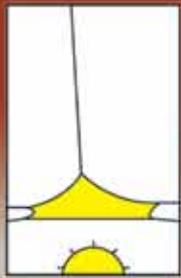


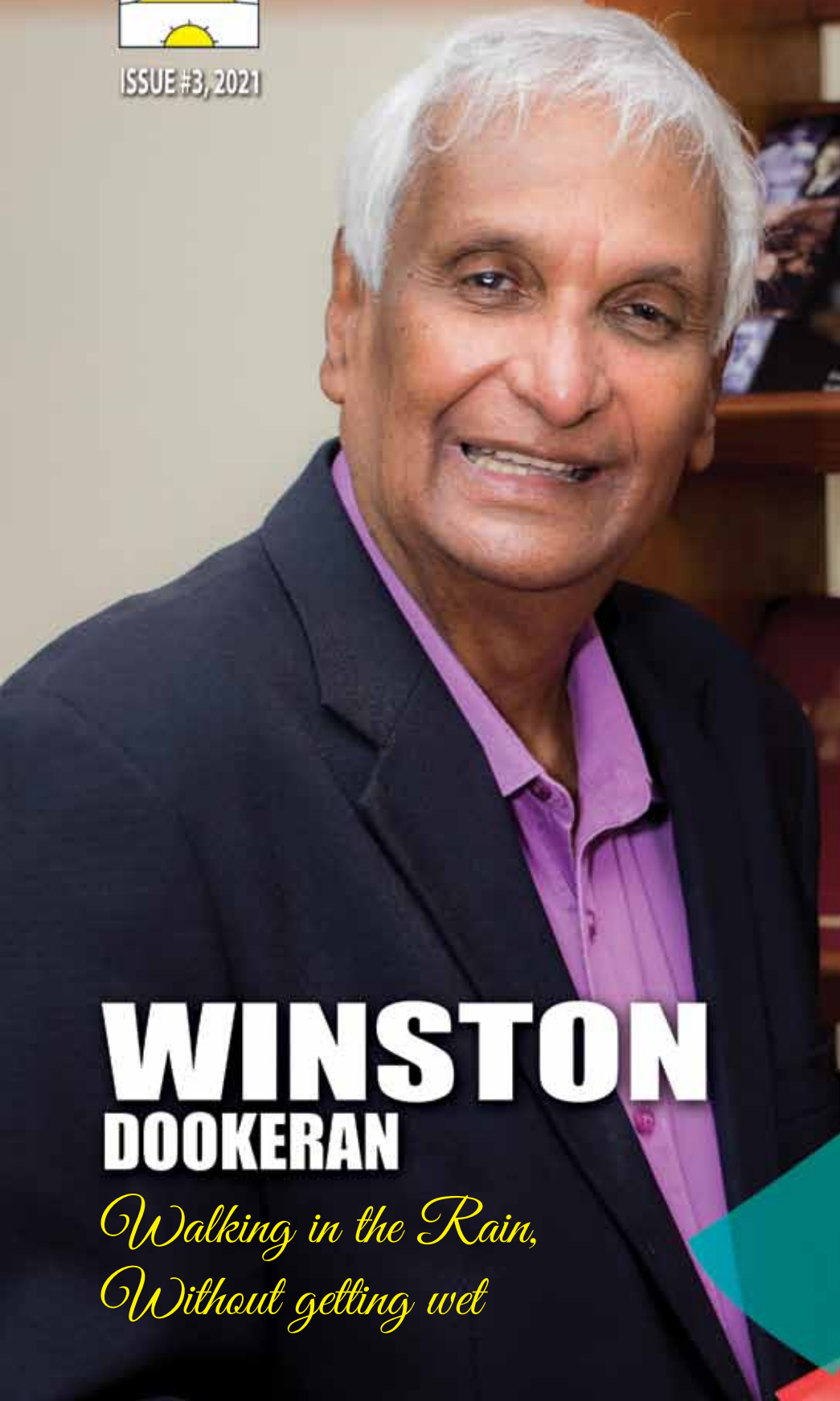
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# Comments from the Board

We are all concerned as the coronavirus pandemic becomes more severe and containment measures disrupt our normal lives. With the lifting of the curfew, there are concerns now of keeping safe as well as healthy.

We understand the frustration and fear that many of our members may be feeling as we move forward into an unknown future, however, we must persevere and weather the storms. As such, we are urging all our members to follow the Ministry of Health guidelines and to be vigilant.

At TTARP we are committed to looking after our members' best interest and as we move forward to this new digital era, this opportunity to learn, network, advocate should be embraced. Join our network on Facebook (a page and a profile); follow us on Instagram, join or form a WhatsApp Group. You are never too old to learn something new.

Check out our website at [www.ttar.org](http://www.ttar.org) and share it with a friend to Join or Renew membership.

This season, we wish good health and safety to all members.

Have a joyous Christmas Holiday and a Blessed New Year.

GO!

Seasons  
Greetings



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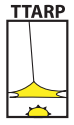
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# TTARP BENEFITS

## A. NATIONAL BENEFITS FOR PERSONS AGE 50+

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

## B. NATIONAL BENEFITS FOR PERSONS 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.
11. 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.
12. Increased non-taxable annual income allowances from \$60,000 to \$72,000 to \$84,000 for all citizens.
13. 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.

\* \* \* \*

November 2021

## OTHER

In context of approved GORTT National Budget 2021/2022 the following are some additional improvements which Senior Citizens (and Others) shall enjoy :-

- a) All first-time home owners will qualify for a tax-free allowance of Thirty Thousand Dollars (\$30,000).
- b) Employed persons will benefit from a non- taxable increase from Fifty Thousand Dollars (\$50,000) to Sixty Thousand Dollars (\$60,000) for NIS and other contributory Pensions.
- c) Value Added Tax (VAT) has been removed from many basic food items, such as biscuits, cooking oil, canned vegetables, canned meat and fish, cornflakes, curry, juice, sausages, ham, ketchup, pigtail, and bottled water.
- d) Electricity and Water rate rebates to be increased from 25% to 30% for bills LESS THAN Three Hundred Dollars (\$300.00).
- e) Removal of VAT and Duties on therapy equipment for treatment of vision, hearing and physical disabilities.
- f) Removal of VAT and Import duties on computer equipment which should make these important communication devices cheaper.
- g) All Citizens will have access to Free WIFI internet connections at Transport Hubs, Public Hospitals, Schools and Libraries.

\* \* \* \*

November 2021



## EASTERN ANGELS (Arima Zone - EAAZ)

by Annette Young, Public Relations Officer.

The first official meeting of the Arima Zone was held nineteen (19) years ago on July 25th 2002. Fifteen (15) members attended. Over the years the Zone has grown to the point where we can have two hundred members in attendance at our monthly meetings. We are proud of our achievements and July has become, for us, a month of anniversary celebrations.



This year with all the Covid 19 restrictions, the month of July presented an opportunity for us to get together via WhatsApp for a programme of activities. The talented members among us entertained with music, song and stylish apparel for men and women. Some members have turned to horticulture as a medium for their creativity with amazing results which they proudly displayed.



We kept the momentum into August to September month of national celebrations. Our Chairman in an inspiring address urged members to, "put your imaginative skills to work and try your hands at a worthwhile venture". This launched us into another explosion of talent and creativity and well received entertainment.



A few selected photographs are proof that at Arima Zone we are not allowing the 'Covid' situation to force us into lethargy. We are not presenting idle hands for Satan to misdirect. Instead, we are keeping our spirits up, our minds alert and our Zone very much alive.

On that note we are preparing for our virtual Christmas Luncheon on Friday 3rd December 2021, at 1:30 pm. We will have live entertainment, an irresistible menu, song and dance. You are invited. Arima is a Safe Zone.

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# How to be a GLORIOUS GRANDPARENT

By: Nadia Ali, TTARP Member

Grandparenting is a boss job. Put up your feet, share your stories and the grandchildren will adore you. Maybe, that was true for yesteryear, but being a grandparent today isn't like long time when families gathered in the gallery and listened to nani and nana talk.

Nowadays, being a grandparent means being up-to-date, learning about technology and knowing Bluey (a blue dog cartoon character on Disney).

## Just Liming

When the younger grandkids come around, the ones who run around and want bedtime stories. Have fun with them, if you are able, get your bamsee on the floor and play with them. Get creative and invent games and stories. Say something dotish to make them laugh and make them want to come back for more. Older grandchildren on the other hand are harder to please. Suddenly, you need to know about the latest music, films and celebrity news. If you are not sure don't act like a never see come see, simply ask them.

## Create Lasting Memories

As a grandparent, we know you don't need a reason to buy the grand-chirren a present, instead why not share a moment. Experiences shared with your grandchild will be sentimental to you and hopefully memorable for them. Grandfathers can share a slice of your interest. My dad shared his love of cars and introduced my daughters to what's under the hood of a car, and how to change a car tire. You could order in their favorite food or introduce them to a new one. My mum shares her love for the taste of Trini fruits which isn't always a hit. "Eww grandma, you eat it first." but adds fun and laughter.

## Do-do Darling

"Oh gorsh! Look how sweet!"

boasts many grandparents, but when there are other grandchildren. It is a definite grandparent faux pas and can lead to hurt feelings. There is an age and a stage of growth, where grandchildren are at their cutest. They will accept you no matter what, arms outstretched looking to be picked up or hugged, big brown eyes filled with tears that only you can dry. However, if you have other grandchildren you must share your love. Try to have patience with the older ones whose response may be

to fight for attention. Avoid saying things like.. "yuh hardened" or "eh, eh like yuh don't listen!"

Every kid goes through the cute stage so before the not-so older one notices that you have a do-do darling. For example, at a recent family gathering, everyone was engrossed with the cute little girl until the not-so older brother brought out his dinosaurs and started relating facts and names that us in awe.

## You Reach Out

Reaching out to your grandchild goes beyond birthdays it applies to the in-between days too. This is going to be hard to hear, but it's not up to your grandchildren to contact you because you are older. You may end up growing even older while waiting for the phone to ring and it could be disappointing and frustrating. I can hear you saying, "Buh eh, eh long time, chirren used to talk to their grandparents."

While that is true, times have changed and so has grandparenting. Show them the importance of you - their grandparent in their life. Step up and reach out and before you know it, they will be calling you. Try to learn how to work phones that are connected to the Internet. It will put your grandchildren in the palm of your hand easy to contact without even saying a word. For example, my 80-something year old dad sends his grandchildren Indian songs and funny videos and is able to call them on Whatsapp for free.

There are a lot of grandparents learning how to use WhatsApp, Zoom and even connect to FaceBook. It allows you to speak and video chat from Cedros to Port of Spain and across the world. So, go forth and be a glorious grandparent. Lime with de grand-chirren, create lasting memories, don't have a do-do darling and reach out to your grandchild's heart with stories, life experiences and wisdom.







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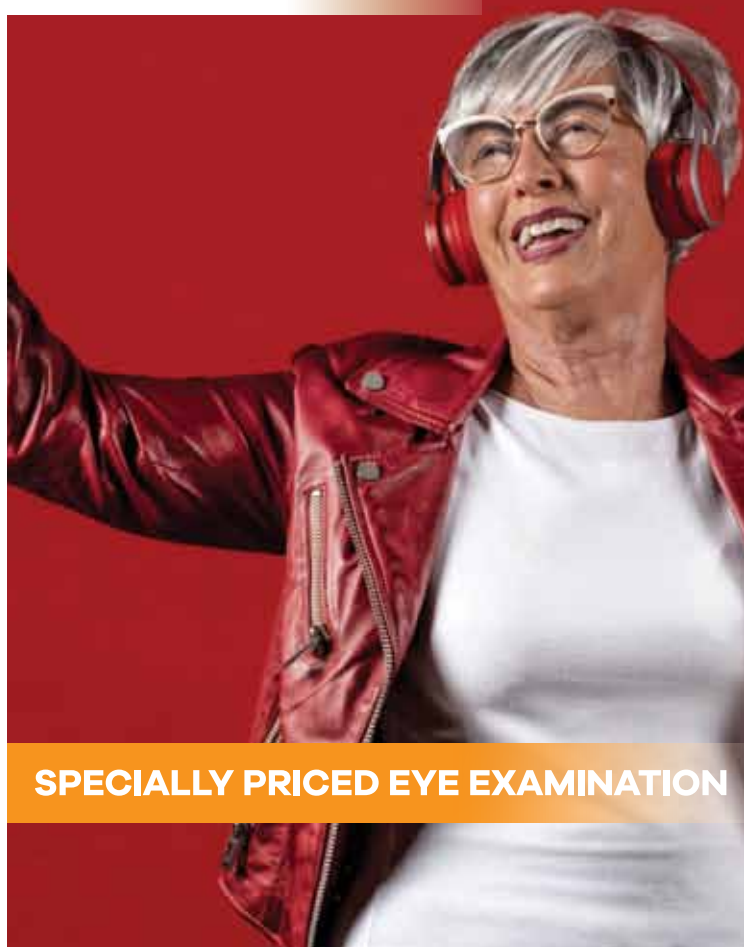
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## Are our elders satisfied with the advancement of technology?

To be contented in this world today, you must have a level of humility that interjects a smooth flow of peace and tranquility. As we look around at the speed at which societal actions are performed, it makes you wonder if time and speed are becoming visible.

**To me it was just recently we celebrated the International Day of Older Persons on October 1st, 2020 and before the blink of an eye, it is once more upon us.** It is said on serious platforms and at powerful forums, that this day should be used to highlight the progress of our elderly or even their present status. The elderly must be considered as an integral part of any society.

Studies have shown that in societies worldwide, elderly folks are approximately 15% of any population. That sum is quite a handy portion to cope with. Is it safe to say that there is sufficient data at present to substantiate that percent stated above. That should be a very interesting study to debate. In pursuit of any objective, one has to concentrate deeply on how to plan in order to be successful. To my knowledge, I am unaware if we in Trinidad and Tobago have any organization which specifically deals with the needs of our elderly. If there

is no such unit, then urgent plans must be put in place to have one incorporated in the way forward. With the advent of modern technology, a unit of this nature will surely be an asset.

In the 21st century, elderly folks must be independent while being able to seek assistance for their own benefit. Let's take a quiet stroll along a path where elderly folks are shackled and unable to act on their own. A simple example: no one should query the advancement of the ATM machine, however, elderly folks find it difficult to master its use. One of the problems of this ATM system is the speed at which it operates, some folks are caught due to their slow action, and as a result, find themselves having to seek assistance, which today is a huge risk.

Now, every form of business is going digital, and to me that is a step in the right direction but somehow the access to this new technology has placed our elders in a position of disarray. This situation is now creating a psychological problem for the said folks. If there was an institution, structured and in place to deal with matters such as this, a much easier process would have been attained. Everyone knows that change is inevitable and at times it seems difficult to comprehend, but the law of logic stands firm as





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to its origin. Those who are the founders of this technology have to accept that very little thought was put in place for the inclusion of elderly folks and as a result a hiatus has developed, causing turbulent forms of growth to be incurred.

Societies have to revisit and act in a particular way so that elderly folks can be dealt with in an inclusive manner. It is as if elderly folks are placed in a category of an afterthought and that needs to be addressed. The circle of life goes in a clockwise direction so what goes around, comes around. Therefore, it would be wise to act with caution.

The digital world is upon us, with very little alternative however, elderly folks must be included in order to solve any areas that seem to create problems. **Online transactions are now leading the way of doing business and make no mistake, it is here to stay.** Having said this, there must be some shift in this movement to facilitate our elders. One of the issues that keeps sprouting from the lips of our elders is, they are no longer able to have the level of socializing when going to establishments, like meeting up with old friends. To these folks these outings have a therapeutic effect and they look forward to it.

**The world has to accept that while technology has made tremendous strides and must be complimented, our elders have made a huge contribution to the advancement of technology and should be given credit as well as respect so that they can cope and be comfortable.** Positive thoughts always produce positive results, so it is imperative that our elderly fit parallel with any role and in whatever strides that are made in the world of science.

To our elders, the scope of going forward must remain positive and must be grasped now. The old saying, better late than never has total validity. The bonding and togetherness has to be an inclusive aspect of unity. For any graduation to take place, compassion and faith in the Lord has to be paramount. Respect has to be demanded in order to survive in this atmosphere of technology. Elders must face the climbing of this digital mountain with gusto so that the not-so-old will reap the benefits of emulation.

Happy International Day to our elders and may the blessings of the Lord be with you always.

Please remember to wash your hands, wear your mask and keep up social distancing.







## CENTRAL PRIDE (Central Zone)

by Yvonne Knights, PRO.

Central Pride continues in lock-down mode with members wondering when it will all end. Some days seem like a never ending nightmare as members grapple with the new normal and the many challenges they present. We are aware of the many dangers that accompany our desire to meet, mingle and hug as many members have been touched, some more than others, by the dreaded Corona virus. Just when we thought we were seeing the 'light at the end of the tunnel' through vaccination, comes Mr. Delta – a strain more serious than the original.

We do our best to keep in touch through our chat groups and phone calls. Ever-so-often a challenge is thrown out to the group which gets our adrenaline pumping. The challenges come in various forms - requests to post pictures of flowers and veggies grown in our gardens; antiques in the home near and dear to us; crafts made over the years or 'dress up day'. Any member is free to suggest a challenge. Most members participate- some actively, others simply view and cheer on. August and September saw our ladies in action as they posed in Ethnic wear for Emancipation and our National Colours for Republic Day.

On behalf of the Executive and members of Central Pride we hereby wish Management, staff and members of TTARP, a very Merry Christmas and a Bright and Prosperous 2022. We join the nation and indeed the world, in praying that, with God's help, this coming year will be brighter and indeed more prosperous than both 2020 and 2021.

CB0





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# TAKE HEART TO HEALTH





## THE CRUZERS (Santa Cruz Zone)

By Yvette Wright and Euphemia Durant

### REFLECTIONS

One edition of a popular dictionary of the English language lists the word “reflection” as “the act of reflecting”. Other authors have presented descriptions such as “that which is returned or reflected” or “to give back an image of”. Simply put, in the present situation which we are in with no physical activities taking place, we can only reflect on the good times we have experienced in the past; hence the importance of enjoying every moment when one can do so.

In this context, Cruzers present some images that reflect our past activities which in no small measure will help stir our inner belief that we would be able to enjoy life once more.

Continue to be safe TTARPers.

**'CLOSE UP PICS NO  
'SOCIAL DISTANCE**

**Santa Cruz- Trustee  
Euphemia Durant with  
Comedian , Nikki Crosby**

**Members pose at Carat  
Shed in La Brea**



## THE CORALS (Tobago Zone)

by Selby Cole, Chairman

### Living in the new Online world

The events in the world, caused by the continuing pandemic have certainly brought about various changes. As we learn and progress on life's journey, we should accept that change is not necessarily a bad thing.

#### FIRST VIRTUAL ANNUAL GENERAL MEETING

As the year 2021 began, our primary thoughts were our upcoming Annual General Meeting (AGM) with election, an event normally held in January. After consultation with Head Office, we decided to host our first online AGM.

#### ANNIVERSARY THRUST (and Online Meetings)

As we approached our 20th Anniversary landmark, we encouraged members to join our online monthly meetings where they were able to tune in from the comfort of their own homes. One day soon we would once more “become physical”, but for the time being, we are managing to “keep up with the technology” and move out of our comfort zone.







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# WINSTON DOOKERAN

## *Walking in the Rain – Without Getting Wet*



**L**ife doesn't always go according to plan. It can blindside you when you least expect it – as Winston Dookeran discovered when he tried to apply for his first job in Trinidad more than 50 years ago. The Ministry of Education rejected his application, saying his economics degree would be useless to pursue a teaching career within their system.

"I was despondent", admitted Dookeran, but he refused to give up on either economics as a career or on his quest for a sustainable job. With a steadfast resilience born of his family upbringing in Rio Claro, he explored his options and reached out to the Benedictine monk, Dom Basil Matthews, who at that time was the Principal of St Benedict's College in La Romaine.

Dom Basil Matthews (1911-1999) was the first Black Benedictine monk in the island, and a man who took to heart the sufferings and challenges of the poor. He established in 1956 his own unique kind of comprehensive school, St Benedict's College, to try to make a real difference in young lives.

Dookeran, being a South boy, was well aware of Matthews' good work and respected his educational mission. During Dookeran's meeting with "The Dom", Father Matthews must have seen potential in the young man, because he decided to help him: "Come and teach my class in A Level Economics from Monday morning," he offered.

**This first teaching job would mark the beginning of a fruitful career for Winston Dookeran in public service,**

economics, politics, and academia. Dookeran would go on to become a respected economics lecturer and later, **Professor of Practice at The University of the West Indies; Governor of the Central Bank of Trinidad and Tobago; and Senior Economist at the United Nations Economic Commission for Latin America and the Caribbean.** In politics, Dookeran would become a Member of Parliament for Chaguanas (twice – in 1981 under the ULF and in 1986 under the NAR); an MP for St Augustine (in 2002 under the UNC); and an MP for Tunapuna (in 2010 as part of the PP). He would serve at senior levels in several administrations: as Minister of Planning under the NAR (1987-91); and later, under the People's Partnership coalition, as Minister of Finance (2010-2012) and as Minister of Foreign Affairs (2012-2015).

In the late 1960s, a new job opportunity opened up for Dookeran in the Economic Planning Division of the Prime Minister's Office which launched the rest of his career. William Demas, economic advisor to Prime Minister Dr Eric Williams, and Frank Rampersad, a leading economist, interviewed Dookeran and employed him.



*By Shereen Ali*

Says Dookeran: "It was a great experience to work with men of that calibre." He helped do work for Dr Williams' Third Five-Year Development Plan of 1969. Dookeran often had a ringside seat to observe the working out of issues and decisions at senior levels. This early exposure to leadership processes and economic decision-making would serve him well later in his career.

All of this, however, was a far cry from Winston Dookeran's early upbringing in the small but diverse village of Rio Claro, a place originally named after a stream ("Clear River") and known for its farming and forest hunting. People of many different ethnicities lived there, even if few of them had much money to spend. Dookeran remembers how his mother was their lifeline back then:

"My mother was a devout Hindu. She did not know how to write or read in English. She had a major responsibility to bring up seven children after the loss of my father when I was three years old. And she had no regular source of income in those days. In retrospect, I believe she taught us to keep a steady head in adversity, and



to always have a steady hand in whatever we were undertaking. Her example was a story of courage and strength and sacrifice.”

Of his father, he says: “I never really knew him. But he went to secondary school and had earned a Cambridge School Leaving Certificate. He greatly valued education. Although he lived a short life, he ensured that all his children went to high school. So for us, education was ingrained as a way out of adversity.”

**Dookeran says the most challenging experience of his public life was during the July 1990 attempted coup, when the radicalized Jamaat al Muslimeen invaded the Red House with assault rifles.** Dookeran, at the time the Minister of Planning for the NAR, suddenly found himself as Acting Prime Minister in an emergency situation that could easily explode out of control.

While some people urged him to order an Army strike on the Red House, Dookeran discovered this action could lead to as many as 300 deaths. Dookeran refused to accept this scale of loss and resolved to find another way. The phrase: “Have a steady hand” suddenly came to him – his mother’s maxim, grounded in her level-headed values of moderation, resilience and the preservation of life. Dookeran then opted to accept the help of a US Delta Force team of hostage management

experts to resolve the situation more peacefully. The team flew into Piarco Airport at short notice, set up camp on top of the CLICO building, and gave invaluable insights and assistance, which helped the TT government to negotiate the surrender of the Muslimeen after six tense days.

Since those dramatic events of 31 years ago, Dookeran has long since moved on in his life to embrace other issues. Among his most satisfying achievements, he says, is his founding in 2006 of the Congress of the People (COP), a new political party which advocated for the importance of good governance on its public platforms – a first in local politics, says Dookeran, although he notes that good governance has long been a topic of discussion in academia.

“Within a year, by 2007, we fought our first election. And we were able to get 23.5% of the vote – a great accomplishment for such a young party,” recalls Dookeran. Yet because of Trinidad’s ‘winner take all’ electoral system in which the 41 members of the House of Representatives are all elected by first-past-the-post voting in single-member constituencies, the COP did not get a single seat.

Despite the ups and downs of public life, Dookeran believes politics is an arena with great potential for positive change in society. “Politics is what shapes



our future, and it is a noble profession,” Dookeran believes.

His advice to young people interested in politics is to “learn the art of walking in the rain without getting wet.” By this he means learning how to be a principled politician – not always an easy path to tread. In his own words:

**“You cannot stand aloof of your people’s sufferings; you have to get involved. So, you must be willing to ‘walk in the rain’ (that is, engage with real issues in your society), but you should also avoid ‘getting wet’ (that is, avoid becoming soaked down or muddled by the negativities). You have to maintain your integrity.”**

**Dookeran, now 78 years old, thinks the organisation of TTARP is an essential body that reflects care and compassion, is sensitive to the needs of our community as we grow old, and does so with professionalism, pride**

**and dignity. And he has definite ideas about the whole notion of “retirement”, saying:**

**“Retirement is not a word about life, it’s a word about bureaucracy – the need for institutions to organise their finances and let go of older staff. But life does not retire or go into oblivion just because you reach a certain age. Instead, you can choose to do different things from what you used to do before. And you should do these things in ways that preserve your wellbeing.”**

Following his own advice, Dookeran these days is a writer. With several books already published, he is now anticipating the April 2022 release of a new book he has recently authored: ‘The Caribbean on the Edge – Political Systems for Stability, Equality and Diplomacy’ published by University of Toronto Press. And he is already thinking of his next writing project.





by Felix Pierre,  
TTARP Member

# THE OLYMPICS OF AMAZING GRACE

**The Olympic Games also known as Games of the Olympiad are a major International MULTI-Sport event first held in 1896 in Athens Greece .**

The Tokyo 2020 Olympics was a Breath of Fresh Air, and a Jubilant Celebration by Millions of people and Senior Citizens of the world. Against all odds of the Crippling Pandemic, Protestations, the spectre of death, brokenness and grief, loneliness, toxic relationships and depression that engulfed the world, the Tokyo Organizers were on all Cylinders.

The Olympics provided a Universal Torch of illuminating Light, Love, Unity and Peace that flamed into the Hearts, Minds and Spirits of men and women. It was an Epiphany, a Euphoric and Eventful experience that will remain indelibly etched in our hearts.

After a one-year postponement and the mammoth task of reorganizing, Japan went after its dreams and achieved a Gold MEDAL performance despite an Olympic Stadia Starved of Spectators. Their Sublime spirit and vibrant volunteerism was a revealing waterfall of Good News. Was Magnificent Divinity revealing its Faithful, Merciful and Loving Hand?

## Nicholas Paul

Gene Samuel four time Olympian said “ Paul is fantastic and can go as fast as he wants” It is not his recent triple Gold Medals that convinced him of that. “He was even better at the Olympics” Paul was ranked as the globe’s top individual men’s sprint cyclist by the U.C.I. He finished an impressive 6th at his debut Olympics, and was the fourth fastest qualifier.



“Representing Trinidad and Tobago means a lot to me. Every time I put on the Red, White and Black, it makes me feel like I’m carrying Trinidad and Tobago on my

back.” Paul is highly expected to medal in the Paris 2024 Olympics.

**ELAINE THOMPSON-HEERAH**, a five time Olympic Champion, emerged as the speed Queen of the world when the Jamaican blitzed her competitors in the 100 and 200 metres . It highlighted her Champion Pedigree, and the greatness of Jamaica in a glittering legacy of sensational Track and Field Performances. She is the Pride of Jamaica who said “ my job is to entertain the world and to be the best version of myself” “Once you can put your mind and heart to it, you ca achieve it. “I am ready to take on the journey to achieve 10.4 seconds”



## Sharing the GOLD MEDAL

It was the first time ever in the annals of the 33 Olympic Games spanning more than 130 years, where rival athletes from different countries asked about the possibility of sharing the Gold Medal themselves. This was Record Breaking History, which seized the Spotlight and greatly impacted the Olympics and world. The optimism of the world surged with roaring winds of hope, bringing smiles to our faces, life to our spirit, and peace to our hearts and minds.





The Awesome Twosome with Hearts of GOLD, captured the world with LOVE UNTOLD, oblivious to the different colours of their skin or that of the Star of Wonder, Star of LIGHT.

The World drew strength from the Magnet and Wellspring of ecstatic Joy, with its Consummate "Halo" and Healing Effect in Triumphant Celebration of a Global Event that was miraculously, virtually, Perfect. Heaven and Nature Sang, and many Hearts prepared Him room. The Glorious Moment came, when the Light of Love beamed into the Heart of Man and Faces of the Human Race with Bountiful BLESSINGS AND AMAZING GRACE!!!

The World watched in Awe as this Amazing Grace unfolded, particularly in our pronounced planetary crisis. It was the Best Moment of Tokyo 2020. In the words of Mutaz Barshim and Gianmarco, who shared the Gold Medal for the High Jump: "the reception was Crazy , and the impact of it, very, very Big" . " Responses came from places I haven't heard about before" This noble manifestation instantly made its indelible stamp on the Olympics, the World and the Human Race. People fell absolutely in love with that moment. ' It was a Spirit beyond Sport'. "this is the message we deliver to the young generation" said Barshim.

Indeed, this was a Landmark, Cathartic, and Epic Experience where Love triumphed over the colour of one's skin or performance, where things seemed perfectly whole as if to demonstrate the Love, Hope, and Fellowship of the World. It was a Spectacular and Legendary performance against all odds. This was one of the Most Extraordinary Olympics, a Glorious Achievement of the Human Spirit which left its Footprint of Love, Solidarity, and Hope, placing a Golden Crown on the Tokyo 2020 Olympics.

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# TTARP ONLINE USAGE SURVEY

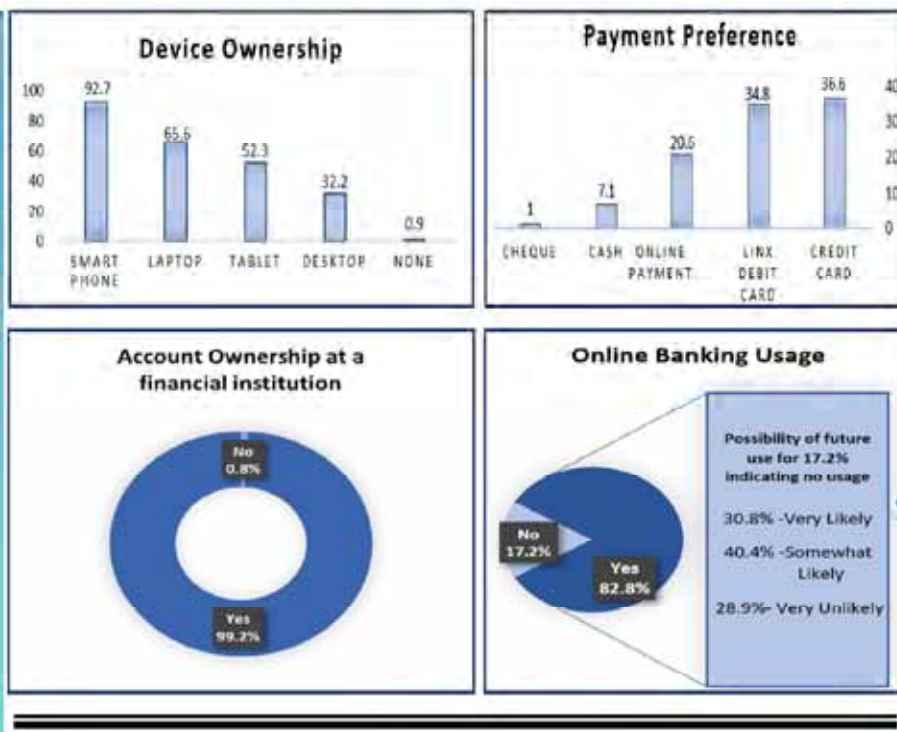
The Trinidad and Tobago International Financial Centre (T&T IFC) conducted a survey during August 2021 to gain a comprehensive understanding of the usage of cashless payments for members of the Trinidad & Tobago Association of Retired Professionals (TTARP) who are 50 years and older. The survey was designed to provide insight on the behaviours and preferences to gauge:

- The use of cashless payment options and payment preferences
- Account ownership and use of online resources to access accounts
- Challenges that prevent access/use of online resources

The T&T IFC also echoes the sentiments of the many respondents who found cashless and online payment options to be convenient and safe when paying bills and/or receiving retirement income. The T&T IFC continues efforts to address the areas identified to improve usability and confidence. These include:

- Education initiatives to improve ease of set up and verification processes.
- Information on ways to protect against scams and other fraudulent activities.
- Utilisation of technology to reduce cost and increase financial inclusion.
- Provision of greater cashless payment options throughout the country.

**The Survey was distributed via TTARP's mailing list and 1,815 respondents reported:**



## 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](http://www.ttifc.co.tt)





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## THE ROYALS (Princes Town/Ro Claro Zone)

by Ramchand Kalipersad, Public Relations Officer

This will be the 2nd Christmas since the pandemic began. The way we do things has changed since in previous years we would have celebrated the season with Christmas Luncheons, gift exchange and Parang,

How things have changed in two short years!  
I have enclosed photos of some of the "Royals past events just to reminisce.

The "Royals" take this opportunity to extend compliments of the season to The Management, Staff and Members of TTARP.

CB0



# Helping spot and address anxiety in those near and dear to you

Our brains are not designed to withstand extensive states of hypersensitivity with no immediate end to the stress in the short term future. - Dr. Andrew Huberman's (Neuroscientist)

I shared this because the exhaustion seen on the faces of your near and dear, is real and to be expected. Our lives have changed from being mildly worried meeting our basic daily needs to fighting each day against an invisible enemy. Surveys conducted show intense escalations in levels of anxiety, depression, and aggression currently. Multitudinous reasons why they exist, but this article focuses on anxiety and helping your family address it. **Anxiety is an emotion designed to facilitate survival however it becomes clinical when it causes significant dysfunction in daily spheres of our life.** Anxiety is both a mental and physical state of negative expectation. It is characterized by increased arousal and apprehension,



and unpleasant activation of multiple body systems—all to facilitate response to an unknown danger, whether real or imagined (Psychology Today). Debilitating anxiety can cause cycles of fear and worry that escalate chances of depressive symptoms. This furthers the

despondency as the perceived mountain peaks higher.

Within your families, life altering changes made, have increased responsibilities across the board. Otherwise trivial mistakes can now become disastrous burdens. Finances are tighter, achieving dreams seemingly impossible, and persistent demand for more from all much more gargantuan. This can provoke an unsettling ache within. Anxiety though is a built-in tool to success, the key is to harness it so that you direct its energy versus it being your compass.

**Some signs of anxiety are expression or observations of feeling 'on edge' or unusually irritable, feeling restless, uncontrollable worry, difficulty sleeping,**

**indigestion, difficulty concentrating and remaining on task, muscle tension, feelings as though your heart is pounding, shortness of breath.**



By: Petra V. Ramsubhag, MSc, BSc (Hons)  
Clinical Psychologist

As the patriarchs or matriarchs of families, children are of major concern and sometimes left in your care. With limited physical schooling available and increases in screen time while parents are at work, wisdom and experience are important to protect the younger ones. They are more vulnerable conducting their entire social life through social media. There are many possible challenges that arise from all of the screen time, such as reduced socially acceptable interactions, lessened sense of delayed gratification, perceived intense romantic connections that are mood provocateurs, increased peer pressure, and exhibitionism. These can be traced as some root causes in the escalation of anxiety levels among youth.

**Signs of dysfunction among youth that should be addressed immediately by a mental health professional and/or monitored by trusted family members are;**

- a. Withdrawing or isolating themselves from family and/or friends,**
- b. Having tantrums/ outbursts when met with the most benign challenge,**
- c. Consistently uncontrollable/ inconsolable crying,**
- d. Self-deprecating expressions,**
- e. Self-harm or suicidal ideation,**
- f. Unwillingness to engage in usually enjoyable activities,**
- g. Loss of interest in academic pursuits,**
- h. Feeling tense or fidgety, continuously needing to frequent the toilet,**
- i. Difficulty concentrating,**
- j. Difficulty sleeping, having night terrors,**
- k. Complaints of upset stomach,**
- l. Being overly attached or clingy to a parent and,**
- m. Skipping meals or changes in their eating pattern.**

If you notice five or more of these behaviours, it should be flagged to those with authority to get mental health assistance for the child. Anxiety disorders do not go away



unless they are treated.

At home intervention can be encouraging them to stay in the present moment and practice mindfulness. Anxiety is usually treated by an integrated approach that targets reframing of thoughts and teaching coping skills. Focusing on staying in the present reduces the ruminating of negative thoughts, helping anxious persons to reality check their fears or worries.

Another practice is to adopt an attitude of gratitude. Our brains are positively affected when we recall something that pleased us or brought us joy. Encouraging your family members to collectively share things they are grateful for each day can drastically change worrisome moods. It also encourages communication and a safe place that children can use to calm anxious thoughts and feelings.

If you notice any of the listed behaviours, and you wish for more information, I can be contacted through my email.

Bio: Ms. Petra Ramsubhag is a clinical psychologist who has worked for approximately ten years, with clients exhibiting anxiety, depression, escalated aggression, mood disorders, adjustment disorders, attachment disorders and emotional regulation. She assists clients with trauma resolution from the various types of abuse. *Email: [petravalr@gmail.com](mailto:petravalr@gmail.com)*

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# THE MERMAID OF CEDROS

by Edward Marcelle, TTARP Member



*I sat at seaward end of our Jetty  
Feet dangling 'bout a fathom o'er the sea.  
When flashed and faintly splashed something below That  
said, "Move not nor any surprise show",  
Nor glance about to tell that something's on Or you shall  
lose my news and I'll be gone.*

*You sit in silent reverie again  
And plan anew to put yourself through Another set of pain  
– at least some danger  
To which you seem to have become no stranger.*

*Oh, Yes!, We see and we know everything  
Of Thought and Word and Deed that perils bring And  
brought so many times that without fail  
We intervened and had to save your sorry tail.*

*We know that few of you believe in us  
This told to me the Mermaid of Cedros. Those solo trips from  
Fancy and by Whim To go just so on journeys – fit and  
trim*

*Yes, but it's a good thing that we see and do  
Send some of our Folks to safeguard you. That last  
Beaulieu to Galfa o'er the top Our spirit told you not to look  
at drop*

*Nor sea or sky or think of things beneath. But guarded  
every spot you put your feet  
On then same your shaking frame did brace  
As you came down that muddy, slippery face...*

*When you and Skip did Green Hill Tower climb Regardless  
of the threat of life and limb.  
Did guardians of the Air your waistband hold.  
As you addressed Syd Robbie and his bold*

*Red bull – like Bug and a Toy Soldier did appear From a  
Hundred- Twenty feet up in the air.  
To save you and your like takes enormous Efforts, scolded  
the Mermaid of Cedros.*

*Those hunts to L'Islet occurred more than once. The Bush  
Battle by unknown combatants.  
You stood out in the sea, alone, forlorn, Facing the land,  
back to incoming Dawn.*

*What could urge you to leave at waning Night To go up  
Galfa beach, armed with Headlight,  
Bag with water, slingshot, string, some bread and Stones?  
They could have found your worthless Mouldy bones but  
for our protection.*

*At least your prayers met not with our rejection. We saw  
that your gratitude has no ends:  
You shared hard-earned Iguanas with your friends.  
Others like you, emboldened, gone to sea  
Not to return – They have commissioned me*

*To let you know their lives have not been lost. But to this  
day, they have to pay a cost.  
They live and very well – they stay with us Undersea, said  
the Mermaid of Cedros.*

*She sang some lines of song. "Fisherman's Dream"  
That ended with a Chorus, it did seem  
And said, "My World's the Kingdom of Below- Our Elders"  
judge who come and who should go: We care – they sent  
me here to let you know.  
Another body comes so I must go.*

*A flash, a splash and thus she disappeared, A backward  
glance – an Officer appeared, His weapon held in front, of  
danger wary.*

*I put my arms aloft to the contrary...  
"Uncle, what's up? There must be something wrong –  
I thought I heard fair voices raised in song..." I said,  
"Young Sir, for me things are all right." And rose,  
bemused, to go home for the Night.*



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# How Well Do You Know the Old Time Tunes?

By Nadia Ali, TTARP Member



In TrinBago, you can still hear the sweet melodies of classic calypso music on the radio. Take this quiz to find out how well you know the lines from popular songs from yesterday. It will increase the “feel-good” brain chemicals in your brain, spark emotions and take you for a trip down memory lane. Careful though, some of the lines are so close that you may have to hum, chant or even sing out loud!

## 1. Which is the CORRECT line from the 1969 hit song Mr. Walker by Sparrow?

- a) Meet Rose she free, she promise she go marry me.
- b) Sweet Rose McGhee, she promise she go marry me.
- c) Sweet Rose Marie, she promise she go marry me.

## 2. Which is the CORRECT line from the 1981 Road March, Ethel by Super Blue?

- a) Ethel music playing, gal do something, yuh better start to shake de ting.
- b) Ethel music playing, people whining, yuh better start to shake de ting.
- c) Ethel music playing, you better do something and start to shake de ting.

## 3. Which line is the CORRECT from 2001 Calypso Crown winning song Nah Leaving by Denyse Plummer?

- a) You see ah just eat a BBQ, peas, rice and callaloo.
- b) You see ah just eat a curry-Q, peas, rice and cascadoo.
- c) You see ah just eat Chinese-Q, peas rice and cascadoo.

## 4. Which line is the CORRECT line from the 1966 song, Fire in Meh Wire by Calypso Rose?

- a) Calling out to she neighbour Mr. Chin.
- b) Calling out to she neighbour Ramdial.
- c) Calling out to she neighbour Ramsingh.

## 5. Which line is the CORRECT line from the 1978 hit Sugar Bum, Bum by Lord Kitchener?

- a) Honey, I don't want to lose you, darling you is my boo-boo.
- b) Honey, I want to choose you, darling you is meh do-do.
- c) Honey I don't want to lose you, darling like you give me voodoo.

## 6. Which is the CORRECT line from the 1943, calypso Rum and Cocoa Cola by Lord Invader?

- a) Drinkin' rum and cocoa cola, going down Point Cumana.
- b) Drinkin' rum and cocoa cola, going down Point for Mama.
- c) Drinkin' rum and cocoa cola, going down Point for banana.

## 7. Which is the CORRECT line from the 1939, calypso Mathilda by King Radio?

- a) Mathilda, she take my mummy and gone Venezuela.
- b) Mathilda, she take my money and gone Venezuela.
- c) Mathilda, she take my money and gone wid a sailor.

## 8. Which is the CORRECT line from the 1946, calypso Mary Ann by the Roaring Lion?

- a) All day, all night, Miss Mary Ann, down by the seaside she sifting sand.
- b) All day, all night, Miss Mary Ann, down by the seaside sitting in sand.
- c) All day, all night, Miss Mary Ann, down by the seaside she hold meh hand.

SCORE  
1c. 2a. 3b. 4c. 5c. 6a. 7b. 8a.  
Under 4: Buh eh eh, those lyrics was ral tricky. So close alyuh sure it was the right line. You did well.  
4 and Over: You is a boss! Yuh ral know yuh old time tune. Well done!

## EVERY MORNING IS RE-DESIGNED

By Barbara Mellowes, TTARP Member

Morning has broken like any other morn. But, this is October when the sun, that early riser, is on the Other side of the kitchen. With the curtains draping the top and sides of the window, that bright Sun comes streaming through capturing all the Designs as it casts a shadow on the floor. I Stood, entranced, looking at this once In a time design. Here today, gone Tomorrow. As tomorrow Never comes. The window frame, The burglar bars, the sauce Pan, filled with its morning brew of Water for the morning tea, sends its steam Twisting and twirling into the air. This floor image Is only for a moment in time. A time that goes into eternity.

Would I see it next day at that same time? No. Another day, another Time. Another moment, another clime, for every morning is re-designed





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  - b) Ask when the matter should be resolved.
3. Your provider will record your complaint and let you know when the matter should be resolved.

### How to Complain to TATT?

1. Call 800-TATT (800-8288) Toll Free
2. Email to [info@tatt.org.tt](mailto:info@tatt.org.tt)
3. Fax via 674-1055

***TATT's Consumer Services are FREE!***



### *Before You Call TATT!*

Ensure you have all important documents and information relevant to your complaint available such as:

- Registered owner's full name
- Account number
- Bills
- Contracts
- Email communication with your provider
- Letters from your provider
- Details on the provider's attempts to resolve the matter.

*E.g. dates on which a technician may have visited or planned to visit.*

### **Please Note:**

***You cannot complain to TATT at the same time you lodge your complaint with the provider. Your provider must be given the opportunity to resolve the matter within the timeframe given.***

[www.tatt.org.tt](http://www.tatt.org.tt) |



# Recipe

## Duck with Orange Hazelnut Stuffing

### INGREDIENTS

2 domestic ducklings (4 to 5 pounds each)  
2 teaspoons salt  
1 teaspoon grated orange zest  
1/2 teaspoon seasoned salt

### STUFFING

4 cups coarse soft bread crumbs  
2 cups chopped peeled tart apples  
2 cups chopped toasted hazelnuts  
1 cup chopped celery  
1/2 cup chopped onion  
1/2 cup orange juice  
2 large eggs, beaten  
1/4 cup butter, melted  
2 to 3 tablespoons lemon juice  
2 teaspoons grated orange zest  
1-1/2 teaspoons grated lemon zest  
1 teaspoon seasoned salt  
1/2 teaspoon pepper  
1/2 teaspoon dried thyme  
1/4 teaspoon ground nutmeg

### GRAVY

3 tablespoons all-purpose flour  
1/4 teaspoon salt  
1/8 teaspoon pepper  
2 cups chicken broth  
1/3 cup orange marmalade

### Directions

1. Preheat oven to 350°. Sprinkle the inside of ducks with salt; prick skin lightly several times, being careful not to cut into the meat. Rub skin grated orange zest and sprinkle with seasoned salt; set aside. Combine all 15 stuffing ingredients; spoon into ducks. If desired, secure legs with baker's twine.

2. Place with breast side up on a rack in a large shallow roasting pan; pour enough water below rack to thinly cover bottom of pan. Bake, uncovered, until a thermometer reads 180° in the thickest part of the thigh and 165° for stuffing, 2 to 2-1/2 hours, rotating pan halfway through and tenting with foil if needed to prevent overbrowning.

3. For gravy, combine 3 tablespoons pan drippings, flour, salt and pepper in a saucepan; stir until smooth. Heat until bubbly, stirring constantly. Gradually add broth. Bring to a boil; cook for 1-2 minutes, stirring constantly. Add marmalade; stir until smooth.

[www.tasteofhome.com](http://www.tasteofhome.com)





# Brilliant Uses For Baking Soda That Might Surprise You



Baking soda is easily one of the most common household items in any part of the world which has many uses.

## 1. Always Keep Your Flowers Fresh

Place a teaspoon of baking soda in a vase full of water, add an ice cube to give it that extra boost to make your flowers last longer.



## 2. To Whiten Your Teeth & Alleviate Sores

After brushing your teeth with toothpaste, just brush them with some baking soda and you're good. It can help to remove plaque build-up and surface stains in your teeth, and also alleviate any sores.



## 3. Deeply Wash Your Fruits And Veggies

All you have to do is add a spoonful of baking soda to the water and let the vegetables sit for about 15 minutes. Then rinse it, dry it, and you're good to go!



## 4. Freshen Your Trash Cans

All you have to do is sprinkle a good amount of soda onto the bottom part of your trash can, and that should help with freshening not only the trash can, but the entire kitchen.



## 5. If You Have Heartburn, Treat It With Baking Soda

Simply dissolve a teaspoon of baking soda into a full glass of water and drink it all very slowly. Hopefully, the heartburn won't last much longer.

## 6. Say Goodbye To Foot Odor

For your shoes, sprinkle some baking soda and let it absorb overnight. You should never have a problem with smelly shoes again after this.



## 7. Relieve Yourself From Bug Bites

If you do get bitten and you don't have bug spray in the house, no need to worry. A baking soda and water paste can easily relieve you from the pain caused by the bite. Just apply some paste in the affected area and let it dry.

## 8. Take Care Of The Odor Coming From Your Fridge

If you use baking soda though, you will be able to neutralize this unwanted fridge smell. Simply create a tiny opening in the actual baking soda box and place it in the refrigerator.



## 9. Thoroughly Clean Stuffed Animals

Stuffed animals can be the cutest thing in the world, but they too are prone to becoming full of dust, simply grab a plastic bag with some baking soda inside, put your toy in it, and shake. The baking soda draw out every single particle of dirt and dust. Then, vacuum the stuffed animal and you're done!



# Additional Discount Providers

## NOVEMBER 2021

### **CAR SEARCH (INFORMATION SUPPORT SERVICES LTD.)**

Category - (AUTO SECURITY)  
8 Carmody Road, St. Augustine  
65 Carlos Street, Woodbrook - 628-0044  
11-17, Fran Street, Cocoyea, San Fernando - 653-4873  
Warden Road, Sangre Grande - 299-0734  
115, Tiffany Gardens, Todds Road, Freeport - 387-0595  
Email: [carsearchtt@gmail.com](mailto:carsearchtt@gmail.com)  
Facebook: Car Search  
Website: [www.isslcarsearchtt.com](http://www.isslcarsearchtt.com)  
**50% off on Installation Fee**  
**20% off Annual Fee. (applicable only when payment is made before or on Annual due date).**

### **CARING HANDS DENTAL CENTRE LTD**

Category - (DENTAL CARE)  
LP. 1/463 Lower Railway Road, Arouca  
Tel: 222-2273; 389-2273  
Email: [chdentalcentre@gmail.com](mailto:chdentalcentre@gmail.com)  
Facebook: chdentaltt  
Free Consultation and Examination.  
**10% off all Dental procedures**  
**5% off all Dental procedures requiring lab work.**

### **CELL SERVE**

(Bmobile Chanel Partner)  
Category - (MOBILE PHONE SALES & REPAIRS)  
#43, Eastern Main Road, Curepe - Tel: 460-0750  
Arima Shopping Mall - 667-0589 / 788-7202  
#80 Cor. EMR & Henry St, Arouca - 692-2263 / 723-3030  
C3 Center Corinth - 652-5269 / 493-0018 / 493-0018  
#219 Southern Main Road, Couva - 679-5961 / 784-1075  
#43 Eastern Main Road, Curepe - 491-0320

Maritime Centre, (Opp. Food Court) - 638-4235 / 788-7210  
City Centre Mall 1343 SS Erin Rd  
Penal-647-0393/7235118  
Shop 11, Bradford Mall, Henry Street, POS - 624-3827  
#96 A&S Mall High St, San Fernando - 652-6127/ 723-2405  
#349 Brieley St, Sangre Grande - 668-1573 / 723-5101  
Trincity Mall - 640-0941 / 491-0321  
Westmall - 632-2678 / 723-5100  
Email: [cellserveoffice@gmail.com](mailto:cellserveoffice@gmail.com)  
Facebook: Cell Serve  
**5% Discount on Headsets & Accessories.**  
**Except TSTT's Products & Sale Items.**

### **CLOSET RED PLUS SIZE BOUTIQUE LTD.**

Category - (RETAIL STORES)  
#19, 4TH STREET, MT LAMBERT – 293-4341  
C3 MALL, CORINTH, SAN FERNANDO – 318-8921  
PORT MALL, SCARBOROUGH, TOBAGO – 265-2957  
Email: [closetred@live.com](mailto:closetred@live.com)  
Facebook: Closet Red Plus Size Boutique  
Website: Closet Red Plus Size Boutique  
**5% discount on all full priced clothing items ONLY, this excludes any items that are already on sale or on clearance.**

### **COMFORT DENTAL AESTHETICS AND SPA**

Category - (DENTAL CARE)  
Diamond Vale Shopping Centre, Corner Garnet Road & Wendy Fitzwilliam Boulevard, Diego Martin.  
Tel: 778-5385  
Email: [comfortdentalspas@gmail.com](mailto: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 Periodcleaning) at 15% off**

### **ELEOS PHARMA LIMITED -**

Category - (PHARMACY)  
The Light, Lp. #80, Calcutta Settlement Road, Freeport  
Tel: 487-4276  
Website: [www.epharm.rocks](http://www.epharm.rocks)  
Facebook: [epharmrocks](https://www.facebook.com/epharmrocks)  
**5% Discount off on all items including OTC and Prescription drugs (Delivery Offered). Free Delivery on orders over \$500.**

### **DOMUS WINDOWS & DOORS LIMITED**

Category - (HOME CARE)  
57 FACTORY ROAD, CHAGUANAS  
7 ARIAPITA AVENUE, WOODBROOK  
Tel: 235-3700  
Email: [sales@domuswindows.com](mailto:sales@domuswindows.com)  
Website: [www.domuswindows.com](http://www.domuswindows.com)  
**5% discount of any order over \$3000. TTD. Free Tinted Glass Upgrade on any security limanate order \$5000. TTD and over (grey/bronze).**  
**Subject to availability for our FREE Coloured Glass option.**

### **ELECTRODIESEL CO. LTD.**

Category - (AUTO CARE)  
100 CIPERO STREET, UNIT 2, LES EFFORTS EAST, SAN FERNANDO  
Tel: 657-8733; 6523710  
Email: [info@electrodiesel.co.tt](mailto:info@electrodiesel.co.tt)  
THE DIEGO AUTO SPA & SERVICE CENTRE – ST. LUCIEN ROAD, DIEGO MARTIN -637-4738  
Email: [diegoautocentre@outlook.com](mailto:diegoautocentre@outlook.com)  
**10% Discount on Servicing of Diesel Fuel Pumps and Diesel Fuel Injectors.**

### **HEALTH DIRECT SERVICES.**

Category - (HEALTH CARE)  
#30 O' Connor Street, Woodbrook  
Tel: 222-4706 / 222-9999



Email: admin@healthdirectservices.com

Facebook: HealthDirectttt

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.**

(Trading as MS Connexion Security Products)

Category - (MOBILE PHONE SALES & REPAIRS)

#19, Mucurapo Road, St. James – Tel – 624-4710

Arima; Trincity; Valpark; Long Circular Mall Aboutique Mall; Starlite Shopping Plaza  
Website: www.microtrongroup.com

**5% Discount on all purchases (promotions excluded)**

#### **KADEEN KUSTOM KLEANERS**

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**

**LA MAMRE RESORT** - Category - (HOTELS/GUEST HOUSES)

#9 Hilltop Drive, Haleland Park, Maraval. Tel: 327-7147

Email: la.mamre@gmail.com

Facebook: lamamre

**10% Discount off on ALL services.**

#### **MED MATTERS PHARMACY LTD.**

Category - (PHARMACY)

Lp. T303 Eastern Main Road, Valencia  
Tel: 355-4633

Email: medmatterspharm@gmail.com

Facebook: Medmatterspharm

**5% off pharmaceuticals – Rx drugs and OTCs**

**Cash and Debits Purchases Only.**

#### **MINT DENTISTRY LIMITED**

Category - (DENTAL CARE)

Shops #7&8 The City of Grand Bazaar, Valsayn

Tel: 610-6468

Email: drharrysingh@

mintdentistrylimited.com

**10% Discount off on ALL services provided.**

#### **NATIONAL WELLNESS CENTERS/ CHANGE MANAGEMENT CO. LTD.**

(Health, Wellness, Beauty & Lifestyle Counselling)

Category - (HEALTH CARE)

#18, Henry Pierre Street, St. James

Tel: 475-6950

Email: WellnessHelpTT@gmail.com

Website: www.WellnessHelpTT.com

Facebook: WellnessHelpTT

**5% Discount off on ALL goods and services offered.**

#### **NEWTOWN MEDICAL CENTRE -**

Category - (HEALTH CARE)

#55 Woodford Street, Newtown

#46 Dolphin Court, Westmoorings

Tel: 628-8293

**10% discount off on All Services**

#### **PLUMERIA INN TOBAGO**

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: renewal dental@gmail.com

Facebook: Renewal Dental Centre Limited

**5% Discount off all procedures (except exam & consultation).**

#### **SCARBOROUGH MEDICAL LABORATORY**

Category - (MEDICAL LABS)

Maharaj Building, Main Street, Scarborough, Tobago

Tel: 762-1792; 639-6256; 335-1957

Email: sbromedlab@hotmail.com

**10% Discount off**

#### **SELF MEDICAL EMERGENCY AND DENTAL SERVICES**

Category - (DENTAL CARE)

#24 (134) Tumpuna Road, Arima

Tel: 735-9197

Email: selfmeds2@gmail.com

**10% Discount off on Cleaning**

**5% Discount off on Dentures**

**5% Discount off Crowns and bridges**

#### **STEPHENSONS LTD.**

Category - (RETAIL STORE)

94 FREDERICK STREET, PORT OF SPAIN – 623-4061

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WESTMALL - 633-3502

LONG CIRCULAR MALL - 628-2152

STAFANO'S TRINCITY MALL – 6409632

STEPHENSONS TRINCITY MALL - 640-3581

SHOPS OF ARIMA - 643-2779

Email: stephensonstt@gmail.com

Facebook: Stephensons & Stefano

**10% Discount on Non-Sale off all Dental procedures**

**5% off all Dental procedures requiring lab work.**

#### **THE PLANT PEOPLE LIMITED/ RAIN TREE PLANT & WELLNESS CENTRE**

Category - (AGRICULTURAL SUPPLIES/PLANTS)

#39 Cedar Circular Drive, Ridgeview Heights

Century Drive, Trincity Industrial

Estate, Macoya

Tel: 236-3277

Website: www.theplantpeopleltd.com

Facebook: The Plant People Ltd.

Facebook: Rain Tree Plant & wellness Centre

**Tuesdays 10% off all Plants & Accessories**

**All other days (Monday to Saturday) 5% off All Plants & Accessories**

**Excludes special sale items or special sale Day.**

continued on page 32

## Additional Discount Providers

**THE VEHICLE MANAGEMENT CORPORATION  
OF TRINIDAD & TOBAGO** - Category - (AUTO CARE)  
#22, Beetham Gardens, Laventille – Tel: 625-9028  
Union Hall, Cross Crossing, San Fernando – Tel: 652-0396

Old Government Farm Road, Shaw Park, Tobago – Tel: 639-1269

Facebook – VMCOTT's Auto Stop

Website: [www.vmcott.com](http://www.vmcott.com)

Facebook: VMCOTT'S Auto Shop

Email: [service.department@vmcott.com](mailto:service.department@vmcott.com)

**Free 40 Point Check.**

**Free car wash with service.**

**10% discount off labour.**

**TROPIKIST BEACH HOTEL**-Category - (HOTELS/  
GUEST HOUSES)

Old Store Bay Road, Crown Point, Tobago

Tel: 671-9143 / 672-0631

Email: [tropikistbeachhotelresort@gmail.com](mailto:tropikistbeachhotelresort@gmail.com)

Facebook: Tropikist beach hotel limited

**10% Discount off on Booking**

**TRINCARB LIMITED** (Manufacturer of Aglime)  
Category - (AGRICULTURAL SUPPLIES/PLANTS)

30 Hundred Acres Road, Wallerfield, Arima

Tel: 643-9520 or 643-9530

Email: [info@sampetegroup.com](mailto:info@sampetegroup.com)

Facebook: Sampete Group

**10% Discount.**

**WELFOR MEDICAL LTD.**

Category - (HEALTH CARE)

#36 Rosalino Street, Woodbrook

Tel: 223-7777 / 215-8888

Email: [info@welformedicaltld.com](mailto:info@welformedicaltld.com)

Facebook: Welformedical

**10% Discount off products sold in Welfor Medical Supplies.**

**WELLWISE PHARMACY & MORE**

Category - (PHARMACY)

#25 Hollis Avenue, Arima

Tel: 240-9709

Email: [wellwisepharmacy@hotmail.com](mailto:wellwisepharmacy@hotmail.com)

**5% discount off.**

## DELETIONS

The Maracas Bay Hotel

Beta Enterprises Ltd.

Positively Home



1. My first job was working in an Orange Juice factory, but I got canned. Couldn't concentrate.

2. Then I worked in the woods as a Lumberjack, but just couldn't hack it, so they gave me the axe.

3. After that, I tried being a Tailor, but wasn't suited for it -- mainly because it was a sew-sew job, and people liked to hem and haw about the price.

4. Next, I tried working in a Muffler Factory, but that was too exhausting.

5. Then, tried being a Chef - figured it would add a little spice to my life, but just didn't have the thyme..

6. Next, I attempted being a Deli Worker, But any way I sliced it.... couldn't cut the mustard.

7. My best job was a Musician, but eventually found I wasn't noteworthy.

8. I studied a long time to become a Doctor, but didn't have any patience.

9. Next, was a job in a Shoe Factory. Tried hard but just didn't fit in.

10. I became a Professional Fisherman, but discovered I couldn't live on my net income.

11. Managed to get a good job working for a Pool Maintenance Company, but the work was just too draining.

12. So then I got a job in a Workout Center, but they said I wasn't fit for the job..

13. After many years of trying to find steady work, I finally got a job as a Historian - until I realized there was no future in it.

14. My last job was working in Starbucks, But had to quit because it was the same old grind.

15. SO, I TRIED RETIREMENT AND I FOUND I'M PERFECT FOR THE JOB - LOVE IT

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# 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_d5@yahoo.com, 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
Treasurer	- Genevieve HOLDER, 624-0932
PRO	- Louise QUAMINA, 792-3017 / 623-7453
Email	- quaminallouise@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, yvonehendrickson6@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, rkaliip@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	-
Email	- yvettewright123@yahoo.com, 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	- ttarptobagocorals@gmail.com, andersonrawle@yahoo.com, selby_cole@yahoo.com
Colour T's shirt	- BLUE/GOLD

## TOBAGO (Pembroke "Cultural Stars")

Meeting Place	- Quarters #126, Goldsborough, Tobago
Meeting Date and Time	- 2nd Monday of each month @ 4:00 p.m.
Chairperson	- Lecia ROSS, 639-3029 / 391-2228
Vice Chairperson	- Agnes ALFRED, 635-0818 / 398-6045
Secretary	- Carmen CHARLES, 759-4244
Email	- carmencharles27@gmail.com, carmencharles27@hotmail.com
Colour T's shirt	- ORANGE/GREEN



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