.

At the end of the interview at their home in Cascade, I was privileged to hear that sweet voice of the 1940's as Marie sang her favourite song for me, "RAMONA".

CAMILLA WARNER

Camilla Warner is a Tobagonian who attended Moriah Moravian School and moved to Trinidad in a year she can no longer recall. Her education continued at Osmond High School and Amow's School of Business where she excelled in Shorthand, Typewriting and Book keeping - the choice for many young women at that time.

She worked in Real Estate and the Blind Welfare Association before migrating to America where she lived

for thirty-two years. At the New York Institute of Dietetics (NYID) she acquired a Certificate in Dietetics which opened the doors for employment at many hospitals.

When asked about her marital status, her quick retort was, "No, I stayed away from that, and it is likely the reason why I am still alive at this



Modelling one of her many fashionable outfits.

age". She relished her memories of travelling the world and taking thirteen cruises. Having been on five different ship lines she considers the best to be Royal Caribbean.

Camilla lives in Westmoorings and uses a cane to keep her balance. Extremely organize, she attends to her own affairs and boasts of being able to reconcile her bank statements. She lamented, that the banks' procedures and technology was difficult for "old" people, and she has no intention of doing on-line banking but wants systems to remain for the aged to do their own business.

Attending Casinos was a favourite past time before Covid, however, she now utilizes her time reading and doing puzzles to keep her mind active.

She boasted of never missing a TTARP Annual General Meeting, and getting all her discounts. She loves visiting and speaking with the friendly TTARP staff when she goes to transact business.

A relative pointed out that Camilla always dresses impeccably with matching handbags and shoes. This lady of fashion and style who is 98 years is Blessed with good health and has escaped the pangs of ageing.

She was born on the 4th July, 1923.



WESTERN PEARLS (Diego Martin Zone)

by Emerita Sambrano-Churche, Chairperson.



CHAIRMAN'S CORNER

The importance of Group Norms

Trinidad and Tobago is made up of a multicultural society of persons of many races, religions and political backgrounds that can propagate challenges at times, in social discourse and interactions. So in order to avoid untenable situations in the best interest of social gatherings and events, the development of

group norms, limits uneasiness and opens the door for fruitful discussions and interactions.



Group norms would not be found in the Bye Laws of any Organisation. It is best formed from past experiences of the group and its ability to perform harmoniously. It is tied to the Value

System of Organisations and guided by its Bye Laws. It is developed from the belly of the membership and ratified by all as a pillar by which they will operate as a team.

Some examples of group norms point to:

- Behavioural Patterns Timekeeping Communication
- Team Work Group Interaction Code of Ethics
- Value System

Group norms should not be more than five items long dependant on the group. It will allow events to flow in an amicable, organized and respectful way and give autonomy to the floor as well as leaders to identify breaches where and when necessary. It is the responsibility of the group leader to act accordingly to resolve such breach.



C30

DE INTRUDER

By Western Pearls, Chairperson, Emerita Sambrano-Churche Shocks!.... Ah going no where fast and dat is mih fear De thought 'bout hopping de plane stealing mih cheer Ah pushing de bus tour far from mih mind And ah leaving de boat cruise for another time

Not even ah dip in de salt is what ah cud think off Man, Tobago cocoa tea really too far off Me long for ah good coconut water and Savannah run And having mih breakfast in de Green Market is me fun

Ah getting horrors when ah cyah judge ah song Envisioning de track, de silence, no ping pong Playing Chinee music ah go wine tuh the side For ticket in mih ass ah refuse to subscribe

No parang scene with mih friends and dem Doh talk 'bout the grandchildren quirky tantrums Imagine no Movie Towne, no Park and no Mall Dis making mih feel tuh hold mih head and bawl

Who invite yuh? Like ah intruder yuh came Jus' like a thunderstorm yuh spoil Trini game Yuh vex we to de core yuh mash up we scene Yuh come jus' so and take 'way we means Praises tuh de Father from whom good things flow With lessons and encouragement for we tuh grow De basic foundation we flung through de door Has come back tuh haunt we and even de score

Recipe LENTILS BURGERS

READY IN: 1hr 10mins YIELD: 8-10 burgers

INGREDIENTS

- 1 cup dry lentils, well rinsed
- 2 1/2 cups water
- 1/2 teaspoon salt
- 1 tablespoon olive oil
- 1/2 medium onion, diced
- 1 carrot, diced
- 1 teaspoon pepper
- 1 tablespoon soy sauce
- 3/4 cup rolled oats, finely ground
- 3/4 cup breadcrumbs

DIRECTIONS

- Boil lentils in the water with the salt for around 45 minutes. Lentils will be soft and most of the water will be aone.
- Fry the onions and carrot in the oil until soft, it will take • about 5 minutes.
- In a bowl mix the cooked ingredients with the pepper, soy sauce, oats and bread crumbs.
- While still warm form the mixture into patties, it will make 8-10 burgers.
- Burgers can then be shallow fried for 1-2 minutes on each side or baked at 200C for 15 minutes.

Health benefits of lentils

Lentils actually have a LOT to offer-so yes, they are pretty good for you. They're low in fat, extremely nutrient-dense, and generally pretty affordable to buy. And they pack in a lot of health benefits, including:

1. They're full of polyphenols. Polyphenols are active compounds that fight against harmful agents in the bodyeverything from ultraviolet rays and radiation to heart disease and cancer. "Studies have shown that people who eat a lot of lentils may have lower cholesterol levels and a reduced risk of breast cancer."

2. They're high in protein. One cup of lentils contains at least 18 grams of protein.

3. They're a good source of iron. One cup of lentils also has 6.5 milligrams of iron, which is about one-third of what you need for the entire day. Iron is super important for keeping



oxygen pumping throughout your body. If you don't get enough, that blood flow slows down.

4. They're full of fiber. Fiber is important for digestive health and healthy weight maintenance.

5. Lentils are good for your bones. When it comes to bone health, dairy-laden products tend to hog the spotlight, but lentils are a great option too with 35 grams of calcium per cup.

6. They're a good source of folic acid. Folic acid is an important nutrient to load up on all the time, but it's especially important when you're pregnant. Not getting enough can lead to serious birth defects. And even if pregnancy is not on your mind, folic acid supports healthy hair growth and can lower the risk of heart disease and stroke.

7. They're high in magnesium. If you have trouble sleeping, are stressed or overworked, your body could benefit from regular consumption of magnesium.

www.wellandgood.com



TTARP Zonal Groups

All members are encouraged to join a Group convenient to you !

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
Vice Chairman	- Carol BAIN, 754-0077
Asst Secretary	- Patricia YOUNG, 773-3844
Treasurer	- Margaret ISAAC, 775-8292 / 374-6806
Email	 - 1nocksypetes@gmail.com, ovableprincess58@gmail.com annette_d55@yahoo.com, carolcbain@yahoo.com
Colour T's shirt	- LIME GREEN
	"

BELMONT "Bees"

Meeting Place Meeting Date and Time Chairman Vice Chairman Secretary Treasurer PRO Email	 St. Andrews Home, Belmont Circular Rd., Belmont 4th Tuesday of each month @ 5:00 p.m. Gloria JONES, 620-1596 Stanley JOB, 770-5029 Delano GEORGE, 792-7120 Genevieve HOLDER, 624-0932 Louise QUAMINA, 792-3017 / 623-7453 quaminalouise@yahoo.com, 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 / 481-3762
PRO	- Yvonne KNIGHTS, 219-2171
Treasurer	- Portia DE SILVA-IFILL, 786-4084
Email	 ttarpcentral@yahoo.com or 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-CHURCHE, 758-4601
Secretary	- Claudette SMITH, 757-5199
Treasurer	- Greta FRANK, 778-7960
Email	 keyevents14@gmail.com, claudettes238@gmail.com
Colour T's shirt	- BURGUNDY

FYZABAD "Evergreen"

Meeting Place	 Fyzabad Regional Community Complex
Meeting Date and Time	- 3rd Thursday of each month @ 3:30 pm.
Chairman	- Monica NELSON, 394-5571 / 649-1866
Vice Chairman	- Judith DE BOULAY, 736-0962 / 677-5207
Secretary	- Kay FRANCIS, 742-0229 / 389-9180 / 649-5761
Email	- monicanelson1960@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,
	yvonnehendrickson6@gmail.com
Colour T's shirt	- LILAC

HEAD OFFICE:

45 Tragarete Road, Port of Spain. Tel: 622-9223 / 221-7771 Email : ttarp1993@gmail.com

PRINCES TOWN/RIO CLARO "Royals"

Meeting Place	 Princes Town Senior Activity Centre
	Cor. High Street & Lothains Junction, Princes Town,
	St. Stephens Anglican Church Compound.
Meeting Date and Time	- 3rd Saturday of each month @ 2:00 p.m.
Vice Chairman	- Franklyn FARRELL, 655-7836
Secretary	- Annmarie PAUL-ROBERTS, 754-5361 / 288-3503
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.
Chairperson	- Yvette CUPIDORE-WRIGHT, 386-7350
Secretary	- Donna ROSALES GRAY, 724-5302
Email	- yvettewright123@yahoo.com, drosalesgray@gmail.com,
	cruzerssc@gmail.com
Colour T's shirt	- TUROUOISE

Colour T's shirt

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,
	selby cole@vahoo.com

Colour T's shirt

TOBAGO (Pembroke "Cultural Stars") - Quarters #126, Goldsborough, Tobago

- BLUÉ/GOLD

Meeting Place Meeting Date and Time Chairperson Vice Chairperson Secretary Email

Colour T's shirt

- 2nd Monday of each month @ 4:00 p.m.
- Lecia ROSS, 639-3029 / 391-2228
- Agnes ALFRED, 635-0818 / 398-6045
- Carmen CHARLES, 759-4244
- carmencharles27@gmail.com,
- carmencharles27@hotmail.com
- ORANGE/GREEN

Additional Discount Providers

AUGUST 2021

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Category - (DENTAL CARE) Diamond Vale Shopping Centre, Corner Garnet Road & Wendy Fitzwilliam Boulevard, Diego Martin. Tel: 778-5385 Email: comfortdentalspas@gmail.com Facebook: Comfort Dental Aesthetics & Spa 15% Discount off All Restorative Treatment inclusive of Restorations Annual Exams and All Necessary X-Rays at 15%. Annual Cleaning (Not Periocleaning) at 15% off

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Category - (HEALTH CARE) #30 O' Connor Street, Woodbrook Tel: 222-4706 / 222-9999 Email: admin@healthdirectservices.com Facebook: HealthDirecttt Website: mymedicaltt.com 10% Discount off at home: Blood work / Wound care / Covid Testing / At home / Medical visits / Telemedicine via checkup.

JUST CD'S & ACCESSORIES LTD.

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Category - (JANITORIAL SERVICES) Lp. 186/8, Laventille Ext. Road, Morvant Tel: 733-9796 15% Discount off on Yard care and Services 15% Discount off on Home care& maintenance 15% Discount off on Housekeeping 10% Discount off Additional Services

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Category - (HEALTH CARE) #55 Woodford Street, Newtown #46 Dolphin Court, Westmoorings Tel: 628-8293 **10% discount off on All Services**

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Category - (HOTELS/GUEST HOUSES) Lot #22, Signal Hill Connector Road, Signal Hill, Tobago Tel: 241-4106 Email: info@plumeriainntt.com Facebook: Plumeria Inn Tobago **10% Discount off on per night based on double occupancy.**

RENEWAL DENTAL CENTRE LIMITED

Category - (DENTAL CARE) #61 St. James Street, Carlton Centre, San Fernando Tel: 610-1111 / 298-7298 Email: renewaldental@gmail.com Facebook: Renewal Dental Centre Limited 5% Discount off all procedures (except exam & consultation).

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Category - (MEDICAL LABS) Maharaj Building, Main Street, Scarborough, Tobago Tel: 762-1792;639-6256;335-1957 Email: sbromedlab@hotmail.com **10% Discount off**

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Auto Stop

Website: www.vmcott.com Facebook: VMCOTT'S Auto Shop Email: service.department@vmcott. com Free 40 Point Check. Free car wash with service. 10% discount off labour.

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1. Yuh fadder is a glassmaker or wha?

This is what you say when someone blocks your view when you're watching TV or an important cricket match.

2. Better belly buss than good food waste.

Trinis love to eat so much that they prefer to stuff themselves than throw out perfectly edible food.

3. Yuh cyah play mas if yuh fraid powder.

During Carnival, masqueraders dressed as sailors throw baby powder on spectators and other unsuspecting people in the band. This saying means not to get involved in something controversial if you can't handle criticism.

4. Crapaud smoke yuh pipe.

When Kermit's uncle smokes your pipe, you know you're in big trouble.

5. All skin teeth eh laugh.

When someone smiles at you, it doesn't mean that that person is your friend or someone you can trust.

6. Cockroach have no right in fowl party.

What happens if a cockroach enters a fowl coop? It gets eaten. In the same way, a person shouldn't go where they are not wanted, especially if they're not of a particular social class.

7. Every bread have a cheese.

Even the ugliest or most unattractive person is bound to find a soul mate.

8. Dog doh make cat.

Children will behave just like their parents.

9. Higher monkey climb, the more he show he ass.

The higher some people climb up the social ladder, the more ridiculous their behavior becomes.

10. Any time is Trinidad time.

Commonly used as an excuse by Trinis who are late to a party or to the office.

Trini Expressions and Meanings

11. Monkey know which tree to climb.

People know exactly who to manipulate and who to take advantage of.

12. I wasn't invited to the wedding so doh invite me to the funeral.

A bitter remark used by someone who feels slighted. They weren't invited during the good times so don't expect them to come to your rescue during the bad times.

13. Playing dead to ketch corbeau alive.

In Trinidad and Tobago, a vulture is called a corbeau. If you pretend to be dead for a corbeau, it's like pretending to be ignorant to catch someone in the act. It can also be used to refer to a person who pretends to be someone they are not.

14. Take in front before in front take yuh.

To quickly 'fess up when you do something wrong to avoid worse consequences.

15. Yuh cyah make love on hungry belly.

Love doesn't put food on the table. Before getting into a serious relationship or marriage, both partners should have money in the bank.

16. What sweet in goat mouth sour in he bam bam.

Eating something that tastes great but then gives you a bad case of diarrhea is like doing something bad that feels good and facing the dire consequences afterwards.

17. When yuh neighbor house on fire, wet yours.

Don't think that what happened to someone else will not happen to you. Take precautions and learn from other people's mistakes.

18. When de mark buss.

People say this when secrets are exposed and become public knowledge.

19. To boil down like bhaji.

Bhaji is a type of spinach found in Trinidad and Tobago that shrinks considerably when it's cooked so the saying means to cool down abruptly after being explosively angry.





Changing Mindsets, Changing Culture: COVID-19 and the New Normal

Submitted by Michelle Salandy, PhD.

The New Normal

The COVID-19 pandemic created an unprecedented health and economic emergency and caused many economies to adapt to what is now known as the 'new normal'. Many have embraced new ways of doing things, from the wearing of face masks and enhanced sanitisation. to increased remote work or work-from-home alternatives and the use of videoconferencing platforms such as Microsoft Teams and Zoom.

This 'new normal' has also compelled more people to use non-cash payment instruments such as debit cards, credit cards and online payment transfers to pay utility bills and purchase goods sold online. This increased usage is believed to have convinced many of the ease and safety of online payments and may have changed their longstanding view of cash being the ideal method of payment.

For instance, a consumer survey conducted in the U.S. in March 2020 by RTi Research, a leading market research company, found that 54% of the individuals who ordered groceries online for the first time indicated they would continue post-COVID-19, while 66% of the individuals who had food delivered to their homes for the first time, indicated they would continue after COVID-19.

Local businesses and the Government are also adapting. Several businesses that were once considered 'cash only' have now reconsidered their business model as physical stores are closed. Many businesses have migrated to an online presence as they advise their customers to shop from home. Various supermarkets, whole food retailers, personal care stores and pharmacies are directing customers to place orders for curbside pick-up, while others are offering home delivery services.

The Government is also expanding its digital capabilities to allow debit cards, credit cards or online payments to be accepted for services at the Ministry of Works and Transport (Linxup), Inland Revenue, Immigration Division, Ministry of the Attorney General and Legal Affairs (GovPayTT), Trinidad and Tobago Bureau of Standards (TTBizLink), National Insurance Board and Judiciary (CourtPay).

The Way Forward

As we continue to adapt to this 'new normal', the burning question is, how will it unfold in Trinidad and Tobago?

- Will the way we trade and manage money change forever?
- Will individuals with access to bank accounts choose to return to long lines to pay bills, or will they continue to use online banking?
- Will people continue to favour the use of debit cards, credit cards and/or direct transfers?
- Will there be a rise in e-commerce and new FinTech payment solutions as this new digital environment becomes the preferred choice?

Many believe the 'new normal' is here to stay. Thus, the financial sector may be required to upgrade the payment infrastructure and expand its suite of digital financial services (non-cash payment options) to keep up with this new and increasing demand for digital enterprise and online purchases.

Despite the uncertainties that may exist, COVID-19 has created the opportunity for consumers to learn and embrace new ways to manage and monitor their financial well-being.

Your Resourceful Ally

About the Trinidad & Tobago IFC:

Trinidad & Tobago IFC - Your Resourceful Ally.

The Trinidad & Tobago International Financial Centre (T&T IFC) is the force that propels the Financial Services sector's development. We are committed to making Trinidad and Tobago the FinTech enabled Financial Services hub of the region. For more information, please check out our website: **www.ttifc.co.tt**





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