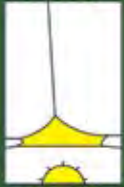


TTARP ... an Association of Responsible Persons



ISSUE #3, 2023

50Q




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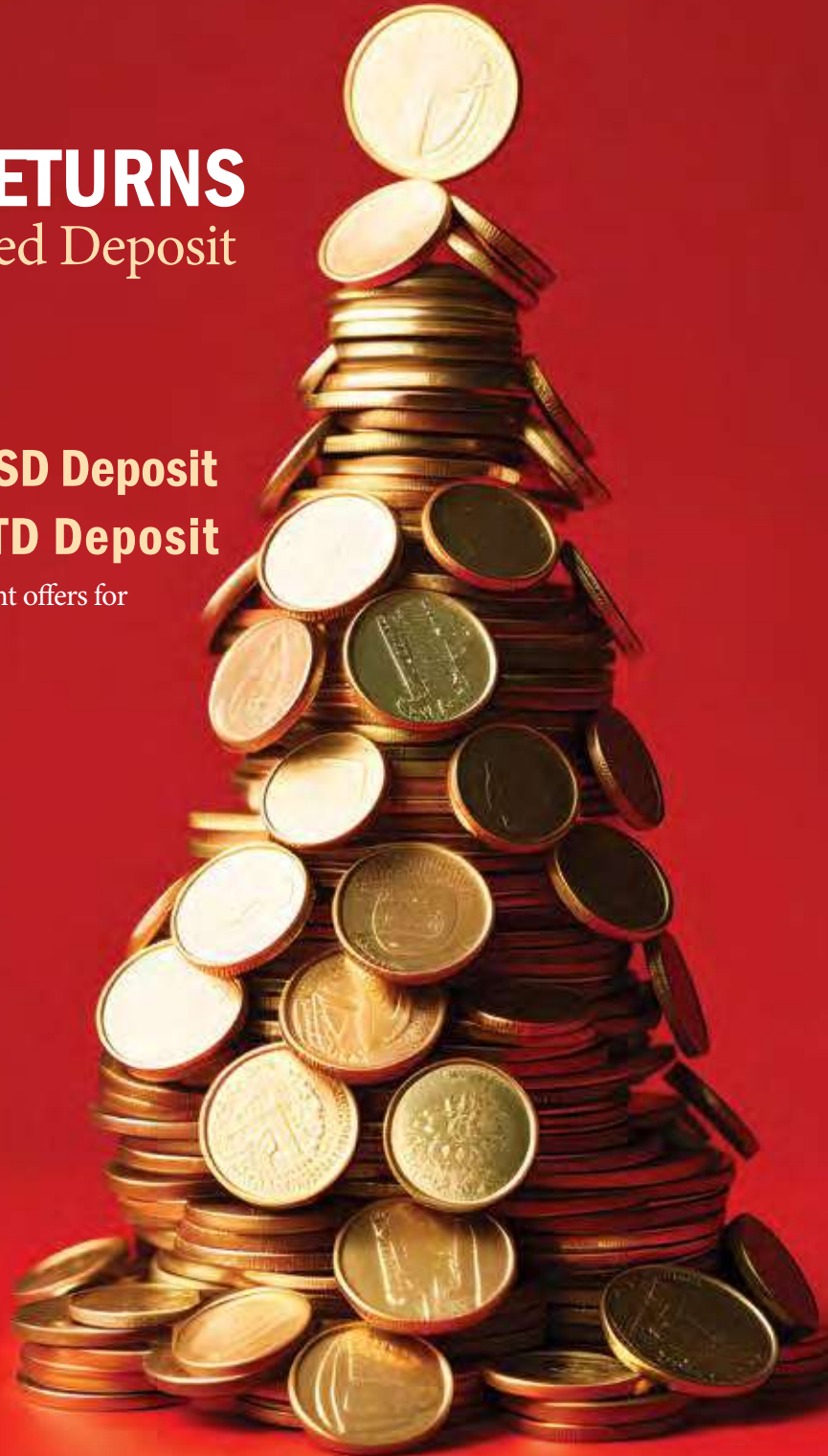
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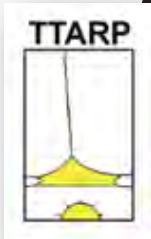
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2024
SPECIAL

Comments from The Board

It has always been acclaimed that "Time Waits on No Man".

And this is so true as it would seem that only yesterday we were wearing a mask daily and sanitizing because of the COVID virus.

At TTARP, just recently we were bustling with a major task of relocating from Tragarete Road (where we were for over fifteen years), to our new Head Office in Belmont, and in a blink it has now been almost ONE YEAR now.

Not too long ago in September, we were anxiously pulling together our EXPO to celebrate TTARP's 30th Anniversary, and with all resources directed towards constructing the new Head Office, hosting such a mega event was considered almost impossible. Denise and Michelle proved that a daunting vision can become a reality with persistence and determination, and they accomplished a miracle with the assistance of Louise and Lisa.

The EXPO was a fantastic monumental experience, surpassing all expectations, with TTARP's Patron, Her Excellency, Christine Kangaloo ORTT, The President of Trinidad and Tobago, giving the feature address that showered exceptional praise on TTARP's Mission over the past three decades and highlighted our accomplishments for older persons in our society.

Our Exhibitors, Sponsors, Stakeholders, Participants, Members, Visitors, Entertainers and Zonal Groups enhanced the extraordinary event, which is now engraved in TTARP's history and in the core of our members.

And guess what? It's now Christmas! We are enjoying parang on the airwaves, endless sales being advertised, house repairs are on the way, curtains and gifts are being bought, making pastelles and baking bread and black cake, these festivities fill the air.

"Life itself is a Privilege, but, to Live Life to the Fullest, well that is a Choice! ~ Andy Andrews

Happy holidays and have a blessed 2024!



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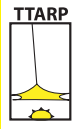
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TTARP BENEFITS

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 Retail enterprises. These are being updated 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 which are 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 rides on the Water Taxi between POS and San Fernando.
7. Fee Exemption on certain bank services (e.g. Bank Drafts and bank statements for US Visas)
8. Preferential rates on fixed deposits at Banks and certain Credit Unions.
9. Increased the range of CDAP medications for ailments common to Senior Citizens.
10. 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.
11. 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.
12. 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.
13. Removal of semi-annual Life Certificate for NIS Pensioners.
14. 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.
15. Walk-Over constructed to assist senior citizens and others travelling to and from the Tobago Ferry Port and Water Taxi service.

* * * *

November 2023

OTHER

In context of approved GORTT National Budget 2022/2023 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 personal tax deduction up to a maximum sum of \$60,000 on combined contributions to approved pension funds, annuity plans, and National Insurance.
- 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 35% 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.
- h) Increase non-taxable Annual Income allowances to \$90,000 for all citizens.
- i) All taxes (including Customs Duty, Online Purchase Tax and Value Added Tax) on individual components in CCTV systems, including cameras and DVRs, are waived with effect from January 1st 2023.
- j) There is a collaboration between the Ministry of Social Development & Family Services, iGovTT and TTConnect to allow senior citizens to submit their Life Declaration Certificate Form by calling the toll free number 800-8826 for an appointment.

* * * *

November 2023

MEMBERSHIP DRIVE

GET \$10 FOR EACH PERSON YOU RECOMMEND TO JOIN TTARP

(Must be a New Member)

New Member must say who referred them.
Payment can be collected at the office.

HealthNet 50+

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**PROMOTION ENDS:
30TH APRIL, 2024**

The Eastern Angels Arima Zone (EAAZ) continues to cater to the general wellbeing of its members through activities planned by its various committees.

The Education Committee hosted a Micro Green presentation by Mr. Eddison Young. Mr. Young defined micro greens as young seedlings of edible vegetables and herbs which can be harvested and eaten within a week to ten days after the first two leaves appear from within a seed. Members were advised of the following areas of microgreen farming:-

- How they are grown
- The health benefits
- Most popular seeds for planting

Members participated by sampling the exhibits and placed orders for their future use.

The Arts and Crafts Committee held a graduation function for participants. The class held under the tutelage of Ms. Victoria Williams learnt various forms of Fabric Design and gave a magnificent display of their items produced during the period. Some of the items were proudly modelled by the designers. Certificates of Participation and other tokens were presented to the graduates.

The Tours Committee organised a trip to Tobago in September. Forty members made the journey and participated in various activities such as:-

- Visits to some of the beaches
- A road trip to the Atlantic Ocean and Caribbean Sea parts of the island. This trip ended with a sea bath at the Charlotteville beach
- A visit to the Castara beach, where there is a dirt oven. Members were disappointed that the oven was not operating during that visit but made the visit memorable by posing for pictures featuring the oven
- The trip culminated with a visit to Jade Monkey on Karaoke Night where members enjoyed themselves, although not performing in the event.



A successful SEA student receives an Award.

Then, it was the participation in the parent organization TTARP 30th anniversary celebrations. EAAZ members gaily decorated our booth with the Fabric Design items, group picture, portrait of past and present Chairpersons and other interesting pieces.

September ended with an awards function to celebrate a few of our successful Secondary Entrance Assessment (SEA) students. This function was planned and executed by the **Social Services Committee**. Our special guest, Mrs. K. Mathison gave a short interactive session on Emotional Intelligence, using oral and video media. The session engaged the awardees on recognising and managing their emotions and who/where they may access personal interventions. The students were given refreshments, a package with school supplies as well as a small token.

We look forward to continued engagement by the committees for the rest of the year and onward.



EAAZ members in Tobago.



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2. Be sure to:
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3. Your provider will record your complaint and let you know when the matter should be resolved.
4. If the time you were given passes and the matter was not resolved, or if you are unsatisfied with the resolution then you may complain to TATT.

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Tobago Office:

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The Golden Years:

12 Benefits of Being 60 and over



*Janice Learmond-Criqui, CPC, CaribDE,
Certified Professional Coach, Tel:
1868-740-4120*

As one approaches retirement age, the prospect of becoming a pensioner/retiree often carries a mixed bag of emotions. While some may worry about financial security and health, it's essential to remember that being a pensioner comes with a host of benefits that can make these years some of the best in one's life. Like the 12 days of Christmas, below are 12 remarkable advantages of being a pensioner/retiree.

1. Financial Security:

One of the most significant advantages of being a pensioner is the financial security that comes with it. Most pension plans provide a regular source of income, allowing retirees to enjoy their retirement without worrying about money. It is critical to start planning early in one's life.

2. More Free Time:

Retiring means saying goodbye to the daily grind, giving pensioners ample free time to pursue their interests and passions. This newfound leisure time can lead to a more fulfilling life.

3. Travel Opportunities:

Pensioners often have more flexible schedules and can take advantage of off-peak travel times, allowing them to explore new destinations without the crowds.

4. Pursuing Hobbies:

Retirement provides an ideal opportunity to take up or delve deeper into hobbies and interests, whether it's gardening, painting, golf, or cooking.

5. Volunteering:

Many pensioners find immense satisfaction in giving back to their communities by volunteering. They can make a positive impact and connect with others who share similar values.

6. Health and Wellness:

With more time on their hands, pensioners can focus on their physical and mental well-being. Regular exercise, meditation, and a balanced diet can contribute to a healthier and happier retirement.

7. Quality Time with Family:

Retirement offers the chance to spend more quality

time with family and friends. Grandparents, in particular, often relish the opportunity to be more involved in their grandchildren's lives.

8. Lifelong Learning:

Pensioners can continue to expand their horizons through lifelong learning opportunities. Whether it's taking college courses, attending workshops, or simply reading more, there's no age limit on gaining knowledge.

9. Reduced Stress:

The absence of work-related stress can significantly improve a pensioner's mental and emotional well-being. Reduced stress levels can lead to a more relaxed and enjoyable retirement.

10. New Social Connections:

Retirement communities and senior centers offer opportunities to meet like-minded individuals and form new social connections. These relationships can provide support and companionship in later years.

11. Time for Reflection:

Retirement allows for self-reflection and personal growth. Pensioners can use this time to look back on their lives, set new goals, and embrace personal development.

12. Legacy Building:

Pensioners often contemplate their legacy and how they can leave a positive mark on the world. Whether it's through philanthropy, writing a memoir, or mentoring the next generation, retirement can be a time for meaningful contributions.

Being a pensioner comes with numerous benefits that can make these years some of the most rewarding in a person's life. The 12 advantages of retirement can be a time to savor the fruits of one's labor and enjoy the golden years. It's a chance to focus on what truly matters and make the most of the well-deserved break from the daily grind. Embracing these advantages can lead to a fulfilling and content retirement, where one can truly appreciate the beauty of life.

SHINGLES?

SHINGLES
IS AN INFECTIOUS DISEASE
THAT USUALLY PRESENTS AS
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Are you 50 or older? or a risk patient?
Protect yourself from shingles.
Talk to your trusted healthcare professional.



**CONSULT YOUR DOCTOR TO KNOW MORE
ABOUT SHINGLES AND ITS PREVENTION**

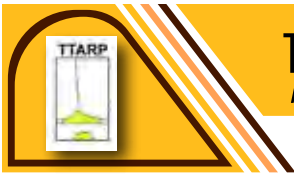
References: 1. Johnson RW; BMC medicine; 2010;8;37. 2. Mayo Clinic;2019;1-4; Shingles. 3. Harpaz R; Morbidity and Mortality Weekly Report;2008;57;1-40. 4. Cohen KR; Pharmacy and therapeutics;2013;38;217-227. 5. Kilgore PE, Kruszon-Moran D, Seward JF, Jumaan A, Van Loon FP, Forghani B, McQuillan GM, Wharton M, Fehrs LJ, Cossen CK, Hadler SC. Varicella in Americans from NHANES III: implications for control through routine immunization. J Med Virol. 2003;70 Suppl 1:S111-8. 6. Drolet M; Herpes Zoster: Postherpetic Neuralgia and Other Complications; 2017; 119-140. 7. Yawn B; Neurology;2013;81;1-209

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Award for a Job Well Done

Professor Beverly-Ann Carter

When we make career choices in life, we never really know where these diverse pathways may eventually take us.

For TTARP Member, Beverly-Anne Carter, who would have thought that her love for teaching languages would have caused her to eventually receive a prestigious Award from Japan?

Now residing in Tobago and a new Member of the Corals Zone, Professor Carter looks back and muses how, as the Director of the CLL (the Centre for Language Learning in Trinidad), she was placed in the position to be able to assist and nurture many of her students to fulfil their ambitions, while, at the same time, these same students benefited from unbelievable experiences and additional career opportunities. Beginning as a Lecturer in French language, her responsibilities at the Centre eventually channelled her to guide her charges in the different languages taught as the Centre and, in the case of Japanese, facilitate their assignment to Japan as English Language Assistants.

With over 40 years in the teaching profession (half of that period as the Director of the CLL listed above, our goodly lady was blissfully unaware that Japan was taking careful note of her relationship with that country and of her influence on her students in that language. And so it is that, quite recently, this Daughter of the soil was honoured by the Japanese Government with the Order of the Rising Sun Gold Rays with Rosette.

For us, in the TTARP Corals Zone, we take cognizance of the achievements of this lady, and of other Seniors in our Organization, as shining examples of how our particular age-Group continues to make sterling contributions to their fellow Citizens both locally, as well as on the International scene.



Professor Carter at the Awards Ceremony

Donation to Happy Haven Special School

Monthly meetings have been held at the Happy Haven Special School for Children in Signal Hill, Tobago for several years. However, the Coral Zone recently expanded its usage of activities to include, rehearsals for their Annual Variety Concert.

In a spirit of gratitude, Members agreed to present a monetary Donation to the School from the proceeds of the Concert itself.



Public Relations Officer, Zilpah Edwards-Moore, presents cheque to the School Principal, Mrs. Perla Thomas-James.

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A will to make a WILL

A Will is a written instrument whereby a person, known as a Testator or Testatrix, expresses their wishes in relation to the distribution of their assets which comprise what is known as their “Estate”, which will take effect after their death.

Section 42 of the Wills and Probate Act Chap 9:03, says for a Will to be valid, the document must be:

- Made in writing;
- Made by the Testator, being a person of the age 21 years or more;
- Signed at the end by the Testator;
- The Testator must sign in the presence of 2 or more witnesses, both present at the same time
- Such witness must attest and witness the Will in the presence of the Testator and in the presence of each other.

The Testator must have the mental capacity to make a Will, (**Animus Testandii**), meaning they must be of sound disposing mind and memory, meaning they must have the mental capacity at the time, to understand and appreciate what their assets are and whom they wish to get which of their assets. Where it can be shown that the Testator, either through age, infirmity, loss of memory or other debilitating disease, lacked the **Animus Testandii**, then a Court will set aside the Will.

The Testator must also have knowledge and approval of the Will being drafted and must exercise his own free will in drafting it himself or having the document drafted.

There must be no **Undue Influence** exerted on the Testator by anyone when the Testator is making or giving instructions for the making of the Will. Where it is proven that the Testator was coerced into drafting the Will by virtue of **Undue Influence**, the Will could be deemed to be invalid.

Once made and executed (signed), a Will can be kept by the Testator or they can lodge same with their Attorneys or at the Probate Registry of the High Court.

Marriage automatically invalidates a Will unless it is specifically stated to be made in contemplation of marriage; so where someone makes a Will and then subsequently gets married, they will have to make a new Will.

The Testator must in the Will, appoint someone whom they trust, as being in charge of probating the Will and distributing their assets according to the provisions of the Will and that person is called the **Executor**.



by **MARTIN ANTHONY GEORGE & CO.**
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The persons who benefit under the Will are the Beneficiaries and there is no requirement in Law to say you must leave something for everyone or that all your children must get a share in your Estate or even that your spouse must be provided for in **your Will**.

It is exactly as stated, it is **your Will** and whatever you decide upon and whoever you choose to give or not give at all, everyone has to respect it as your Will, because you had – a will to make a **Will**.

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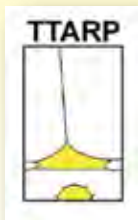


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TTARP is a non-profit service organisation that allows Mature Citizens (persons 50 years and older) to access Benefits they may not have enjoyed before.

MISSION STATEMENT

TTARP is a legally registered, nonprofit organization for Mature Citizens age fifty (50) and over.

It aggressively seeks the best interest of its members towards four (4) main objectives:-

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

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TTARP...an Association of Responsible Persons
Would like to pay homage to our Past Presidents for their contribution and dedication to the Association, over the years
MR. KEN GITTENS AND MR. TERENCE BOSWELL-INNISS

TTARP'S STAFF

 Tami Williams Office Manager	 Denise Leacock-Williams Administrative Supervisor	 Karinika John-Baptiste Gorm Administrative Clerk	 Candice Shade-Cooker Administrative Clerk
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BENEFITS

- ATTRACTIVE DISCOUNTS**
Over 400 merchants such as supermarkets, pharmacies, medical services, travel, insurance etc. offer special discounts and savings to TTARP members.
- ACTIVE LOBBYING GROUP**
Representation is made to the Government on behalf of Senior Citizens for better national benefits pertaining to health, security, financial (income, taxes), education, social and other matters.
- MY SENIOR CARD**
Senior Card- members can access medical services at a fraction of the cost through our My Senior Card programme with Health Net Caribbean Ltd. Regular annual check ups are encouraged and made affordable.
- SOCIAL ACTIVITIES**
TTARP's Head Office and the eleven zonal groups schedule an array of activities for members to socialize and remain active. Activities consists of overseas trips, cruises, luncheons, outdoor activities, tours, meetings, seminars etc.
- SUBSCRIPTION TO TTARP 050Q**
Every year in April, August and December TTARP's 050Q magazine is mailed to each member. It contains information on the Association's upcoming events, health issues, financial tips, national benefits, feature articles, recipes, etc. It is our way of communicating with our members.
- VOLUNTARY SERVICES / EMPLOYMENT**
TTARP maintains an employment database where members can register their skills and qualifications for paid employment or voluntary service.



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TTARP's 30th ANNIVERSARY EXPO 2023



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EXCERPTS FROM THE ADDRESS BY HER EXCELLENCY CHRISTINE CARLA KANGALOO O.R.T.T., PRESIDENT OF THE REPUBLIC OF TRINIDAD AND TOBAGO AT TTARP'S 30TH ANNIVERSARY EXPO

“TOGETHER WE ARE STRONGER”

15 SEPTEMBER 2023

The theme of this year's anniversary celebrations is, as we have heard, “Together We Are Stronger”. I could not have imagined a better theme, myself. In fact, when one thinks about it, the words “Together We Are Stronger” are apt, not just as a theme for our anniversary celebrations, but as a powerful reminder to the entire country of the need for our citizenry to collaborate and cooperate with one another in our

march towards community development and national advancement.

For 30 years, TTARP has been working tirelessly to enable persons aged 50 years and over to fulfil their greatest potential. One of the reasons I embraced the opportunity to be patron of the organisation so readily, is the invaluable and essential service the organisation provides to people in their golden—and, I dare say, their best—years.

The other is because TTARP, as a non-profit civil organisation, is, I believe, a reflection

of what is best about Trinidad and Tobago – our people's willingness to give of themselves, in service to others, without seeking the least reward.

TTARP helps our nation to honour our elder population by advocating for and assisting them in many ways. This year's anniversary Expo showcases just some of the many products and services that are geared specifically towards elder persons, by which TTARP tangibly honours our elder population. **These include impressive discounts on a wide range of goods**

One of the paramount concerns about getting older, is financial wellness. Retirement can mean financial insecurity as a result of the loss of an income. It can also leave one face-to-face with the inadequacy of one's savings; and, where we depend on job-related retirement benefits, retirement can mean immeasurable stress when, as often happens, there are delays in receiving those benefits.

It is in this sphere - of mitigating the financial vulnerability of elder persons - that TTARP has perhaps most famously distinguished itself. TTARP has done so by entering into relationships with 400 discount partners and securing preferential rates for its members across a wide category of services, including optical, medical,



dental, grocery items, insurance, utilities and much more. ...Thank you TTARP!

Another challenge which many of us face as we get older, is that of isolation and loneliness. With time, children leave the home and get married; friends move into different neighbourhoods or pass away; and colleagues retire early and abandon us at our workplaces.

Mobility and other physical limitations brought on by the ageing process, prevent some of us from participating in the activities we love – further reinforcing our sense of isolation. TTARP has stepped into this space as well, and provides a variety of opportunities for social engagement - with events such as international and local trips; and functions and limes as a TTARP family within

various colourfully-named zones. I was amused to learn some of the zone names—the ‘Eastern Angels’ of Arima; ‘Royals’ of Princes Town/Rio Claro; ‘Purple Diamonds’ of San Fernando; and how can one forget the ‘Corals’ from Tobago!

Events such as these also help make the case that I advanced at the beginning of this address, that there could not be a better

theme than “**Together We Are Stronger**” where TTARP is concerned. As an organisation, TTARP truly understands and operates by this theme. Through TTARP’s efforts, many of us can now find community and friendship as we age, comfortable in the knowledge that we are not alone. Through TTARP’s efforts, our nation honours our elder population.



We wish to *Thank* all of our **SPONSORS:**

The sponsors listed include: Agricola Credit Union, Development Finance, United Airlines, Social Eyes, Rodco, Alexandra Imaging Center, NVU Vision, Glacial, Samaan Tree Fund, Health Net Caribbean, Dr. Love Health Store, PSCU, Renand Limited, Optometrists Today, Buzz Experiences, Beacon, M&M, Family, Accu-Chek, Amplia, Wright Offices Ltd, AP Scott, Royal Bank, Ms. Brafit, EQ, Exe Trust, The Community Accountant, LivHealth, GNC Live Well, and Alzheimer's Association of Trinidad and Tobago. A large circular logo at the bottom right reads 'Celebrating 30 Years 1993-2023'.

OUR PATRON'S VISION FOR TTARP (EXCERPTS)

Permit me, therefore, to walk down a slightly different road, and to focus TTARP's attention on the critical role that I believe the organisation can, and should play, in what I described, when I began, as our country's march towards community development and national advancement.

I am speaking here about the role of mentorship. I referred earlier to the role that our elder citizens play in ensuring that valuable life skills and wisdom are passed on. I respectfully suggest that there is in our country, today more than ever, a growing need for elder citizens to mentor their younger charges.

Looking around at our country today, we see too many examples of our youth gone astray – we see too many of them succumbing to the lure of all forms of antisocial and criminal conduct. I believe that positive and appropriate mentorship for our nation's youth and younger adults, is a critical tool in showing our young people better ways to be; and in showing them better lives to live.

And I wonder whether TTARP, by reason of the unique attributes of its members, might not well be in the perfect position to provide the very type of mentorship that I believe our young people need at this time. TTARP has, for example, among its members, some of the most distinguished and capable elder citizens this country has ever produced. As I understand it, TTARP's membership comprises a wide cross-section of persons from every sector of the society, and from every field of social and



cultural endeavour.

And it is there, I believe, that TTARP has an advantage that few other organisations have – the advantage of a ready, and available, and an organised pool of mature members who have worked, lived and experienced almost every walk of life; many of whom are no longer weighed down by the responsibilities of daily employment and whose time and talents can therefore be turned towards mentoring youths and young adults.

The beneficial effects of positive and appropriate mentorship upon the youth population and by extension, upon the wider society, hardly need to be stated. They include: increased secondary-school graduation rates; lower-secondary school dropout rates; healthier relationships and lifestyle choices; better attitudes about schooling and education in general; higher tertiary-enrolment rates; higher educational aspirations; enhanced self-esteem and self-confidence; improved behaviour, both at home and at school; stronger relationships with parents, teachers, and peers; improved interpersonal skills; and a decreased likelihood of starting drug and alcohol use.

Perhaps, for example, such mentorship might include inviting more young people to TTARP's outings and events, where they can mingle with their elders in a relaxed environment. **It is said that the '4 Cs' of a successful mentoring programme are Conversation, Connection, Community, and Culture.** TTARP's outings and events supply them all, and in ample measure.





Whether by means of these outings and events, or by other, more formal means, I am confident that TTARP is possessed of both the imagination and the human-resource capacity, to mentor our nation's youths and young adults, extremely successfully.

And so, I want to encourage TTARP's leadership, not only to keep up the Herculean work that it has been undertaking for the last 30 years, but, in the months and years ahead, to add to its already impressive body of work, a focussed concentration on mentoring our nation's youths and young adults.

I am proud to be the patron of this organisation. I am proud of how TTARP has continued to advocate for the elder population of Trinidad and Tobago, and of how it has kept pace with the times, allowing persons to apply online to become members and providing other valuable information via its social media pages. **And I am proud of all that I know TTARP will continue to do and to accomplish in our country as we, all of us, pull together in the knowledge that "Together We Are Stronger".**

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by Dr. Derrick E. Lousaing

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Chronic pain and disability can severely impact mental health, leading to depression and anxiety. Hip replacement not only relieves physical pain but also contributes to improved mental well-being.

Early intervention leads to better surgical outcomes, quicker recovery, and longer-lasting implants, whereas delaying surgery can make the procedure more complex and less effective.

Timely surgery means the difference between an active, fulfilling life and a sedentary, painful existence. Understanding this impact should motivate caregivers to advocate for prompt surgical intervention.

Postponing surgery results in personal suffering, lost income, increased healthcare costs, and decreased societal contributions.

Timely intervention can alleviate these economic burdens.

Delaying surgery when medically indicated raises ethical concerns regarding prioritizing patient well-being. Healthcare providers must advocate for timely, evidence-based care in their patients' best interests.

Younger patients might delay surgery due to concerns about implant longevity. However, understanding the benefits of timely intervention is crucial for informed decision-making.

Family members must grasp the importance of timely hip replacement for their loved ones. Encouraging timely surgical intervention is an essential part

of the patient's rehabilitation, ensuring the best care for those in need. Understanding the profound impacts beyond medical aspects underscores the significance of advocating for timely surgical treatment.

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*Caroline Ali,
the author.*

TTARP Member, Carolyn Ali is the author of five publications including the award winning "Stories and Recipes from the Indian Dancer." "Bahia Girl" is her first romance novella, it unfolds an exciting journey to Bahia and to Trinidad and the meeting of two different cultures and two different people. It proves that love will always find a way.

"Bahia Girl" is available at Normandie, Metropolitan Book Store, Rainy Days, and Amazon <https://tinyurl.com/Bahia-Girl>



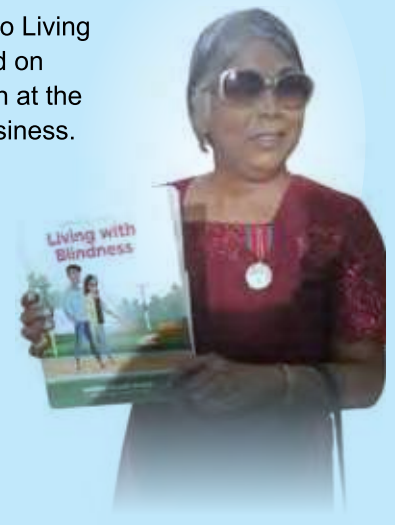
*David Rudder
holding a copy of
Bahia Girl*

An Insight into Living with Blindness

Having lost her sight as a teenager, Jennifer Daulat-Araujo knows the daily challenges and disparity which blind or partially blind persons face. At age 66, Jennifer has written three books dedicated to supporting and educating persons who interact with those visually impaired, blind or elderly.

Her latest book "An Insight into Living with Blindness" was launched on World Sight Day, October 12th at the Arthur Lok Jack School of Business. It provides an insight into how the visually impaired conduct daily activities such as dressing, using cash, participating in sport etc.

If you have a blind family member/friend this handbook will be a useful resource. Available @ \$60 Call 743-2484 or jenniferdaulataraujo@gmail.com



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Celebrating 90 +

Two members made honorary members of Purple Diamonds having attained the age of 90 plus years. Congratulations and best wishes to Mr Leary Reason and Ms Marjory Holder.



Visiting the Paramin Hills



Ms. Marjory Holder, 97 years, Honorary member, was escorted by her daughter.



Mr. Leary Reason, 90 years, Honorary member, receiving a gift from the Chairman.

Open Your Eyes to The Truth!

Chronic disease is NOT part of the natural aging process.

Chronic non-communicable diseases (NCDs) are estimated to account for about 80% of all deaths in Trinidad and Tobago (TT), and they are due to lifestyle choice NOT genetics!

“In the Caribbean, NCDs caused between 57 % of all deaths in Haiti to 83 per cent in Barbados (WHO 2018). The risk factors of alcohol consumption, tobacco smoking, physical inactivity, and obesity that are common to NCDs are prevalent in the subregion and rising in some countries.” NCDs comprise physical and mental illness, Alzheimer’s disease (AD) being one of the more common mental illnesses. Of the top ten causes of death and disability in the Americas, AD and other dementias are number 3. There are known risk factors for AD that most are not aware of, some being heart disease, lack of exercise, lack of cognitive activity.

A key element to controlling the global epidemic of NCDs is primary prevention, i.e., a lifestyle change, which focuses on reducing modifiable behavioural risk factors (e.g., tobacco use, alcohol abuse, unhealthy diets, and physical inactivity) as well as reducing modifiable biological risk factors (e.g., hypertension, high cholesterol, and obesity).

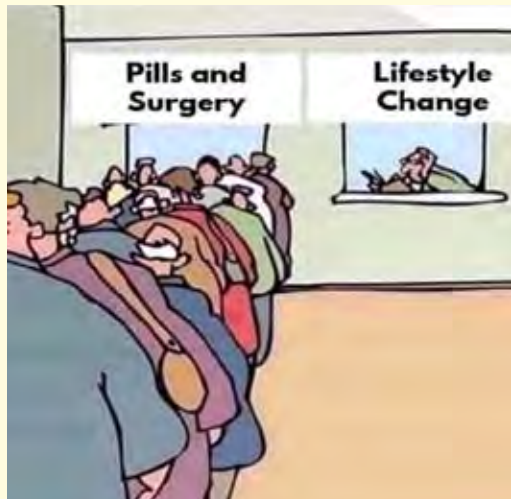
One of the main reasons for obesity in TT is the overconsumption of food that is 'unhealthy.'

According to the World Bank, TT is the most wasteful country per urban capita in the world. The Caribbean and Latin America waste a staggering 78 million tons of food annually, which totals 6 % of global food production, and TT is the most wasteful country in the region. Unfortunately, the food consumption of too many in TT copies that of the US, and consequently the rates of chronic diseases.

Nourish TT was founded by a group of Trinidadians united by a deep concern about food waste in our country. They believe that in a high-income country with abundant food, no one should ever go hungry. NourishTT ensures that instead of being thrown away, healthy food gets to people who are most in need. They collaborate with companies with surplus food and cash donations to purchase food to distribute to at-risk families. Their mission is to alleviate hunger and reduce food waste in TT and their vision is a more mindful, socially, and environmentally responsible society.

I encourage you to consider using NEWSTART (Nutrition, Exercise, Water, Sunshine, Temperance, Air, Rest and Trust in God) as the optimal way to live and stay healthy. The current health crisis in TT and the Caribbean can be

significantly reduced by regular exercise, eating healthy and maintaining a strong immune system, i.e., a lifestyle change.



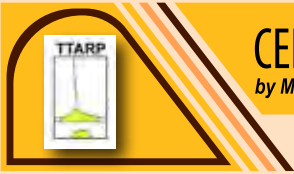
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Keeping Busy !

Central Pride continues to work assiduously to enhance the lives of its members, through its many organized events.

The Zone held a fund raiser BBQ in mid-August, where there was full participation from members, all extending positive comments about the tasty, sumptuous and affordable meal.

Members and friends of Central Pride embarked on a scenic and educational trip to the Coconut Oil Factory In Icacos in early September, which had members fascinated by the production of the coconut oil.

September was a super busy month, it started off with twenty two members who took our first International Cruise on board the Royal Caribbean Cruise line, with a two day stay in Fort Lauderdale. It was an experience that left a positive impact on each person as they bonded and sincerely looked out for each other.

Then came, TTARP's 30th Anniversary celebration where a large number of Central Pride members journeyed to The Centre of Excellence and had a delightful time, decorating the Booth and enjoying two days of fun and creativity.

The bi-monthly meeting was held later in September with Dr. Wynelli Pierre who addressed the audience on "Prevention of Falls" with demonstrated techniques on how to avoid falling.

Members then attended the Ministry of Health's TTMoves Walk/Run, Health and wellness festival, at the Queens Park Savannah at the end of September.

Early October, some members attended the World Mental Health Day event at Saith's Park Chaguanas.

We can't wait to see what the rest of the year has in store for us.



Members visiting the Coconut Oil Factory In Icacos



Cruising Members



Group of Central Cruisers



Members demonstrating techniques to avoid falls



Central Pride (Chaguanas) and Royals (Princes Town) at the TTMoves Walk-Run Health and Wellness Festival



Members supporting the World Mental Health Day in Saith's Park Chaguanas

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Jan 16th Carnival Mix & Mingle II
 April Health & Wellness Seminar
 May Mother's Day Concert & Tea
 Aug BINGO
 Oct 5K Walk/Run
 Dec TTARP Christmas Luncheon

CHAGUANAS "Central Pride"

Meeting Place: St. Thomas Anglican Church Parish Hall, St. Thomas Village, Chaguanas
 Contact Person: Faith CALLISTE (Chairperson) 481-3762 / Portia De Silva Ifill (Treasurer) 738-3157
 Meeting Date and Time: 2nd Monday of each month @10:00 am.

Jan 17th Interactive Meeting
 Feb 8th Carnival Lime
 Mar 24th 21st Anniversary Interfaith Service
 Apr 23rd Easter Hat Extravaganza
 May 17th Interactive Meeting
 Mar 20th Visit to the President House
 May 22nd Mothers'/Fathers' Day Event

PRINCES TOWN/RIO CLARO "Royals"

Meeting Place: - Princes Town Senior Activity Centre, Cor. High Street Lothian Junction, Princes Town, St. Stephens Anglican Church Parish Hall.

Contact Person: Ronnie, ROBERTS (Chairperson) 375-5112 or Annmarie, PAUL-ROBERTS (Secretary) 322-6723 / 754-5361
 Meeting Date and Time: 3rd Saturday of each month @ 2:00 p.m.

19th Jan Princes Town Day Celebrations
 20th Jan Royals Monthly Meeting / Carnival Celebrations
 28th Jan Royals 6th Annual Thanksgiving Service; Visit to Harrys Water Park after Church Service – Bingo, Raffle & Other Games; Opening of South Calypso Tent
 1st Feb Royals Executive Meeting
 3rd Feb Calypso Fiesta – Skinner Park
 6th Feb 100 Steps, Mt. Moriah Rd, San Fernando/ San Fernando Hill; Visit Pan Yards and Mas
 17th Feb Royals Monthly Meeting
 29th Feb Visit to Blackman's Ranch/Bingo @ Devils Woodyard
 16th Mar Royal Monthly Meeting
 Apr 4th ROYALS in collaboration with South/Central Zone Boat Cruise
 Apr 11th Royals Executive Meeting
 Apr 20th Royals Monthly Meeting
 May 4 & 5 Point Fortin J'ouvert
 May 18th Royal Monthly Meeting
 May 31st – Jun 3rd South/Central Zonal group together with Tobago Zonal groups – BINGO/Pop Up Market & All Fours



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Laugh

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Contact Us


<https://wailingwomenworldwide.org>
 Email: wailingwomengta@gmail.com
 Tel 363-6234

The Importance of Morning Devotion

The Wailing Women Worldwide is on a mission to promote the Family Altar Campaign focusing on Morning Devotion.

In every home, let it be intentionally taught that morning devotion is important. It is good training ground for young children. It is also a place to learn discipline and respect as we worship God in spirit and in truth.

Set a specific time for it and keep to that time every morning. Be serious with it. Get the entire family involved and integrate your members in the activities. Ensure that there are specific Scriptures read. Take down the memory verse, memorize it and meditate on it.

CRUZERS (Santa Cruz Zone)
 by Norma Isaacs, Zonal Communications Officer
 and Euphemia Durant, Member

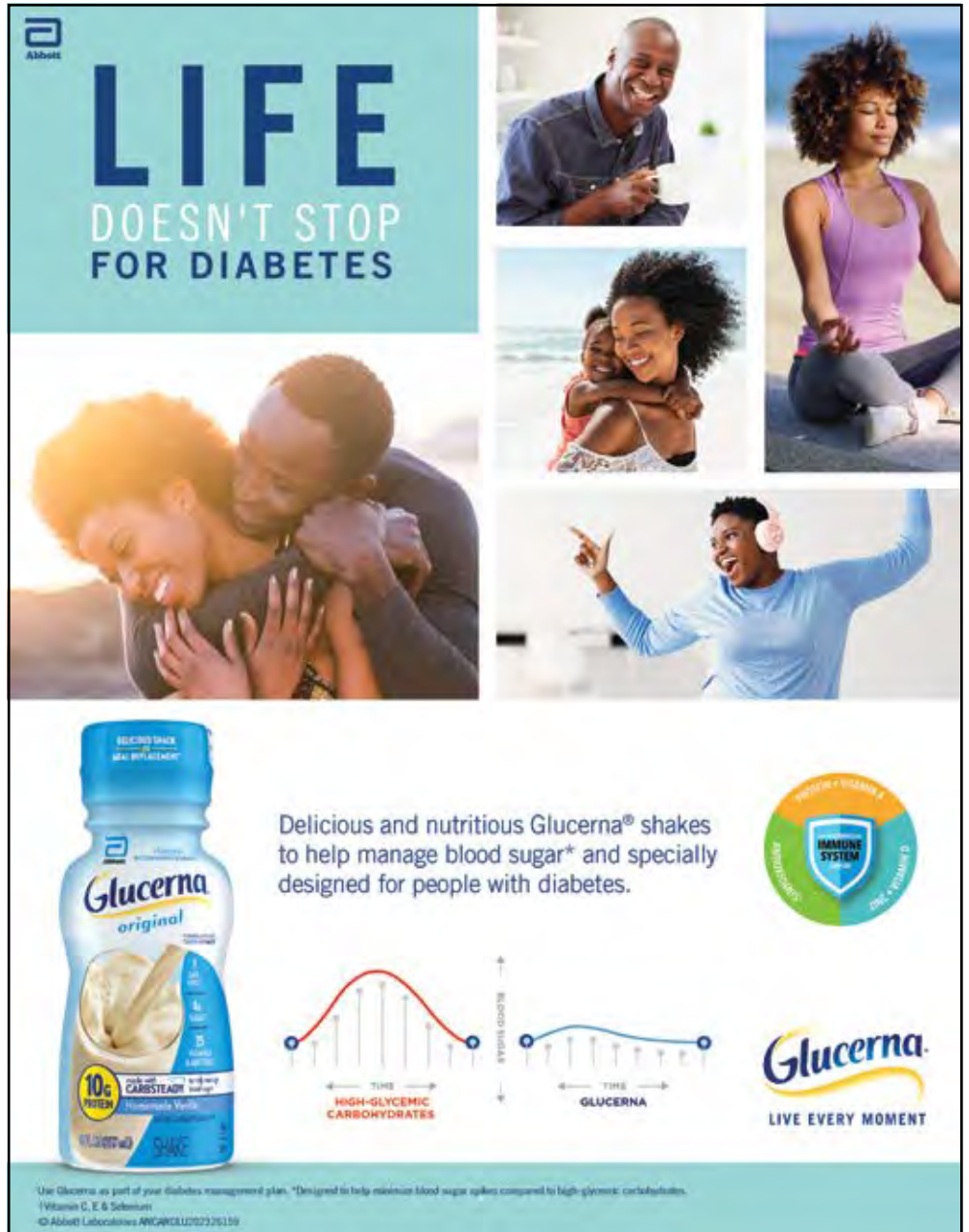
Journey to Clifton Hill

The return to outdoor activities by Cruzers saw members and friends eagerly travelling to The Clifton Hill Beach Resort, Point Fortin earlier this year for a day of fun in the sea and sun. The main purpose of the occasion was to celebrate the Birthdays, and what fun was had!



The journey to South was an amazing experience with seventy two members and friends.

Hats off to the hardworking organizers. Well done.

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Did you know?

The Importance of **WALKING**



Both the legs together have 50% of the nerves of the human body, 50% of the blood vessels and 50% of the blood is flowing through them.

It is the largest circulatory network that connects the body.

Only when the feet are healthy then the convention current of blood flows, smoothly, so people who have strong leg muscles will definitely have a strong heart.

Aging starts from the feet upwards.

As a person gets older, the accuracy & speed of transmission of instructions between the brain and the legs decreases, unlike when a person is young.

In addition, the so-called Bone Fertilizer Calcium will sooner or later be lost with the passage of time, making the elderly more prone to bone fractures.

Bone fractures in the elderly can easily trigger a series of complications, especially fatal diseases such as brain thrombosis.

Do you know that 15% of elderly patients generally, will die within a year of a thigh-bone fracture !!

Exercising the legs, is never too late, even after the age of 60 years.

Although our feet/legs will gradually age with time, exercising our feet/legs is a life-long task.

Only by regular strengthening the legs, one can prevent or reduce further aging.

Please walk for at least 30-40 minutes daily to ensure that your legs receive sufficient exercise and to ensure that your leg muscles remain healthy.

KEEP WALKING

Share this important information with all your friends & family members, as everyone is aging on a daily basis.

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Recipe

Cranberry Honey Glazed Salmon



INGREDIENTS

- 2 teaspoons olive oil
- salt and pepper to taste
- 4 salmon fillets 4-6 ounces each
- 2 teaspoons garlic minced
- 3 tablespoons water
- 1 tablespoon lemon juice
- 1/4 cup low sodium soy sauce
- 3 tablespoons honey
- 1/4 cup of cranberry juice
- 2 teaspoons cornstarch
- 1 tin cranberry
- 1 1/2 tablespoons chopped parsley
- lemon wedges for serving optional

NUTRITION

Calories: 283kcal | Carbohydrates: 16g | Protein: 29g | Fat: 11g | Saturated Fat: 1g | Cholesterol: 77mg | Sodium: 395mg | Potassium: 735mg | Sugar: 13g | Vitamin A: 55IU | Vitamin C: 0.9mg | Calcium: 25mg | Iron: 1.6mg

INSTRUCTIONS

- Heat the olive oil in a large pan over medium high heat. Season the salmon with salt and pepper to taste. Place the salmon skin side up in the pan. Cook for 4-5 minutes per side or until cooked through. Remove the salmon from the pan and place on a plate. Cover with foil to keep warm.
- Add the garlic to the pan and cook for 30 seconds.
- Add the water, lemon juice, soy sauce, honey and cranberry juice to the pan; bring to a simmer.
- In a small bowl, whisk together the cornstarch with 1 tablespoon cold water.
- Slowly pour the cornstarch mixture and cranberry from the tin into the pan and whisk to combine. Bring to a boil and cook for 1 minute or until sauce has just thickened.
- Return the salmon to the pan and spoon the sauce over the top. Sprinkle with parsley and serve with lemon wedges if desired.



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ARIMA "Eastern Angels" est. June 2002

Meeting Place Arima Tennis Club – Railway Road, Arima
Meeting Date & Time Every Friday (except Public Holidays) from 12:00 noon – 6:00 pm
Chairman Carol BAIN 754-0077 | 360-6954 carolbain@yahoo.com
1st Vice Chairman Mary BELCON 638-5108 belconmary@gmail.com
2nd Vice Chairman Peter NOCK 718-9571 1nocksypetes@gmail.com
Treasurer Louis CARABALLO 686-1354 luistheultimate@yahoo.com
Secretary Keiva ALEXIS 395-7851 alexiskd671@gmail.com
PRO Esther KNIGHTS 783-8646 eknights19@gmail.com
T-Shirt Colour Lime Green

BELMONT "Bees" est. June 2005

Meeting Place St. Margaret's Anglican Church Hall – #93, Belmont Circular Road, Belmont
Meeting Date & Time 4th Tuesday of each month @ 5:00 pm
Chairman Jemma CARRINGTON 385-8951 gemmacarrington@gmail.com
Vice Chairman Joseph Stanley JOB 770-5029
Treasurer Jennilyn HAMBLYN-RAPHAEL 716-0169 jennilynraphael@hotmail.com
Secretary Linda RICHARDSON 626-0009 lindarichardson364@gmail.com
PRO Joshua PHILLIPS 707-5228 phylofyre@hotmail.com
T-Shirt Colour Gold

CENTRAL "Central Pride" est. March 2003

Meeting Place St. Thomas Anglican Church Parish Hall, St. Thomas Village, Chaguuanas.
Meeting Date & Time 2nd Monday of each month @ 10:00 am.
Chairman Faith CALLISTE 481-3762 faithcalliste51@yahoo.com
Vice Chairman Florence SMITH-SKINNER 757-0858 floski15@hotmail.com
Treasurer Portia DE SILVA-IFILL 786-4084 portiadasilva@yahoo.com
Secretary Marjorie ALLEVINE-THOMAS 295-5653 mat3874@hotmail.com
PRO Marilyn DUNCAN-BUTLER 479-6977 Mariduncl1@yahoo.com
T-Shirt Colour Orange

DIEGO MARTIN "Onyx" July 13th 2023/ est. January 2011

Meeting Place Diego Martin South Community Centre
#1 Senior Street, Four Roads, Street, Diego Martin
Meeting Date & Time Last Thursday of each month @ 3-5 pm
Chairman
Treasurer
Asst. Secretary
T-Shirt Colour

FYZABAD "Forever Green" est. March 2007

Meeting Place Fyzabad Regional Community Complex
Meeting Date & Time 3rd Thursday of each month @ 10:00 am.
Chairman Monica NELSON 394-5571 | 649-1866 monicanelson1960@gmail.com
Vice Chairman Judith DE BOULAY 736-0962 | 677-5207 jdeboulay@gmail.com
Treasurer Hermina TIMOTHY 354-1204 herminatimothy@hotmail.com
Secretary Kay FRANCIS 742-0229 | 389-9180 kaygf@hotmail.com
T-Shirt Colour Green

LA BREA "Black Gold" est. July 2011

Meeting Place Vessigny Community Centre – Southern Main Road, Vessigny
Meeting Date & Time 3rd Thursday of each month @ 5-7 pm
Chairman Dennis MARCHAN 774-2701 dennismarchan110@gmail.com
Vice Chairman Angela CARTY-JOSEPH 747-3927
Treasurer
Secretary
T-Shirt Colour Lilac

PEMBROKE (Tobago) "Cultural Stars" est. unknown

Meeting Place Quarters #126, Cow Farm, Goldsborough, Tobago
Meeting Date & Time 2nd Monday of each month @ 4:00 pm
Chairman Leccia ROSS 639-3029 | 391-2228
Vice Chairman Agnes ALFRED 635-0818 | 398-6045
Treasurer Umilta EDWARDS 780-4308 meltaedwards@gmail.com
Secretary Carmen CHARLES 759-4244 carmencharles27@gmail.com
carmencharles27@hotmail.com
T-Shirt Colour Orange/Green

PRINCES TOWN/RIO CLARO "Royals" est. January 2001

Meeting Place St. Stephens Anglican Church Parish Hall. Cor. High Street & Lothians Junction, Princes Town
Meeting Date & Time 3rd Saturday of each month @ 2:00 pm
Chairman Ronnie ROBERTS 375-5112 | 656-2149 ronniebert10@gmail.com
Vice Chairman Mervyn TOBIAS 706-4564 tobiasmervyn@gmail.com
Treasurer Patricia NOEL 779-3459 patnoel2@gmail.com
Secretary Annmarie PAUL-ROBERTS 754-5361 | 656-2149 anniepr89@gmail.com
PRO Ramchand KALIPERSAD 359-3042 rkalip@gmail.com
T-Shirt Colour White

SAN FERNANDO "Purple Diamonds" est. 1997

Meeting Place Pleasantville Community Centre, Pleasantville, San Fernando
Meeting Date & Time 1st Tuesday of each month @ 10:30 am
Chairman Carl RYAN 777-8576 cjryan@conflictresponseinstitute.com
Treasurer Maureen TAYLOR-STEPHENSON 776-6411 tbevery45@yahoo.com
Secretary Norma GEORGE-OCHOA 330-0437 ngnormav@gmail.com
PRO Hollis CLIFTON 462-2738 pandiaspora@gmail.com
T-Shirt Colour Purple

SANTA CRUZ "Cruzzers" est. June 2010

Meeting Place Bourg Mulatresse Parish Hall, Santa Cruz
Meeting Date & Time 4th Friday of each month @ 5:00 pm
Chairman Jacqueline AUSTIN 396-6389 jeularia50@hotmail.com
Treasurer Raena De FOUR 797-3384 raenadefour@yahoo.com
Secretary Janice CHASE 689-9465 | 729-6680 janicechase73@gmail.com
T-Shirt Colour Turquoise

Tobago "Corals" est. August 2001

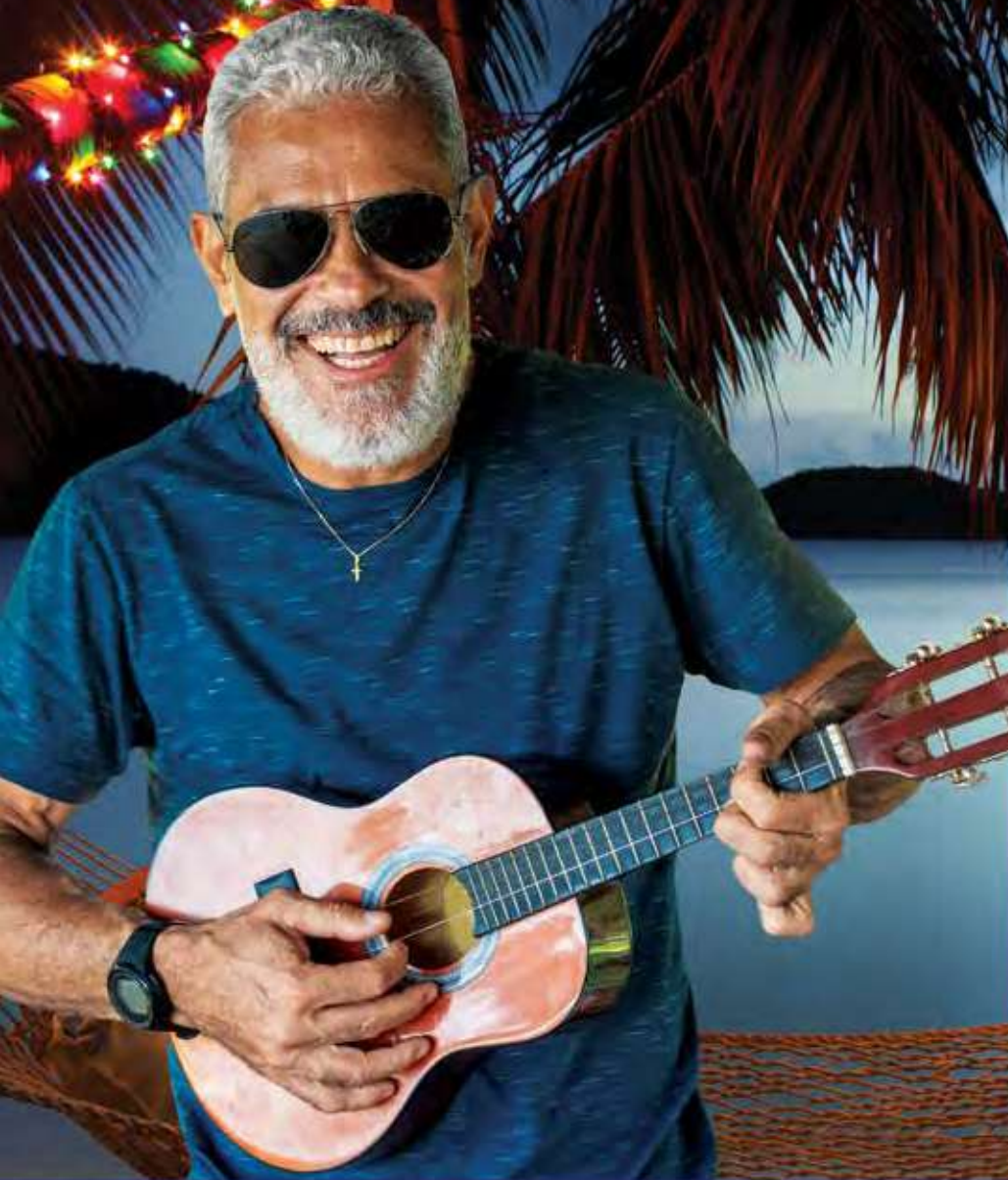
Meeting Place Happy Haven School - Signal Hill, Tobago
Meeting Date & Time 2nd Saturday of each month @ 3:00 pm
Chairman Selby COLE 390-0142 selby_cole@yahoo.com
Vice-Chairman Elton RICHARDSON 754-8620 elstephenrich@gmail.com
Treasurer Geoffrey LEWIS 752-8992 lewisgbg@gmail.com
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