

MEMBERS GUIDE 2022

Join TTARP Today!

www.ttarp.org



THE HIP AND KNEE CLINIC

MR. MARLON M. MENCIA FRCS

622-5192

hipandkneeclinic@gmail.com

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

Getting Back to a Life in Motion

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



Location

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



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



Dear Member,

Thank you for making the decision to join an organization that can positively affect your life. Becoming a TTARP member is an awesome and commendable step for persons age fifty or older.

We were legally registered as an NGO (non-governmental organization) in 1993 as the Trinidad and Tobago Association of Retired Persons, however, we now simply call ourselves TTARP ...an Association of Responsible Persons since you don't need to be retired to join the Association.

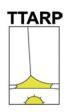
This booklet is a guide for you to know how to maximize your membership benefits, and we encourage all Members to Participate, Volunteer, Advocate, Renew and show your TTARP card!

We look forward to being of service to you as you enjoy your Golden Years.

The Management.

We will need to keep in touch with you for special offers and other information, so please ensure you update your mailing address, phones and emails if there are changes.

MISSION



TTARP is a legally registered, non-profit organization for mature persons age fifty (50) and over. It aggressively seeks the best interest of its members towards four (4) main objectives:-

- To enhance the quality of life of mature citizens.
- To promote their independence, dignity and purpose.
- To lead in determining their role in society.
- To improve the image of the golden years.

HISTORY

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

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

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

FORMATION OF TTARP

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

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

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

Almost 40,000 Members & Growing

Invite a Friend to Join www.ttarp.org

MEMBERSHIP REQUIREMENTS

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

OVERALL BENEFITS

ATTRACTIVE DISCOUNTS

Over four hundred merchants such as supermarkets, pharmacies, medical services, travel, insurance, etc. offer special discounts and savings to TTARP members. You must present your valid TTARP Card to obtain the discount. (See your TTARP Discount Directory for the list of Merchants or go to our website www.ttarp.org/discounts).

ACTIVE LOBBYING GROUP

Representation is made to the Government and other State Boards on behalf of Senior Citizens for improved benefits pertaining to health, security, financial (income,taxes), education, social and other matters in Trinidad and Tobago. (See details on pages 16 & 17).

MY SENIOR CARD

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

The original My SENIOR Card plan is also still being offered at \$365 and consists of Doctors Visits for only \$100, an annual medical check of CBC, cholesterol, urine, sugar tests, a dental exam plus discounts on other medical services ranging from 10-20%. (See details on pgs 12-14).

SOCIAL ACTIVITIES

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

SUBSCRIPTION TO TTARP 050Q

Every year in April, August and December, a magazine is mailed to each member. It usually contains information on the Association's activities, upcoming events, health issues, financial tips, national benefits, feature articles, recipes, etc. It is interesting and informative and it is the one of the main ways we would communicate with you. (If you wish to receive an E-copy only please inform the office).

VOLUNTARY SERVICES / EMPLOYMENT

TTARP maintains an employment database where members can register their skills and qualifications for paid employment or voluntary service. (Complete the form on page 10).

IMPORTANT:

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



Responsible

Persons

TTARP'S OFFICE

North:

#45 Tragarete Road, Port of Spain Tel: 622-9223, 222-7912, 221-7771

Whatsapp: 497-2687

Email: ttarp1993@gmail.com

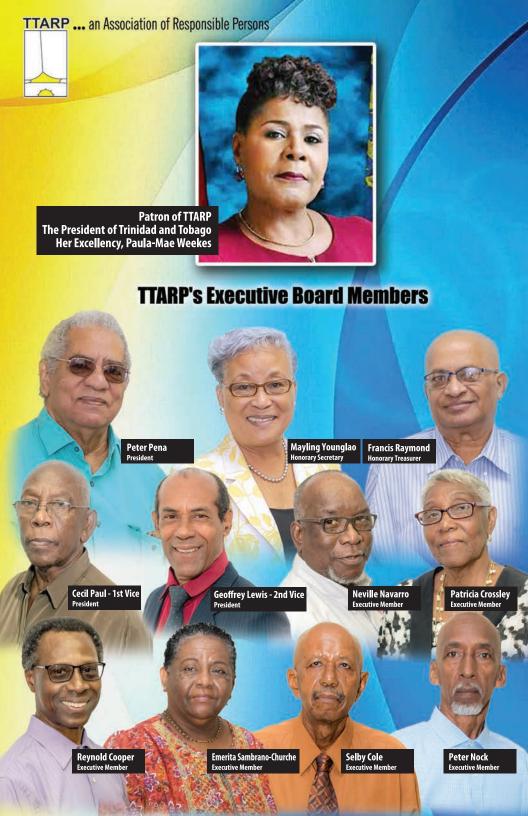
IG: ttarp_association Website: www.ttarp.org

MEMBERSHIP PAYMENT CENTRES

M&M Insurance Brokers Ltd - North #39 Boissierre Village, Maraval

Tel: 622-1274

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





BROKING SERVICES LIMITED M & M INSURANCE

M & M is humbled and grateful to have had the privilege of serving

you, our loyal clients,

for over 50 years.

The insurance subsidiary of the M & M Group of Companies, Leading in Ideas & Service for 50 years.

ALWAYS THERE FOR YOU

that everyone has Delivering the best insurance that's what we've been doing for over half a century. We understand unique circumstances. coverage that fits your needs –

We believe our customers deserve exceptional service.

individual and corporate policies provide the Our promise is to do everything in our power to ensure that your

Trinidad & Tobago, we thank you.

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

> San Fernando, Trinidad & Tobago W.I. **Cross Crossing Shopping Centre**

TEL: 657-2256/657-2343



39 Boissiere Village, Maraval Trinidad & Tobago W.I

TEL: 622-1274/3338/1871

MEMBERSHIP RATES

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

You can select from the following period of Membership:-

Independent Members	Republic Bank's Major League Members
Admission Fee - \$10.00	No Admission Fee
PLUS Subscription Fees	Subscription Fees
One Year - \$ 100.00	One Year - \$ 90.00
Two Years - \$ 180.00	Two Years - \$ 160.00
Three Years - \$ 260.00	Three Years - \$ 230.00

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

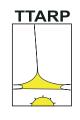
NOTE

- 1. Proof of having a Republic Bank Major League Account must be provided at the time of Sign-up.
- 2. Person must have attained the age of FIFTY to join.
- 3. **We accept** cash, cheques, linx and credit card payments.
- 4. Kindly take a note of your expiry date to avoid paying Time Penalties upon renewals, since your Month of enrolment NEVER changes. That means if you first join in March but renewed in September your new membership card will be activated from the Original Date of Expiry.

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

Persons can Join or Renen Online at www.ttarp.org





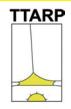
... an Association of Responsible Persons

#45 Tragarete Road, Port of Spain, Trinidad, W.I. Tel: (868) 622-9223, (868) 221-7771, (868) 222-7912

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

MEMBERSHIP APPLICATION FORM

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



ADDITIONAL INFORMATION REQUESTED

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

(a) What is your current employment status?: □Retired □Working Full Time □Working Part Time □Not Working		
(b) Current or previous Occupation :		
(c) Hobbies/ skills :		
(d) Are you interested in employment or voluntary work ? \Box YES \Box NO		
(e) TICK BELOW ALL AREAS OF INTERESTS		
 □ Banking & Finance □ Customer Service □ Education & Training □ Human Resources □ Legal □ Health Care □ Marketing & Communications □ Media □ National Issues □ Public Speaking □ Research & Evaluation □ Sales □ Social Services □ Secretarial & Administrative □ Security 		
(f) Can you refer us to two friends or family members who qualify to join TTARP but are not yet members ? Name		
Name		
(g) What is your main reason for joining TTARP? □ Financial Benefits □ Social Benefits □ Medical Benefits □ Insurance Benefits □ Other		

Thank you for taking the time to complete these questions.

Kindly note your Membership Expiry date and remember to Renew on time to avoid penalties.

Sevolution of the Noillo

50+AND
GETTING BETTER
WITH AGE

Eastern Credit Union's

Evolution 50

is exclusively for Mature Members.

Benefits of an Evolution 50 Account:

- · Attractive interest rates
- 50% off loan processing fee for loan amounts up to \$25,000.00
- Free embassy statements
- No fees on standing orders
- Waived penalties for premature breaking of fixed deposits
- 15% off House/Fire and Vehicle Insurance from Colfire
- Dedicated line at Branches for Members over 50.







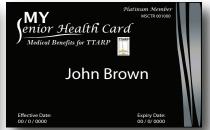


SIGN UP TODAY!

FREE DOCTOR VISITS
FREE ANNUAL MEDICAL
UNLIMITED MEDICAL DISCOUNTS







Basic Membership

Free Annual Medical

- Doctor's Exam & Consult
 - Dental Exam
 - Urine Test
 - Diabetes (sugar) Test
 - Cholesterol Test
- Complete Blood Count

Medical & Dental Discounts

Doctor Visits\$100 - UNLIMITED VISITS

Dental Routine: 10%

Laboratory Tests: 20%

Ultrasound: 10%

ECG: 20%

Clinic Services (drips etc.): 20%

\$365. /PER ANNUM

Available at ALL HealthNet Clinics Nationwide!

Platinum Membership

Free Annual Medical

- Doctor's Exam & Consult
 - Dental Exam
 - Urinalysis- 10 panel
 - HBA1C
 - Full Lipid Profile
- Complete Blood Count
 - Creatinine
 - AST/ALT
 - FCG
 - Pap Smear / PSA

Medical & Dental Discounts

Doctor Visits FRFF - UNLIMITED VISITS

Dental Routine: 15%

Laboratory Tests: 25%

Ultrasound: 15%

ECG: 30%

Clinic Services (drips etc.): 30%

\$999. /PER ANNUM



How to Sign Up

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

- LP 150 Chadee Lohar Road, Munroe Settlement, Cunupia 285-5642, 4637
 - #8 Saddle Road, Maraval 285-4632, 4640
 - Issac Junction JTA Complex, Couva 285-4641, 4643
 - #112 Eastern Main Road, Barataria 285-4635, 4642
 - #22 Eastern Main Road, Tacarigua 221-6715
 - #37-39 Princess Margaret Street, San Fernando 285-7262



NO

www.myseniorcard.com



MEMBER'S SIGNATURE

☐ TTARP BRANCH

Please indicate where you would like to collect your card.

☐ HEALTH NET CARIBBEAN CLINIC :



Your Nest Egg Is Safe With Us

We know how important your nest egg is to you.

Let your money grow with our market-leading interet rates on Fixed Deposits.

Deposits offered in TTD and USD

Ask us about our current promotions for TTARP Members





PLEASE SCAN THE QR CODE WITH YOUR PHONE

WEBSITE

APPLICATION FORM





NATIONAL 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.

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.

* * * *

TTARP ZONAL GROUPS

ARIMA "Eastern Angels"

Meeting Place - Arima Tennis Club — Railway Road, Arima **Meeting Date and Time** - 1st Friday of each month @ 3:00 p.m.

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

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

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 - 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

 $Email-quaminal ouise @yahoo.com, \ led ano_lecic @yahoo.com$

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



TTARP ZONAL GROUPS

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



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

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

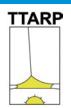
Secretary - Annmarie PAUL-ROBERTS, 754-5361 / 288-3503

PRO - Ramchand KALIPERSAD, 359-3042

Treasurer - Patricia NOEL, 779-3459

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

Colour T's shirt - WHITE



TTARP ZONAL GROUPS

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 - TUROUOISE



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 - PURPI F

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 - RI HE/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

TTARP Head Office

Head Office #45 Tragarete Road, Port of Spain Tel: (868) 622-9223 or 221-7771

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





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- Be a One Day Procedure
- Be able to be done Multiple Times if the cancer returns
- Maintains Erections after the procedure unlike other methods.

Learn more about Erectile Dysfunction



Our Solution will,

- Work more effectively than most pills for Erectile Dysfunction
- ✓ Be a One Day Surgery



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