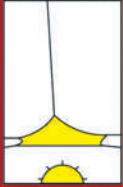


TTARP ... an Association of Responsible Persons



ISSUE #2, 2024
84th Release

Permit Post
TT POST
Permit No. 9016

TTARP 50Q

WITH A CLICK
YOU CAN NOW
JOIN TTARP or
RENEW your
Membership CARD
@ www.ttarp.org

We Are A Non-Profit Organization
Geared Towards Providing Services
For Persons 50 Years And Over in
Trinidad And Tobago.

 www.ttarp.org

#167-169 Belmont Circular Road, Belmont.
Phone: (868) 622-9223 / (868) 221-7771 / (868) 222-7912
WhatsApp : 497-2687 Email: ttarp1993@gmail.com

**Dr. Jacqueline
Pereira-Sabga**



DEVELOPMENT FINANCE

Hello SAN FERNANDO!

Bringing CONVENIENCE to you.

Visit us today at our new branch location 78-82 Scott Street, San Fernando.



Call Us Now
800-4335

PLEASE SCAN
THE QR CODE
WITH YOUR
PHONE



APPLICATION
FORM

Earn up to **4.25% USD Deposit**
3.95% TTD Deposit

Ask about our current offers for TTARP Members

*Conditions Apply. Indicative rates quoted. Deposits of up to TTD \$125,000.00 covered by DIC.
10 Cipriani Blvd, POS | Level 1 Maritime Centre, Barataria | 78-82 Scott St. San Fernando



Visit www.dflbusiness.com or call **800-4DFL(335)**



FERREIRA OPTICAL

SAFEGUARD YOUR VISION

A routine eye examination can uncover early indicators of age-related eye health disorders that can lead to vision loss.

**TTARP
Members
enjoy**

CONDITIONS APPLY

**15%
OFF**

SCHEDULE YOUR COMPREHENSIVE EYE-EXAM TODAY!

227-7000

278-2878

ferreiraoptical.com

CONTENTS



4	Comments from Board	20	Investing at Retirement
6	TTARP Benefits	22	La Brea Zone
8	Santa Cruz Zone	24	Princes Town/ Rio Claro Zone
10	Massage Therapy after a Stroke	24	Christine Roach - 100th Birthday
11	Lumbar Spinal Stenosis	25	Relaunch of RAPP
12	South Zone	25	Development Finance Limited Opens New Branch in San Fernando
14	Central Zone	26	A View of Both Perspectives
16	Cover Story : Dr. Jacqueline Pereira-Sabga	27	Events Programme
18	Arima Zone	28	Recipe- Lemon Garlic Chicken Bites
		29	Social rules to live by
		30	Additional Discount Providers
		32	Laughter

TTARP Head Office

#167-169 Belmont Circular Road, Belmont., Trinidad W.I
Tel: 622-9223, 222-7912, 221-7771
WhatsApp: 497-2687
Email: ttarp1993@gmail.com
Website: www.ttarp.org

Membership Payment Centres

- M&M INSURANCE BROKING SERVICES LTD
Port of Spain – 39 Boissierre Village, Maraval - 622-1274
- South - Cross Crossing, Shopping Centre, San Fernando
657-2256 / 2343
- Tobago - Methodist Church Circuit Office, Corner of Main and Picton Sts., Scarborough - (opposite the Scarborough Methodist Church) Tuesdays and Fridays 9am-1pm.
714-1694



FOR ADVERTISING AND
CONTENT PLACEMENT, CONTACT:

Michelle Nunes -
Sapphire Consultants Limited
Mobile: 868-681-1816 or
868-374-8992
Email: sapphire.consultants.ltd@gmail.com

DISCLAIMER

The 050Q (Over 50Q) is printed and distributed three times per year by TTARP.

Opinions and views expressed by contributors do not necessarily reflect the views of the Association, the Producer or Advertisers.

TTARP does not accept responsibility for any professional advice or advertisements published in this magazine.

Important notice: Any information relating to health topics is not to be construed as medical advice or counsel. No actions should be taken solely on the contents of this publication.

Reproduction in whole or part without written permission is strictly prohibited.

Contents of this publication are covered by copyright laws. All rights reserved. 050Q is a registered trademark of TTARP.

The 050Q Magazine is mailed to members at no cost as an integral part of TTARP membership.

The magazine is produced by Sapphire Consultants Limited in April, August and November.

PLEASE CALL AND LET US KNOW YOUR NEW MAILING ADDRESS AND PHONE NUMBERS.
WE NEED TO STAY IN TOUCH ! 050Q is published THREE TIMES A YEAR.

PUBLISHER

Sapphire
Consultants Ltd

EDITOR-IN-CHIEF

Michelle Nunes

EDITORIAL COORDINATORS

Peter Peña, Mayling Younglao,
Kern Williams, Denise Leacock-
Williams

PRODUCER

Sapphire Consultants Ltd

ADVERTISING

Sapphire Consultants,
Michelle Nunes

COPY READER

Ruth Frazer-Munroe

COVER STORY PHOTOGRAPHY

Kern Williams

DESIGN

RK Designs

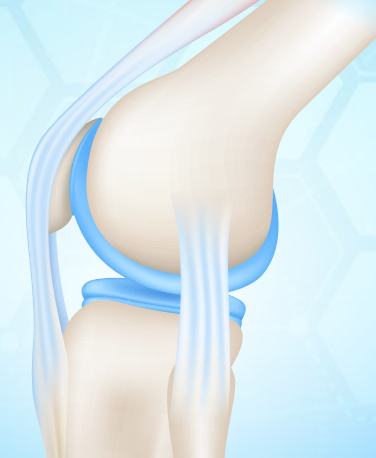
CONTRIBUTORS

Michelle Nunes, Derrick
Lousaing, Mayling Younglao,
Reynold Cooper, Norma
Isaacs, Iscah Emanuel, Phillip
St Louis, Dr. Clarise Jupiter,
Marilyn Duncan-Butler, Peter
Campbell, Esther Knights,
Michelle Mohammed-John,
Carol Ragoonansingh, Denise
Leacock-Williams, and Basdeo
Ganpat.



FRACTURE AND
ORTHOPAEDIC
CLINIC LTD

Osteoarthritis of the Knee Is a Total Joint Replacement your only option?



Mr. Derrick Lousaing
B. Sc., M.B.B.S., F.R.C.S. (ED)

Joint replacement surgery is sometimes the only answer with end-stage osteoarthritis of the knee. However, in early and moderate arthritic conditions, it is possible to do what is called "Joint Preservation Surgery" which involves procedures done around the knee joint to preserve the native joint yet still relieve the pain, discomfort and/or deformity of the knee joint and improve overall functional activity.

In early cases of knee arthritis, injectable ortho-biologics, such as **PRP, Hyaluronic Acid** and **Bone Marrow Aspirate** have been used to significantly ease pain, improve function and prolong the life of the knee. These are done in-office using products from the patient's own blood or bone marrow that may have healing and regenerative capacities. In early arthritic conditions the success rate is over 66%. Our clinic has been using a combination of platelet-rich plasma and hyaluronic acid with great results over the last ten years.

In terms of operative procedures, if the knee joint has any angular deformity in the forward-backward planes, then it is possible to do what is called a **Corrective Osteotomy**. Essentially the aim is to decrease the load in the affected knee compartment and realign the load bearing in a more symmetrical manner. With this procedure we are able to target the problem areas that contribute to early deterioration, deformity and pain in the knee.

Another common option used instead of doing a total knee replacement is a partial or compartmental knee replacement. The most common process is known as a **Unicompartmental Knee Replacement** which is performed on the inner side of the knee. Additionally but much less common are procedures that target the outer knee or the compartment under the knee cap. The idea is to

replace what has been damaged by degeneration over time and to leave the working parts of the knee untouched.

Single-compartment replacements offer great results that can last for over 10 years. Additionally, the recovery from this surgery is a lot easier and more rapid than that of a total knee replacement. Another big advantage of this procedure is that it does not alter the way the knee functions and therefore this benefits the patient in terms of their overall return to normalcy.

These procedures are available on request, but they are not easily performed without experience and good pre-operative planning. Our clinic is the only clinic that offers this type of unicompartmental knee replacement which we have been performing for many years.

If you feel that you are a candidate to have partial joint replacement surgery, please contact us for an appointment to discuss your options.

- Mr. Derrick Lousaing
Consultant Orthopaedic Surgeon
The Fracture and Orthopaedic Clinic

CONTACT US TODAY!

1 (868) 628 - 3643 / 735 - 1077

contact@faoonline.com

www.faoonline.com

Fracture and Orthopaedic
Clinic Ltd.

COMMENTS FROM THE BOARD

EMBRACING BEAUTY AND CHALLENGES

Dear Members,
As we come to the end of the school vacation in Trinidad, commonly referred to as summer by today's youth, we reminisce on the beauty of the season as well as acknowledge the need for vigilance.

August brings nature to life. The frequent rains rejuvenate the landscape, causing flowers to bloom vibrantly and transforming the previously dusty air into a fresh, lively atmosphere.

The cooler temperatures of this season provide a pleasant respite from the earlier heat, encouraging many of us to spend more time outdoors, enjoying the fresh air and rain. The soothing sounds of rainfall and the sight of blooming flowers create an ideal environment for relaxation and reflection.

Yet, this season brings challenges as well. Persistent rains can cause flooding, leading to potential damage and loss. Stagnant water and debris may become breeding grounds for mosquitoes, increasing the risk of diseases such as dengue and Zika virus.

To safely enjoy this season, please consider the following precautions:

- **Avoid Littering:** Properly dispose of waste to prevent clogged drains.
- **Eliminate Standing Water:** Regularly remove standing water around your home, including from flower pots, gutters, and old tires.
- **Use Mosquito Repellents:** Apply repellents to avoid mosquito bites.
- **Install Window/Door Screens:** Keep insects out by using screens.

Stay safe and continue to look out for one another.



CALLING ALL TOBAGO MEMBERS!!

If you are a TTARP Member living in Tobago and have not made actual contact with The Tobago "Corals Zone" or Tobago "Cultural Stars" Zone, we would like to meet YOU in person.

Our Meetings and events are open for ALL members to attend. Contact us at 390-0142 / 752-8992 / 702-2189/ 759-4244.

Up to
15%
Discount
on Parts &
Repairs

Up to
7%
Discount
on Large & Small
Appliances

RELIABLE
Appliances and Parts

**LARGEST INVENTORY OF
SPARE PARTS IN TRINIDAD!**

www.reliableappliances.net

ARIMA
664-0111

CHAGUANAS
672-6292

SAN FERNANDO
657-4374

SAN JUAN
638-4754

ST. AUGUSTINE
645-9526

ST JAMES
622-1406

Special Offer to TTARP Members Only

Attends®

Find Your Freedom with Attends Gender-Specific Underwear

**ACTIVE
PROTECTION**

**FEEL
CARE • COMFORT • CONFIDENCE**

PROTECTION WHEN AND WHERE YOU NEED IT THE MOST.

Distributed by

A.A. LAQUIS
More than products. It's peoples' lives.



TTARP BENEFITS

BENEFITS FOR PERSONS AGED 50 YEARS AND OVER

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. Check the TTARP Discount Directory for providers in Trinidad and Tobago.

BENEFITS FOR PERSONS AGED 60 YEARS AND OVER

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 rides in Trinidad and Tobago with presentation of Driver's Permit or National Identification Card.
6. Free rides on the Water Taxi between POS and San Fernando Tobago with presentation of Driver's Permit or National Identification Card.
7. Fee Exemption on certain bank services (e.g. Bank Drafts and bank statements for US Visas)
8. Preferential rates on fixed deposits at Financial Institutions.
9. Increased range of CDAP medications for ailments common to Senior Citizens.
10. Extended Medical Care hours of services at Public Health 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. Retired Government employees will now receive an interim pension of three thousand five hundred dollars (\$3,500) per month, while their pension records are being processed. When verified, the retired employee will receive the correct pension and a lump sum for arrears.
13. Residents of Trinidad and Tobago, both nationals and non-nationals, will no longer be required to submit a Life Certificate twice per year to continue receiving their NIS Pensions.
14. Retired Government Pensioners, who are nationals of Trinidad and Tobago, will no longer be required to present themselves as proof of life existence if they submit their birth certificate PIN number to the Pension Management Branch, Treasury Division.
15. Walk-Over constructed in Port of Spain, with a wheelchair ramp, to assist senior citizens and others travelling to and from the Tobago Ferry Port and Water Taxi service.

* * * *

August 2024

OTHER

In context of approved GORTT National Budget 2023/2024 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 allowance 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.

* * *

August 2024

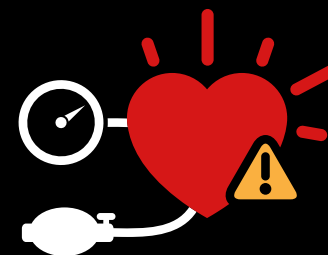
MEMBERSHIP DRIVE

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.

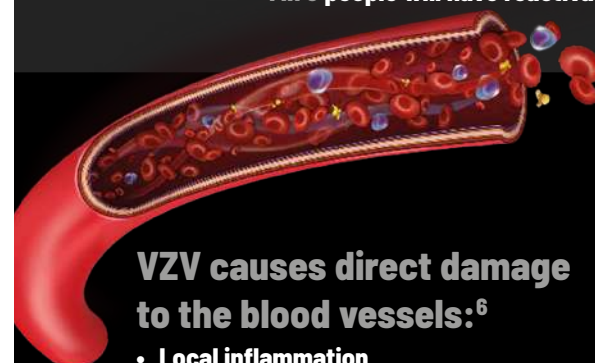
HIGH BLOOD PRESSURE AND SHINGLES



- **High blood pressure is a blood pressure consistently higher than normal.¹**
- **High blood pressure (also known as hypertension) is a risk factor for further health problems such as stroke, heart failure or heart disease.¹**
- **Nearly HALF of the adults have high blood pressure and 3 in 4 adults with high blood pressure won't have it under control.¹**
- **Measuring your blood pressure is the only way to detect if you have high blood pressure.²**

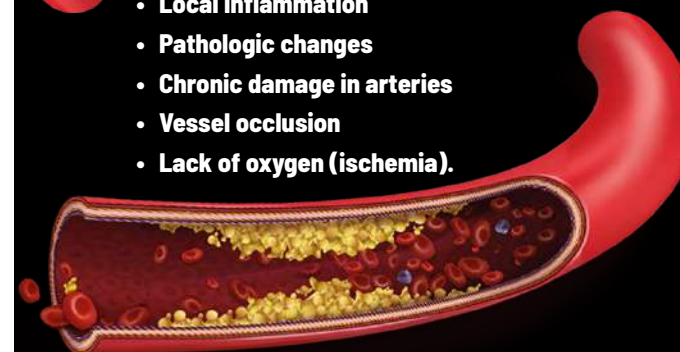


- **Herpes Zoster (also known as shingles) is the result of the reactivation of the varicella zoster virus (VZV) that causes chickenpox.³**
- **The infection travels along sensory nerves to skin and will cause rash and pain.³**
- **> 99.6% by the age of 40 yo. are infected with varicella zoster virus (VZV).⁴**
- **1 in 3 people will have reactivation of the virus and will get shingles.⁵**



VZV causes direct damage to the blood vessels.⁶

- **Local inflammation**
- **Pathologic changes**
- **Chronic damage in arteries**
- **Vessel occlusion**
- **Lack of oxygen (ischemia).**



Did you know?

- **30% more long term risk of a cardiovascular event due to herpes zoster. Susceptibility could persist for ≥12 years.⁶**

What is post herpetic neuralgia (PHN)?

- **It is the persistent pain after the rash disappears.⁵**
- **It could last months or years.⁵**
- **PHN could cause an excruciating pain in half of the patients with shingles.⁵**
- **PHN will cause pain, the range is from minutes to constant, daily.⁵**



Pain will affect daily life activities:

- **Insomnia or sleep disturbances: in > 60% of patients.⁷**



- **Mood swings, anxiety, depression, and general interference with the enjoyment of life in more than half of patients.⁷**



- **Problems with walking and performing general activities.⁷**



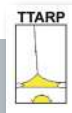
*Based on a cohort of 261 patients

Ask your doctor about shingles prevention!

REFERENCES: 1. Centers for disease control and prevention. Blood pressure. Available at: <https://www.cdc.gov/bloodpressure/facts.htm>. Last visited 19 April 2024. 2. Centers for disease control and prevention. Measure your blood pressure. Available at: <https://www.cdc.gov/bloodpressure/measure.htm> Last visited 19 April 2024. 3. Cohen JI. Clinical practice: Herpes zoster. N Engl J Med. 2013 Jul 18;369(3):255-63. 4. 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. 5. Harpaz R, et al. MMWR Recomm Rep. 2008. 6. Curhan SG, Kawai K, Yawn B, Rexrode KM, Rimm EB, Curhan GC. Herpes Zoster and Long-Term Risk of Cardiovascular Disease. J Am Heart Assoc. 2022 Dec 6;11(23):e027451. 7. Drolet M, Brisson M, Schmader KE, Levin MJ, Johnson R, Oxman MN, Patrick D, Blanchette C, Mansi JA. The impact of herpes zoster and postherpetic neuralgia on health-related quality of life: a prospective study. CMAJ. 2010 Nov 9;182(18):1731-6

Prepared by GSK. For adverse events reporting or product complaints contact GSK by email fv.aecaricam@gsk.com or phone: Trinidad +1(868) 224-5759. GSK Offices, Oceania Business Plaza Torre 1000 floor 34. Panama, Republic of Panama. C.A. All rights reserved GSK. Trade marks are owned by or licensed to the GSK group of companies. This material is intended for people target to be vaccinated against Shingles. This material does not intend to substitute the professional medical attention. Only a physician could diagnose and treat a medical condition such as Shingles. This is a disease awareness material developed by GSK.

NP-TT-HZU-ADVR-240003. Approval date: July 2024. Expiration date: April 2025.



CRUZERS HAVING FUN

The Cruzers started 2024 with vibrant energy and engaging activities. Here's a glimpse into our recent adventures:

YOGA AT THE BOARD WALK

After the festive holiday season, Cruzers kicked off the year with a refreshing yoga session at the Board Walk in Chaguaramas. Dance Instructor Michelle Hernandez guided us through exercises aimed at working off the holiday indulgence and setting a positive tone for the year.



JANUARY GENERAL MEETING

Our first General Meeting of the year featured an in-house Thanksgiving Service. Debria Isaac, our Assistant Secretary and a graduate of the Caribbean Theological College, delivered a moving invocation that left the eighty-five members in attendance spiritually uplifted and deeply satisfied.



VALENTINE'S DAY CELEBRATION

In February, twenty Cruzers joined the Rio-Claro/Princes Town "Royals" for a Valentine's Day celebration at the Carat Shed Beach



Facility in La Brea. It was a festive day with Aleene Sweeny winning a Bingo Prize. We extend our thanks to the "Royals" for a wonderful event and to La Brea "Black Gold" for the delicious meal.

DANCE COLLABORATION

Also in February, eleven Cruzers travelled to Chaguana for a collaborative dance class with our Chaguana colleagues. The partnership continued in March with a joint "Daylight Practice Party for Seniors" that included participants from Arima and Chaguana Zones. It was a fantastic opportunity to practice our dance steps and enjoy each other's company.



EL RANCHO DE LOPINOT OUTING

In March, seventy-three Cruzers, along with family and friends, visited El Rancho De Lopinot to celebrate birthdays from the first quarter of the year. Some members explored the Lopinot Catholic Church, the Lopinot Historical Complex, and the Old Cocoa House. Despite the river being reduced to a trickle due to the drought, we made the most of the day and enjoyed the pool, as captured in our cheerful photos.



TTARP MOTHER'S DAY LUNCHEON

In May, thirty-five Cruzers attended the TTARP Mother's Day Luncheon at the Anchorage in Chaguaramas. We were honored to have Malcolm Armstrong, our 98-year-old vibrant and energetic member, who was recognized as the 'Oldest TTARP member' at the event.



GENERAL MEETING IN MAY

Our May General Meeting featured a compelling power-point presentation on Aging, led by Dr. Mary Arneaud from the University of the West Indies Social Sciences Department. Dr. Arneaud, daughter of our member Gerald Arneaud, provided valuable insights into aging, reinforcing some of our personal perceptions with scientific theories. We appreciate Dr. Arneaud for her enriching contribution.

Thank you to everyone who has contributed to making these events memorable. We look forward to more fun and enriching activities as we continue to enjoy our time together!

CBQ

FOR ALL PEOPLE

DON'T LEAVE YOUR LOVED ONES TO BEAR THE BURDEN...
of final expenses in a time of mourning

Plans start at **\$52.80** per month.

Terms & Conditions apply

The Family Indemnity Plan from CUNA Caribbean Insurance provides whole life coverage against immediate end-of-life expenses like funeral costs, unpaid loans, medical expenses, legal fees to probate a will and more. Enroll today and get:

- Final Expense coverage when you enroll before age 76.
- An individual benefit of up to **\$100,000.00**
- Coverage for you and up to five (5) eligible family members including children (ages 1 to 25), spouse, parents and/or parents-in-law.
- Optional Critical Illness coverage for the Primary Insured in the event of cancer, heart attack, stroke and more..

NO MEDICAL EXAM REQUIRED TO SIGN UP

To learn more, WhatsApp us at (868) 336-2862 (CUNA) or visit our website at www.cunacaribbean.com

Massage Therapy after a Stroke

A stroke occurs when the blood supply to parts of the brain is interrupted. This leads to a low oxygen concentration in the affected part of the brain which, if not restored in a short time, can cause irreversible damage to the brain cells and loss of function in the associated body part.

Patients may experience numbness, weakness and/or paralysis. This may involve one side of the face or one side of the body. The patients' ability to walk or to maintain their balance may be affected. Involvement of brain cells important for vision, speech, memory and judgement may lead to disturbances in speaking, seeing, remembering, making decisions and thinking. This makes communication more challenging. Once damaged, brain cells are unable to recover. The stroke causes swelling and or inflammation in the brain and in the affected part of the body.

The role of Massage Therapy

Massage therapy addresses restoring function of the damaged areas, especially the muscles, ligaments and joints that are affected. Prevention of muscle atrophy, joint stiffness and contracture, and retention of joint range of motion becomes important in the recovery process. Without therapy the development of a blood clot in the weakened extremity may prove to be fatal if not addressed with appropriate therapy at an early stage.

How Soon Should One Have A Massage After A Stroke

It is important that massages start as soon as possible after a stroke. Therapy stimulates not only the blood and lymphatic circulation but also restores, improves, and strengthens the affected muscles, ligaments and skin.

Massages reduce swelling or inflammation in the body through soft tissue mobilization. It can assist with the removal of harmful lactic acid occurring in the affected muscles and joints and the removal of retained water and swelling, especially in the legs. It can assist with muscle regeneration and reduce muscle cramping. It restores tissue elasticity and function. An important benefit of massage therapy is a reduction in depression, pain, stress, and anxiety, all of which are important for healing. It has an additional benefit of lowering blood pressure.

Massage techniques

Different techniques are used to address different challenges. Stretching techniques improve muscle elasticity and improve joint range of motion. Deep tissue



massages address the individually affected muscles and ligaments, important in regaining strength and function. Pain reduction is achieved by stimulation of blood flow to the affected area.

Massage therapy is recommended as part of an overall treatment plan in recovery from an acute stroke and should be used in conjunction with physical, occupational, and speech therapy, and as part of a comprehensive treatment plan with overall supervision by a healthcare professional. Research suggests that massage therapy can:

- Improve motor function and mobility
- Reduce pain and discomfort
- Improve balance and coordination
- Enhance mood and reduce stress
- Improve sleep quality
- Increase range of motion, flexibility and function
- Support overall rehabilitation goals

Massage Therapy - Guidance

It is important to note that massage therapy should only be performed by a licensed and experienced therapist and should be tailored to the individual's specific needs and abilities. It's also important to consult with your healthcare professional before starting massage therapy after an acute stroke, to ensure that it is safe and appropriate. They can also provide guidance on finding a qualified massage therapist.

Isciah Emanuel LMT (Licensed Massage Therapist)
Contact: 868 469 7475
email: iscahlalia@gmail.com

Lumbar Spinal Stenosis

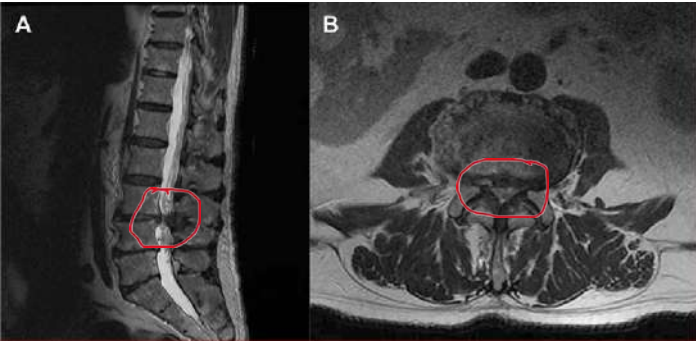
How often have we remarked that someone has grown old because of their flexed posture and shuffling gait?

They are bent over more noticeably than before. They get tired and must sit if they stand for a little while or walk a short distance. They complain of pain, weakness, numbness, tightness, and/ or heaviness in one or both of their legs, hips or buttocks. They have progressively worsening difficulties performing activities of daily living (cooking, cleaning, self-hygiene etc.). They must depend on using the shopping cart and now prefer to be dropped off in front of the supermarket before you park the vehicle. There is a gradually progressive decrease in their functional abilities. They eventually graduate from a cane to the walker, and subsequently to a wheelchair.



The practicing physician may possibly agree with your diagnosis of "getting old" and ascribe it to the general term "arthritis". Many physicians may have limited knowledge of this common and treatable condition called "Lumbar Spinal Stenosis" (LSS).

The American Association of Neurological Surgeons defines lumbar spinal stenosis as a narrowing of the spinal canal in the low back. This compresses the nerves traveling through the lower back into the legs. It is a degenerative condition that affects people who are 60 years of age or older.



This condition occurs slowly, over many years or decades. Bone spurs, bulging discs, and enlarged ligaments all contribute to narrowing of the spinal canal and compression of the nerves.

Symptoms include:

- pain, weakness or numbness in the legs, or buttocks
- cramping in the calves with walking, requiring frequent short

- rests
- weakness in the legs, and possible loss of normal bowel or bladder function
- Improvement with bending forward, sitting or lying down

This condition is also referred to as "Pseudo-claudication" and bears a distinct resemblance, in some of its features, to Claudication. This (Claudication) is from a lack of blood supply to the nerves, muscles, and tissues of the legs. Diagnosis of LSS is made by a Neurosurgeon based on history, symptoms, physical examination, and test results. An MRI of the lumbar spine is of most importance.

Treatments for LSS includes physiotherapy, medications, and epidural blocks. Patients usually do not respond. Surgical intervention by performing a "Decompressive Laminectomy," where the laminae (roof) of the vertebrae are removed to create more space for the nerves is the best choice. A spinal fusion, with or without spinal instrumentation, may occasionally be used to support unstable areas of the spine. This surgery can be accomplished via a standard surgical approach (large midline incision and underlying muscle removal / retraction), or by a small (Minimally Invasive MIS) "keyhole" approach. Benefits of the latter include, less pain, shorter hospital stay (same-day discharge in most cases), less blood loss, less narcotic use, shorter recovery and return to a functional status.

Minimally invasive approaches can also use implants to fix the spine in a position providing the most open anatomical arrangement for reducing nerve compression. Long-term results in the use of these latter implants have not met expectations and fall short of the "Decompressive laminectomy".

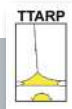
Recent articles using the minimally invasive surgical approach and focusing on patient self-reported outcomes have reported favorable outcomes in approximately 80% or greater of patients,

Knowledge and insight into this condition will no longer leave you questioning the cause of your friend or significant other "walking like they have grown old". You may even have the rare opportunity of introducing this possible diagnosis to the undiscerning Physician. Think again, before you hastily conclude that your loved one is "Walking like they're old."

Phillip G. St Louis MD. FACS. FAANS
West Indian Neurosciences



WIN
Neurosurgery
Tel. 868-735-0000
Email: winnt@ain.md



ON THE OCCASION OF OUR 28TH ANNIVERSARY PERMIT ME TO REMINISCE

Someone said I should join this group, which was birthed in 1996,
The TTARP South Zone Purple Diamonds
Seeing that I had retired and was busy
But needed something fun-filled to do
So I turned up back in 2013 at the Lodge on Ruth Avenue
Inquisitive and eager to contribute
As Secretary, PR Officer or Treasurer

In those days,
We used to have grapes after meeting
And play board games, a raffle to finish it all
Sometimes we had lunch
Funded by donations, contributions from members

At every meeting on the first Tuesday of the month
We would start with the TTARP Prayer
And follow a program
Pertinent to the time of year
Like Easter, Emancipation
Christmas, Divali, Eid and Mother's Day

Now in 2024, we thank our hard-working Chairman, Mr. Carl Ryan,
Whose jokes not always hit the mark but
We laugh all the same to support his efforts at composition.
We appreciate the committee members and persons who plan our meetings for edification and entertainment.
Persons as: Norma, Meagan, Gloria, Maureen, Clifton, Eulalie, Theodora, Frasier, Mary, Gloria, June, Reason, Lenore, De Jacklyn, De Gannes and Veronica to name a few.
We also thank persons, who lay out chairs and the folks in the pantry, Eartha, Donna and company for arranging tasty snacks

So much can be said of our present extra activities.
We now have classes in yoga, dance, computer, chess and fitness
Something for everyone
And let's not forget the value

of our fund raisers
And the phenomenal outings to:
Lopinot, Cedros, Santa Cruz market,
The shopping malls and Paramin

Outings usually held on a Saturday
A day of free abandonment when we forget our cares
As we chat and sing happily on the bus
With our purple jerseys
Flooding the places we visit
To the curiosity of onlookers

I like our group
With new members constantly joining
And becoming cherished friends
Our group may have its and buts
Though I do not see these

I thank God for supporting us spiritually
Yes, Lord, continue to strengthen our group
Be a source of blessing and inspiration
Bringing joy to us at the TTARP South Zone Purple Diamonds

Author: Dr. Clarise Jupiter





TWCU Credit Union
Cooperative Society Limited
Established 20th May 1961. Registered 17th June 1962 - 1931 No. 01010101

Join TWCU

Our Credit Union. One Family

Unlock Your Financial Potential with Exclusive Financial Benefits and Services

1 Products

- Ordinary/Character Loans
- Mortgage/ Land Purchase
- Hire Purchase Loans
- Home Repairs Loan
- Educational Loans
- Seasonal Loans
- Business Loans
- Vehicle Loans
- Investments

2 Services

- Educational Courses
- Financial Counselling
- Loans & Shares Coverage
- Legal Assistance Referrals
- Rental of Car Park
- Online Services
- Statements

3 Member Benefits

- SEA Scholarship Awards
- CSEC Scholarship Awards
- Active Youth Arm
- Seminars & Webinars

4 Insurance

- Life Savings & Loan Protection (CUNA)
- Family Indemnity Plan (F.I.P.)
- Group Health Plan

Our Vision

To be the provider of choice for access and opportunity to wealth creation and social development.

WE ARE MOVING

New Location
Nos. 105/107 Henry Street, Port of Spain

GET IN TOUCH

(868) 623 4444
(868) 797 6387

info@twcu.co.tt
www.twcu.co.tt

Main Office: Nos. 105/107 Henry Street, Port of Spain, Trinidad

Tobago Unit: Port Mall Shopping Centre, 1st Floor #A3 Sangster Hill, Scarborough, Tobago



JEF deposits

Steady growth, with
your best interest at heart.

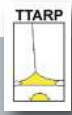
GUARANTEE

3%
ANNUAL
INTEREST
RATE.

- Minimum deposit term 1 year
- No Fees

 **CONTACT US TODAY**

jefdeposits@jmmmb.com
WWW.JMMBEXPRESSFINANCE.COM



CENTRAL PRIDE ON THE MOVE

At Central Pride, we are committed to enriching the lives of our members through a variety of engaging and meaningful activities. Here's a snapshot of our recent endeavors:

PRESIDENTIAL VISIT

Our members had the rare opportunity to tour the President's House and meet Her Excellency, Christine Carla Kangaloo, President of Trinidad and Tobago. This visit was both enlightening and thrilling, marking a memorable experience for many.



21ST ANNIVERSARY CELEBRATION

We proudly celebrated our Zone's 21st Anniversary with a heartfelt Thanksgiving Mass, followed by an "A Walk Down Memory Lane" fellowship evening. The event was a joyous occasion, reflecting on our journey and achievements over the years.



FASHION SHOW AND HAT EXTRAVAGANZA



Our signature Fashion Show and Hat Extravaganza continues to captivate with its exceptional creativity and high standards. Our models dazzled the audience, and the Hat display was a testament to our commitment to excellence.

MOTHER'S/FATHER'S DAY EVENT

We hosted an elegant evening to celebrate Mother's and Father's Day, filled with outstanding entertainment, warm fellowship, and a sumptuous meal. The event was a celebration of family and community spirit.



ANNUAL GENERAL MEETING

On May 22, 2024, we held our Annual General Meeting, during which a new Executive was elected under the guidance of Reynold Cooper, an Executive Board Director. We are excited about the new leadership and look forward to continued growth and enhancement of our Zone.

As we move forward, we are grateful for divine guidance and support as we strive to elevate Central Pride to new heights, continually working to enhance the lives of our members. Thank you for being a part of this journey with us.



The newly Elected Executive Team, led by our Chairperson, Florence Smith-Skinner.

Front row: L-R Lynette Drakes Brown (Committee Member) Betty Ann Whiteman-Skinner (Asst. Treasurer), Florence Smith-Skinner (Chairperson), Marilyn Duncan-Butler (PRO), Thecla Huggins-Stanley (Committee Member).

Back Row: L-R Theresa Williams (Committee Member), Leslie Skinner (Committee Member), Curtis Mansingh (Asst. PRO), Meigan Eastman (Committee Member), Christine Beepath (Treasurer), Gainer Maharaj (Secretary), Timothy Nagir (Trustee), Mr. Renolds Cooper (TTARP HO Rep.), Marjorie Alleyne-Thomas (Vice Chair).

Missing: Ursuline Hood (Trustee).



Most importantly, we take pride in looking after our own. (our Shut-ins)

Make Strides in Your Golden Years!

Open an NCB Merchant Bank Fixed Deposit Account Today!

Get up to **4.10%** on **USD Accounts** and **3.75%** on **TTD Accounts**

As a **TTARP** Member, you can enjoy an additional **.25%** on all rates

FIXED DEPOSIT PROMOTIONAL RATES

CURRENCY	1 YR	2 YRS	3 YRS	4 YRS	5 YRS
TTD	3.00%	3.25%	3.50%	3.65%	3.75%
USD	3.25%	3.50%	3.75%	3.95%	4.10%



To learn more and open an account, visit ncbmerchantbanktt.com/fixeddeposit
Call: 622-4234 ext 75147
Email: ncbmbttretailandbusinessbanking@jncb.com



DR. JACQUELINE PEREIRA-SABGA

If you were to ever meet someone exemplifying selflessness, gratitude, courage, empathy, tolerance and a zest for living all in one, Dr. Jacqueline Pereira-Sabga fits the bill.

And this isn't hearsay.

The proof of the pudding, as the old adage goes, is in its eating and when you speak to Dr. Pereira-Sabga's numerous patients who can reach her whenever the need arises, they will readily attest to these defining qualities and more.

As a matter of fact, attending to her patients' daily calls has become such second nature for this more than three-decade general practitioner, that Dr. Pereira-Sabga can almost always be seen wherever she goes with her doctor's hand-bag in tow.

But while these prescribed attributes would have led to Dr. Pereira-Sabga's early conscience-call in caring for others, it's a call which has steered much of her time and efforts in her unwavering commitment to the fight against cancer.

It's a battle she's determined never to give up!

Such is her resolve that she once held the leadership reins of the Trinidad and Tobago Cancer Society, an organisation that has worked tirelessly for half a century to improve healthcare opportunities for cancer patients and their families as they battle this disease.

While global advancements in cancer treatment have been reasonable, Dr. Pereira-Sabga emphasizes that it is not just about medication.

"Addressing the psychological, social and nutritional needs are equally crucial and patients must feel supported throughout their journeys," said Dr. Pereira-Sabga.

In meeting her patients' needs, hers is a daily routine which may be overwhelming, but which she considers an absolute necessity.

"I draw eternal inspiration from my patients," said Dr. Pereira-Sabga, "they fill me up and give me the daily drive I need."

So, what is a typical day for this doctor?

Well, she's up by 4 a.m., hits the gym and after breakfast, she's on the road by 7 a.m. But it's not to the comfort of her Office; instead she heads out to attend her numerous hospital and house visits.

"These visits are critical," explains Dr. Pereira-Sabga. "Beyond routine medical care, patients need to see a smiling face or hear an encouraging word." By 10 a.m. she's at her Office, continuing to see patients. Even after her office closes at 4 p.m., she might continue with house visits, wrapping up her day around 7 p.m.

"It's a constant hustle," she admits, "but my love for medicine and the burning passion to make a difference in my patients' lives have been my fuel which keeps me going," said the doctor.

And that fuel won't be burning out anytime soon.

Despite her already hectic schedule, Dr. Pereira-Sabga has partnered with a team of like-minded colleagues to establish Promise House TT in June 2024, addressing gaps in cancer patient care.

The Promise House Facility comprises three phases: Pediatric Oncology, Adult Cancer Care and a Home for the Aged. Located in Santa Cruz, its design aims to create an ecosystem where caring for cancer patients and supporting their family members go hand-in-hand.

The first phase, already operational, provides free accommodation for children with cancer, along with play and art therapy. The Adult Cancer Care and Home for the Aged phases are soon to be commissioned.

Dr. Pereira-Sabga was quick to heap praises on her fellow



By Peter Campbell

Promise House board members –Cherise Stauble, Tenille Maingot, Christine Sabga and Helena Sabga – for their dedicated service on this Project.

Their collective efforts, combined with Dr. Pereira-Sabga's consistent contributions in the medical field, earned her the Woman Of The Year Award from InterClub of TT.

"When I received the award I knew it wasn't just for me; it was a recognition of the powerhouse team of ladies. They have demonstrated humanitarianism, unwavering dedication and a strong drive toward cancer care. These women stand tall and it's on their shoulders that I continue to serve," said Dr. Pereira –Sabga.

Beyond this remarkable group, Dr. Pereira–Sabga acknowledges another individual whose silent support, endless motivation and selfless sacrifices keep her grounded – the person who allows her to be the best version of herself: her husband of 30 years, Howard.

"He's supportive, understanding...he's simply incredible," gushes Dr. Pereira-Sabga, emphasising that he is a true humanitarian at heart.

But for this woman whose unwavering commitment to helping others never seems to diminish, her outstretched

hands continue giving as she toys with the idea of opening homework centres for children in at-risk communities.

"These will be safe spaces for children, providing an alternative to being on the streets. With a focus on accountability, support and nourishment, the centers will be operated by dedicated volunteers," said the doctor.

As she sits at her Office as this interview winds down, this vibrant 52 year old was presented with her TTARP Membership package by TTARP's Manager/ Photographer Kern Williams.

A bright smile graced her face as she said: "Thank you so much. I have been waiting for this. I do feel blessed to be part of TTARP and what it stands for... just like TTARP's bold, positive representation and lobbying for its members, it's the same connection I feel with all my patients."



LOOK at our SPECIALS!

Standard Lens



Digital Free-Form Lenses



Photo: Damian Lukpat • IG: damianlukpat

All TTARP Members receive
20% OFF
the purchase of a complete pair of prescription glasses, **EVERY TUESDAY.**

Complete Digital Single Vision Lenses with frames from **\$695***

Complete Digital Progressive Lenses with frames from **\$975***

Complete Digital Polarized Prescription Sunglasses from **\$1600***

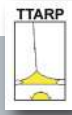
**TOLL 866.LOOK(5665)
FREE 800.LOOK(5665)**

Port of Spain • Woodbrook
St. Augustine • San Fernando

*While stocks lasts. Discount cannot be combined with any other offer. TTARP ID required. Redeemable at all LOOK Opticians branches. Some exceptions apply.

LOOK
OPTICIANS
love what you see





VIBRANT AND WARM-HEARTED

The Eastern Angels Arima Zone has embraced 2024 with an array of dynamic and warmhearted activities, showcasing the dedication and enthusiasm of our members. Here's a glimpse into our vibrant and fulfilling year so far:

EASTER BONNET EXTRAVAGANZA

Our Social Services Committee hosted a charming Easter Bonnet event, featuring twelve adults and five children. The innovative bonnet displays were met with enthusiastic applause, making for a joyful and engaging experience for all involved.

HARRY'S WATER PARK OUTING

In April, fifty-five members enjoyed a fun-filled day at Harry's Water Park in Rio Claro. It was a perfect outing for relaxation and enjoyment, allowing everyone to unwind and have a great time.



Gospel Concert by EAAZ Choir

The EAAZ choir's gospel concert was a highlight, with a well-attended performance that received enthusiastic applause and multiple encores. The event showcased the choir's exceptional talent and dedication.



DIET AND NUTRITION PRESENTATION

May brought an informative session on Diet and Nutrition, hosted by our Education Committee. The presentation, attended by one hundred and fifty participants, emphasized the importance of dietary supplements as we age, offering valuable insights and knowledge.



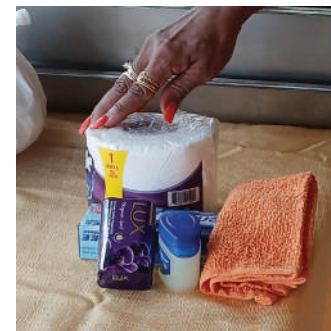
MOTHER'S/FATHER'S DAY GALA

The Events Committee orchestrated a splendid Mother's/Father's Day function, featuring delightful food and stellar entertainment. Performances by Ingrid Ignatius and Keston captivated the audience, and the event included dancing, special presentations, and door prizes. We extend our thanks to the Princes Town and Central Zones for their unwavering support, contributing to a memorable celebration.



COMMUNITY OUTREACH AT JIREH'S NURSING HOME

In June, our Social Services Committee, led by Chairperson Bain, conducted a heartwarming outreach at Jireh's Nursing Home in Santa Rosa. Members served a full-course meal to thirteen residents and three caregivers, assisted those in need, and presented small gifts of toiletries. The visit included a special celebration with birthday songs for two residents, marking their ninety-first and eighty-fourth birthdays. The outreach was a profoundly fulfilling experience for all involved.



WE ARE GRATEFUL FOR THE CONTINUED ENTHUSIASM AND SUPPORT FROM ALL OUR MEMBERS AND LOOK FORWARD TO MORE VIBRANT AND HEARTWARMING ACTIVITIES THROUGHOUT THE YEAR.

TIME TO

Celebrate

With

Kiss Desserts

Online Ordering and Delivery Service

612-5477 ext. 2 489-9639 cakes@kissbaking.com kissbaking.com/dessert

DELIVERY

612-KISS 489-9639

Investing at Retirement

The famous boxer, George Foreman describes retirement aptly by stating, “The question isn’t at what age I want to retire; it’s at what income.”

By following basic principles, anyone can be a successful investor and learn how to handle retirement comfortably. This first starts with retirement planning especially in those five to 10 years before you retire. In this time, you’ll be making important decisions about your income and lifestyle needs that would ultimately affect your retirement horizon. As you edge closer to retirement, make sure you’re doing everything you can to set your savings plan in order to enjoy the next phase of your life.

Here is a short checklist of things to consider on the road to retirement.

Realistically, when can I retire?

This may seem like a simple question to answer but getting a good idea of where you stand and what you need can be helped by running some numbers of your future

How much should I be saving?

This question is key to understanding if future savings will be sufficient to maintain the lifestyle you want

Can I repay my debt on my current plan?

The reality is that higher debt payments at retirement means less to spend on other things. Balance between how much to spend on debt repayments and storing for retirement is key

For those currently enjoying retirement, the journey doesn’t end there as you need to make the most of those accumulated savings. A budget is key at this stage to ensure that retirement can be more secure and less stressful which can be done through astute savings management.

Once you have passed the big 5-0, knowing what assets to invest in can be a daunting task. While your pension is expected to help you maintain a certain lifestyle, investing can help you overcome any past savings shortfalls and provide a cushion that can improve your retirement prospects.

When creating an investment portfolio at retirement, it is recommended that a larger portion of the portfolio be



exposed to fixed income instruments. When you retire, income generation becomes top priority. While you consider medium-term investment options, you can invest in a more stable, low-earning, short-term investment vehicles to preserve and protect your capital. Repurchase Agreements or repos are great investments to help you manage short term expenses. This instrument provides competitive fixed interest rates compared to savings accounts and are available in flexible terms from 90 days to 3 years.

Partner with a financial planner in your journey who will guide you with the right advice to make informed investment decisions. As Robert Kiyosaki an American businessman and author said, “it’s not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for.”

KEYS TO A STRESS-FREE RETIREMENT

1. Keep re-assessing your financial goals
2. Prioritize retirement savings
3. Keep your financial portfolio diversified
4. Plan for health care costs
5. Minimise debt
6. Stay financially informed
7. Partner with a financial planner



START NOW

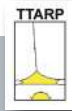
ANY DREAM. ANY AGE. SAGICOR CAN HELP YOU GROW YOUR WEALTH.

No matter if you’re young, old, or somewhere in between, our wide range of investment offerings are designed to help you realize all your dreams.



800-SAGE (7243)
Sagicor.com/ThinkWealth





Online Banking

La Brea Black Gold Seniors are embracing modern technology with confidence, particularly in online banking transactions, thanks to recent sessions led by Kerry-Ann Green and Terrel Mark from RBC Point Fortin.

Kerry-Ann highlighted the benefits of online banking- which included bill payments, money transfers, online shopping, and safety from carrying around large sums of cash. Terrel Mark, an Investment Specialist/Wealth Solution Officer educated members on various investment opportunities, encouraging wise financial planning.

These sessions left participants feeling informed and comfortable with digital banking.



VALENTINES IN APRIL

In April, we celebrated Valentines Day at Krave Restaurant, emphasizing our own schedule of events apart from societal norms. The evening fostered camaraderie among TTARP members, featuring a buffet, live entertainment, and joyful interactions centered on life, love, and friendship.



THE LAND OF THE HUMMINGBIRD EXHIBIT

Members enjoyed a guided tour at Castle Killarney's exhibition "From the Land of the Hummingbird," commemorating Peter Minshall's 1974 work. We viewed archival footage, explored Minshall's studio and artwork, and engaged in creative activities to test our artistic skills. This cultural experience left us enriched and proud of our Trinibagonian heritage.



Are you or someone close to you, a person with a disability?

Then you may be eligible for a phone subsidy.

TATT provides subsidies for phones up to TT\$600.00, of the cost of the device for Persons with Disabilities (PwDs).

The applicant will be required to pay the retailer any outstanding amounts in excess of the TT\$600.00.



<https://tatt.org.tt/universal-service/persons-with-disabilities-initiative/>

✉ PWDs@tatt.org.tt
📞 Phone, Text or WhatsApp:
Trinidad: 688-8363 or 688-8136
📠 Tobago: 722-1274 or 722-150



**M & M INSURANCE
BROKING SERVICES LIMITED**
The insurance subsidiary of the M & M Group of Companies,
Leading in Ideas & Service for 50 years.

ALWAYS THERE FOR YOU



M & M is humbled and grateful to have had the privilege of serving you, our loyal clients, for over 50 years.

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

We believe our customers deserve exceptional service. Our promise is to do everything in our power to ensure that your individual and corporate policies provide the best benefits and protection that you seek.

Trinidad & Tobago, we thank you.

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

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

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

Royals' Cultural and Nature Expedition

The Princes Town / Rio Claro "Royals" embarked on an eventful outing on April 12, 2024, starting with a visit to The Central Bank of Trinidad and Tobago. They explored the museum, admired the displayed paintings, and purchased souvenirs. A lecture in the Lecture Hall provided insights into the bank's history and hidden features of the dollar notes.

After a brief lunch and shopping break at Long Circular Mall, the group proceeded to the Bird Sanctuary at Caroni in the late afternoon. They embarked on a river journey to observe the birds, including the striking scarlet ibis, as they returned to roost for the night. The sanctuary's rich ecosystem also afforded them a glimpse of wildlife such as the "poor me one" anteater in its natural habitat.

During the bird-watching session, the group enjoyed freshly prepared spicy pineapple chow made by their boat operator, Mr. Kalpoo. The day concluded on a high note, filled with memorable experiences and appreciation for Trinidad and Tobago's natural beauty.



Relaunch of RAPP Retirees Adolescent Partnership Programme

The Ministry of Youth Development and National Services hosted the relaunch of the Retirees Adolescent Partnership Programme (RAPP) on July 17th at Hilton Conference Centre. TTARP's President Peter Peña and other Executives attended the relaunch of the programme aimed to revitalize the support of youths aged 10-17 through mentorship from retirees and community members.

RAPP is a flagship initiative of the Ministry's National Youth Policy, focused on creating safe spaces and peaceful communities.

The Hon Foster Cummings, Minister of Youth Development and National Service emphasized RAPP's role in bridging generational gaps and providing mentorship. Discussions on the programme's goals, new strategies, and a networking session was included.



The Retirees Adolescent Partnership Programme (RAPP) marks a significant step forward, promising lasting impacts, enriching experiences and fostering understanding and growth across the generations of retirees and adolescents.

As a key stakeholder, TTARP fully supports this initiative.

Development Finance Limited Opens New Branch in San Fernando

On Friday, July 12th, 2024, TTARP's Management Team consisting of Mayling Younglao, Kern Williams, and Denise Leacock-Williams attended the Opening of Development Finance Limited's new Branch in San Fernando.



The event, which included a ribbon-cutting ceremony with key executives and Mayor Robert Parris, marked a major milestone in DFL's expansion plans.

The new branch features modern design and advanced technology to provide efficient and secure financial services, as part of DFL's strategy to extend service areas.

The evening concluded with a networking session and refreshments, celebrating this new chapter for DFL in San Fernando.



Christine Roach Happy 100th Birthday !!

Born on June 19th 1924 in Chaguanas, Christine grew up with her sister Sylvia, attending Chaguanas Government Primary and Bishop Anstey High School. She became a mother of ten, grandmother, great-grandmother, and great-great-grandmother to many. Known as an adopted mother by countless others, she takes pride in her children and their families.

Nowadays, Christine keeps herself busy with word search puzzles, cooking, and baking. A devout churchgoer, she also stays well informed with local news. Christmas holds a special place in her heart, where she continues to craft chair cushions and prepare festive treats like ponche de crème, ham, bread, black cake, and sponge cake.

Her best advice is loving and forgiving unconditionally and always being generous and thankful.



A View of Both Perspectives

The impact of Health Centers can be viewed from both positive and negative perspectives, depending on factors such as the quality of care, accessibility, and socio-economic context. Here's a closer look at how Health Centers can be a Blessing or a Challenge:

Blessing

Improved Accessibility to Healthcare

Health Centers extend basic medical services to remote and underserved communities, improving access to healthcare for those who might otherwise be unable to receive it. This increased accessibility helps in the early detection and prevention of diseases, which in turn enhances overall community health.

- **Diagnosis and Early Treatment:** Health Centers play a crucial role in the early diagnosis of illnesses, which allows for prompt treatment. This early intervention can improve patient outcomes significantly and reduce long-term healthcare costs.
- **Improvement in Community Health:** Many Health Centers offer health education and promotion programs that foster better health behaviors and contribute to improved public health.

Economic Benefits

By keeping the population healthier, Health Centers contribute to economic stability and growth. A healthier workforce results in reduced absenteeism and increased productivity.

Comprehensive Care

Health Centers often provide a range of services under one roof, including primary care, dental care, and diagnostic tests. This integrated approach helps in managing patients' overall health more effectively.



By Basdeo Ganpat,
TTARP Member

Drawbacks

Resource Constraints

In some areas, Health Centers suffer from inadequate funding and staffing, leading to long waiting times, insufficient patient care, and overburdened health professionals.

Quality-of-Care Issues

The quality of care at Health Centers can be inconsistent. Some centers may lack essential equipment, medications, and trained personnel, leading to suboptimal care. In some cases, physical examinations might be neglected, which raises concerns about the thoroughness of the medical services provided.

Cultural and Social Barriers

Cultural beliefs and social stigmas in certain areas can undermine the effectiveness of Health Centers. These barriers may discourage individuals from seeking medical advice or following healthcare recommendations.

Dependency and Sustainability

Health Centers that rely heavily on external funding or aid are vulnerable to policy changes and financial instability. This dependency can jeopardize their long-term sustainability and effectiveness.

Healthcare Inequities

There may be disparities in the quality of healthcare and accessibility among different Health Centers. Some centers might be better equipped and staffed than others, leading to unequal health outcomes across communities.

Conclusion

Health Centers offer a valuable opportunity to enhance access to healthcare and improve community health. They are a significant blessing for many, providing crucial services and support. However, challenges such as resource limitations, quality of care issues, and socio-cultural barriers can diminish their effectiveness. Addressing these challenges with adequate funding, better infrastructure, and community engagement is essential for maximizing the positive impact of Health Centers.

Events Programme

HEAD OFFICE

167-169, Belmont Circular Road, Belmont, Port of Spain
Contact Number: 497-2687 / 221-7771

22nd August	Health & Wellness Seminar - Centre of Excellence
23rd August – 2nd Sept	Hawaiian Cruise
Sept 26th – Oct 8th	Alaska Cruise
8th October	London/Paris Trip
Nov	TTARP AGM
Dec 8th	TTARP Christmas Luncheon

ARIMA "EASTERN ANGELS"

Meeting Place: Arima Tennis Club – Railway Road, Arima
Contact Person: Carol BAIN (Chairperson) 754-0077 | Peter NOCK (2nd V/Chairperson) 718-9571 | Esther KNIGHTS (PRO) 783-7646
Meeting Date and Time: Every Friday (except Public Holidays) from 1:00 pm – 6:00 pm

Aug 2nd	Monthly Meeting/Emancipation Day Dress Up
Aug 12th	Zonal Committee Meeting
Aug 16th	Lecture – Cancer Awareness
Sept 6th	Monthly Meeting
Sept 9th	Zonal Committee Meeting
Sept 13th	SEA Awards
Sept 20th	Back In Times / Rainbow
Oct 4th	Monthly Meeting
Oct 11th	Movie
Oct 14th	Zonal Committee Meeting
Oct 23rd	Visit to Paramin
Nov 1st	Monthly Meeting
Nov 18th	Zonal Committee Meeting
Nov 22nd	Craft Market (Event)
Nov 29th	Choir Concert
Dec 6th	Monthly Meeting
Dec 9th	Zonal Committee Meeting
Dec 13th	Christmas Luncheon
Dec 20th	Children's Christmas Party

BELMONT "B's"

Meeting Place: No Venue at the moment
Contact Person: Jemma CARRINGTON (Chairperson) 385-8951 / Linda RICHARDSON (Secretary) 626-0009. Meeting Date and Time: 4th Tuesday of each month @ 5:00 pm.

Aug 6th	Executive Meeting
Aug 17th	Day Out
Aug 27th	Independence Day Lime
Sept 3rd	Executive Meeting
Sept 17th	General Meeting
Sept 24th	Republic Day Lime
Oct 1st	Executive Meeting
Oct 19th	Tea Evening
Oct 22nd	General Meeting
Nov 5th	Executive Meeting
Nov 19th	General Meeting
Nov 23rd	Senior Citizens' ay of Love & Care
Dec 7th	Christmas Get-Together
Dec 11th	Children's Christmas Party

CHAGUANAS "CENTRAL PRIDE"

Meeting Place: Flaming Work Ministry Auditorium, Caroni Savannah Road, 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.

Aug	Closed for Vacation
Sept 18th	Interactive Meeting
Oct 30th	Beach Lime
Nov 20th	Craft Market
Dec 5th	Christmas Luncheon

FYZABAD "FOREVER GREEN"

Meeting Place: Fyzabad Regional Community Complex.
Contact Person: Monica NELSON (Chairperson) 394-5571 / Judith DE BOULAY (Vice Chairman) 736-0962 / Michael BOODOOSINGH (Secretary) 753-6488
Meeting Date and Time: 3rd Thursday of each Month @ 10:00 am.

Aug 22nd	Birthday Celebration
Sept 26th	Visit to Coconut Oil Factory, Icacos
Oct 18th -21st	4 Days Trip to Tobago – Blue Food Festival
Oct 24th	Games Day
Nov 28th	Christmas Luncheon
Dec 12th	Birthday Celebrations

LA BREA "BLACK GOLD"

Meeting Place: Vessigny Community Centre, Southern Main Road, Vessigny.
Contact Person: Dennis MARCHAN (Chairperson) 774-2701 / Ezra VAUGHN (Vice Chairman) 389-8346 / Jo Anne BOWEN DELYSIA (Secretary) 764-9132
Meeting Date and Time: 3rd Thursday of each Month @ 3:30 p.m.

TBA - Visit to Blackman Ranch (Ras Shorty I) - Day of Fun and Games at Point Fortin Senior Home - Tribute to Mothers and Father - An Evening at the Atherly's Restaurant & Lounge

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.

Aug 1st	Emancipation Day Walk
Aug 8th	Executive Meeting
Aug 13th	Visit to the President's House
Aug 17th	Royals Monthly Meeting
Aug 31st	Independence Day Military Parade at the Queen's Park Savannah
Sept 10th	South Eastern Trinidad Trip (visit to the Dirt Oven
Sept 21st	Royal AGM
Sept 24th	Republic Day Pool Lime at Countryside Pool, New Grant
Oct 5th	South Zonal Groups of TTARP Sports and Family Day
Oct 10th	Royal Executive Meeting
Oct 19th	Royal Monthly Meeting/Diwali Celebrations
Oct 25th – 27th	Tobago Carnival/TTARP Bingo 3 & All Fours Competition
Nov 16th	South Zonal Group of TTARP Boat Cruise and beach Lime at Manzanilla beach facility)
Dec 3rd	TTARP Zonal Group Bingo 4
Dec 21st	Royal Annual Parang Lime

SANTA CRUZ "CRUZERS"

Meeting Place: - Mary Immaculate Queen of the Universe (MIQU) R.C. Church Hall, Sun Valley Road, Lower Santa Cruz
Contact Person: Jacqueline AUSTIN (Chairperson) 396-6389 or Janice CHASE (Secretary) 689-9465. Meeting Date and Time: 4th Friday of each month @ 5:00 p.m.

Aug 17th – 21st	Trip to Panama
Aug 19th -23rd	Trip to Panama
Sept	Cruzers AGM
Oct	Visit to Tobago/Mall Hopping
Nov	Visit to Erin Farm
Dec	Christmas Luncheon/4th Quarter Birthday Celebrations

TOBAGO "CORALS"

Meeting Place: Happy Haven – Signal Hill Main Road, Signal Hill, Tobago
Contact Person: Selby COLE (Chairperson) 390-0142 or Zilpah EDWARDS-MOORE (PRO) 758-0853. Meeting Date and Time: 2nd Saturday of each month @ 3:00 pm.

Aug 24th	Annual Variety Concert – Scarborough Library Auditorium
Oct	Thanksgiving Service
Dec 15th	Annual Christmas Luncheon

TOBAGO "PEMBROKE CULTURAL STARS"

Meeting Place: #126 Cow Farm Road, Goldsborough, Tobago
Contact Person: Leccia ROSS (Chairperson) 780-3761/391-2228 or Carmen CHARLES (Secretary) 759-4244. Meeting Date and Time: 2nd Monday of each month @ 4:00 pm.

Sept 24th	Celebration of Republic Day
Oct 31st	Celebration of Duvali
Oct 31st	Fundraiser- Breakfast/Brunch
Nov 24th	Annual Concert
Dec 18th	Christmas Dinner

RECIPE



APPETISERS

Lemon Garlic Chicken Bites

Lemon Garlic Chicken Bites are pieces of seasoned chicken breasts pan-fried with butter and garlic, drizzled with freshly squeezed lemon juice. It's a super easy and flavorful meal!

Ingredients

- 1 pound boneless, skinless chicken breasts, pat dry with paper towel, cut into 1-inch pieces
- ½ teaspoon dried oregano
- ½ teaspoon dried basil
- 2 tablespoons finely chopped fresh parsley
- ½ teaspoon kosher salt
- ¼ teaspoon black pepper
- 4 tablespoons unsalted butter, divided
- 2 tablespoons minced garlic
- ½ medium lemon, juiced (about 2 tablespoons)

Instructions

1. In a small bowl, combine oregano, basil, parsley, salt, and pepper. Sprinkle evenly over all sides of the chicken pieces. Toss to evenly coat.
2. In a 12-inch skillet over medium heat, melt 2 tablespoons of the butter. Tilt the pan slightly to coat the base of the pan.
3. Once melted, add chicken to the pan in an even layer to ensure even cooking. (Do not overcrowd the pan.) Cook 8-10 minutes, flipping halfway through, or until all sides are golden brown and the chicken is mostly cooked through.
4. Add the remaining butter. Once melted, add garlic and cook one more minute, or until fragrant, and the chicken is cooked through to an internal temperature of 165°F.
5. Drizzle lemon juice over chicken and stir to combine. Serve immediately.

SOCIAL RULES TO LIVE BY

1. If you borrow money from someone, return it, even before they ask for it.
2. Never order the expensive meal or drink when someone invites you out.
3. Don't ask awkward questions about personal matters like marriage, children, or finances.
4. Always open the door for the person coming behind you.
5. If you borrow someone's car, fill up the tank before you return it.
6. Two things you shouldn't offer unless you are asked, an opinion and advice.
7. Don't interrupt the person speaking. Wait until they finish then say what you want.
8. Respect others' personal space and privacy.
9. Always say "Thank You" and "Please".
10. Praise publicly. Criticize privately.
11. Never comment on someone's weight.
12. When someone shows you a photo on their phone, don't swipe left or right. You never know what's next.
13. Don't call someone more than twice continuously. If they don't answer, they can be busy, sick or asleep.
14. If someone tells you they have a doctors' appointment, don't ask what it's for, just say "I hope you're okay".
15. Be nice and kind to waiters, cleaners, helpers, drivers, or anyone offering you a service and treat them with the same respect you'd give a manager or a CEO.
16. If a person is speaking to you, make eye contact.
17. When someone tells you a secret, take it with you to your grave, even if you wake up as enemies the next morning.

These guidelines encourage courteous and respectful behavior in various social situations.



A.A. LAQUIS
Health Care Solutions

**Enjoy Greater Freedom
& Independence.**

**Tips On Selecting
The Right Mobility Aid.**

Canes:

- Support the body's weight.
- Helps transmit the load from the legs to the upper body.



Crutches:

- Help to transfer weight from the legs to the upper body.
- Keeps a person upright.

Walkers:

- Made up of a metal framework with four legs.
- Provide stability and support to the user.

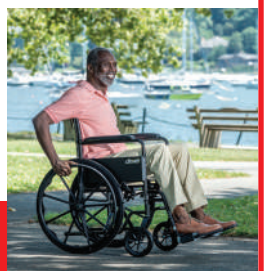


Rollators:

- Offers balance and stability to persons that require minimal assistance.
- Allows you to walk at a quicker pace.

Wheelchairs:

- Wheelchairs are used by people who should not put weight on their lower limbs or who are unable to walk.
- They can be more suitable than walkers for people with severe disabilities or when travel over greater distances is required.



FREE DELIVERY
www.shopaalaquis.com



Additional Discount Providers

AUGUST 2024

AM INTEGRATED HEALTH CENTRE LTD.

Category - (HEALTH CARE)
#92 EASTERN MAIN ROAD AROUCA
Tel: 223-8569; 464-9494
Email: admin@amihealthservices.com
15% DISCOUNT OFF DOCTOR VISIT, LAB WORK, PAP SMEAR;
10% DISCOUNT ON MEDICAL PEDICURES.

AVATAR AMBULANCE SERVICES LIMITED

Category - (HEALTH CARE; AMBULANCE SERVICES;
PROFESSIONAL SERVICES)
Tel: 339-CARE (2273); 659-5451; 683-5507; 350-5507
390 SOUTHERN MAIN ROAD, CLAXTON BAY
Facebook: Avatar Ambulance Services Limited
Website: avatarambulance.com
10% DISCOUNT OFF FOR ONLY TTARP MEMBERS.

BJ'S DRUG WORLD LTD. | Category - (PHARMACY)

#7 EASTERN MAIN ROAD, AROUCA | Tel: 221-7571; 784-0062
Facebook: BJ'S DRUG WORLD LTD.
5% OFF ON OTC AND PRESCRIPTION DRUGS (CASH ONLY);
3% OFF ON CREDIT CARD PURCHASES; FREE BLOOD
PRESSURE;
\$5 OFF BLOOD TESTING.

CENTRA-MED LTD. PHARMACY | Category - (HEALTH CARE)

130 MISSION ROAD, FREEORT
Tel: 673-5643 | WhatsApp: 310-6346
Instagram: Centra med pharmacy ltd.
Facebook: Centra-Med Pharmacy
FREE BLOOD PRESSURE TESTING; FREE BLOOD SUGAR
TESTING; FREE CHOLESTROL TESTING;
(QUALIFIES WITH ANY PURCHASE OVER \$100.00)

CHRISTOS PLUMBING & ELECTRICAL SUPPLIES

Category - (HARDWARE)
58 CRAIGNISH ROAD PRINCES TOWN | Tel: 712-5275
Facebook: Christos Plumbing & Electrical
5% DISCOUNT ON FITTINGS
10% DISCOUNT ON OTHER ITEMS

DCM MEDICAL INSTITUTE | Category - (HEALTH CARE)

52 DON MIGUEL ROAD, SAN JUAN | Tel: 344-7268
Website: www.dcmmt.com
5% DISCOUNT OFF; DISCOUNT DOES NOT APPLY TO
ANGIOGRAMS OR PERCUTANEOUS CORONARY INTERVENTION
(PCI) WITH STINT.

E – HEALTH PHARMACY LIMITED | Category - (PHARMACY)

38 CARLOS STREET WOODBROOK | Tel: 473-7266
Email: ehealthtt@gmail.com
5% DISCOUNT OFF ALL MEDICATION PURCHASES ONCE 50
YEARS AND OLDER; 5% DISCOUNT OFF ALL OTC MEDICATION
TO MEMDERS WITH A PRESCRIPTION.

ELLIE'S MEDICINE PHARMACY LTD. | Category - (PHARMACY)

309 ST. JULIEN VILLAGE PRINCES TOWN | Tel: 223-2041
Email: elliesmedicine@gmail.com
Facebook: Ellies Medicine Pharmacy ltd
5% DISCOUNT OFF

ENDOSCOPY TRINIDAD & TOBAGO CENTRE

Category - (MEDICAL LABS)
17 KING STREET, ST. JOSEPH | Tel: 359-3636; 223-3636
Email: endoscopytt@gmail.com
Website: Endoscopytt.com
FREE COLORECTAL CANCER SCREENING USING FIT (FAECAL
IMMUNOCHEMICAL TEST) TEST KITS. (WHILE STOCK LAST)

FONTAINE de JEUNESSE

Category - (SKIN CARE/BEAUTY THERAPY)
53 NELSON STREET LONDGENVILLE | Tel: 712-8774; 302-7576
Facebook: Fontainedejeunesse
15% DISCOUNT OFF

GRADIENT HEALTH & FITNESS

Category - (HEALTH AND WELLNESS PRODUCTS)
#29A SADDLE ROAD MARAVAL | Tel: 303-0348
Email: companysec75@gmail.com
Facebook: Gradient Health & Fitness
5% DISCOUNT OFF

HABLEMOS TT – CRISTAL FORDE'S LANGUAGE

Category - (ONLINE BUSINESS)
Tel: 385-6138
Email: cristal.hablemostt@gmail.com
5% DISCOUNT OFF ON SPANISH CLASSES FOR ADULTS.

KB CLEANING, LANDSCAPING & MAINTENANCE SERVICES LTD.

Category - (Janitorial Services/Plumbing Services Etc.)
#104 BELMONT CIRCULAR ROAD, BELMONT | Tel: 348-6341
Email: kbcleanservicesltd@gmail.com
5% DISCOUNT OFF.

M. D. MEDICAL CONSULTANCY LTD. | Category - (HEALTH CARE)

112 EDWARD STREET PORT OF SPAIN | Tel: 624-4001
Email: mdmedicalconsultancy@gmail.com
15% DISCOUNT OFF ON SERVICES.

MOBILE MEDICAL GLOBAL LTD. | Category - (HEALTH CARE)

#43 ST. JOHN STREET, TUNAPUNA | Tel: 39-4XRAY (9729)
Email: info@mobilmedicalglobal.com
Facebook: Mobile medical global
Website: mobilemedicalglobal.com
10% DISCOUNT OFF ALL HOME SERVICES.

MOHESS MEMORIAL REHABILITATION LTD.

Category - (HEALTH CARE)
#103 MAIN ROAD, BALMAIN, COUVA | Tel: 797-3422
Email: mohessrehab@gmail.com
Facebook: Mohess Memorial Rehab
IG: Mohess Memorial Rehab
5% DISCOUNT OFF ON ALL VISITS

NEXT STEP REHAB LTD. | Category - (HEALTH CARE)

8 ROOKERY NOOK, MARAVAL | Tel: 375-7525
Facebook: Next Step Rehab
5% OFF.

PAYLESS SHOESOURCE OF TRINIDAD UNLIMITED

Category - (RETAIL STORES)
NATIONWIDE: DIAL CENTER, ARIMA - 664-3428; 664-3427;
491-3062; C3 PLAZA, SAN F'DO - 653-5740; 657-4610;
491-3158; COUVA - 679-0315; 679-7742; 491-3176; EAST
GATES MALL, TRINCITY - 233-9871; 788-0649; COR. QUEEN
& FREDERICK ST., PORT OF SPAIN - 623-7369; 625-9216;
491-3024; GRAND BAZAAR - 663-0355; 789-3130; GULF CITY
MALL - 653-8032; 652-0231; 789-3205; 55 HIGH STREET,
SAN FERNANDO - 653-2468; 491-3196; PRICESMART, LA
ROMAIN - 697-0857; 697-3994; 491-3205; LONG CIRCULAR
MALL - 628-3074; 628-4972; 491-3007; LOWLANDS MALL,
TOBAGO - 631-1159; 491-3134; CHAGUANAS - 671-

0288; 672-1802; 491-2945; PRICESMART, MAUSICA RD
& CHURCHILL-ROOSEVELT HWY - 646-5963; 642-6805;
491-3360; POINT FORTIN - 648-5114; 648-1771; 491-3140;
PRICE PLAZA, CHAGUANAS - 671-9655; 498-9919; PRINCES
TOWN - 655-7264; 655-5896; 491-3148; 61 QUEEN STREET,
PORT OF SPAIN - 627-5526; 6276218; 491-3142; RIO CLARO
- 644-1956; 644-3003; 491-3137; SANGRE GRANDE - 668-
4882; 668-4337; 491-3235; SIPARIA - 649-0761; 649-2480;
491-3375; TRINCITY MALL - 640-3768; 640-4176; 789-3330;
TUNAPUNA - 645-1114; 645-4793; 491-2970; WESTMALL -
632-6392; 789-3150
Facebook: Payless Trinidad & Tobago
Website: https://paylesschat.com/trinidadandtobago
5% DISCOUNT OFF ON ALL PRODUCTS. THIS CAN BE USED
WITH THE PROMOTION AT THE TIME, BUT NOT COMBINED
WITH MULTIPLE PROMOTIONS.

NED SMART PHARMACY LTD. | Category - (PHARMACY)

#30 S. S. ERIN ROAD DUNCAN VILLAGE SAN FERNANDO
Tel: 652-7491
Facebook: Med Smart Pharmacy Ltd. Trinidad
5% DISCOUNT OFF ON ALL PRESCRIPTION DRUGS; 3%
DISCOUNT OFF ON OTC ITEMS EXCEPT DRINKS AND SNACKS.

RAMPERSAD PHARMACY LIMITED | Category - (PHARMACY)

LEVEL 1, #50 MISSION ROAD FREEPORT | Tel: 267-4276
Email: rampersadpharmacyltd@gmail.com
5% discount OFF ON PRESCRIPTION ITEMS EVERYDAY.

PATH CARE MEDICAL LABORATORY | Category - (MEDICAL LAB)

#135 JOHN STREET MONTROSE CHAGAUNAS | Tel: 665-7284
#65 FREDERICK STREET PORT OF SPAIN | Tel: 362-7284
CORNER GUAICO JUNCTION SANGRE GRANDE | Tel: 222-5229
WOODFORD STREET ARIMA | Tel: 477-7284
Email: occhealth.pathcare@gmail.com
Facebook: Path Care Medical Lab
Website: www.pathcarett.com
15% DISCOUNT OFF ON ALL HOUSE TEST.

PRIMAX MEDICAL CENTER | Category - (HEALTH CARE)

LP. 29 LA PASTORA ROAD UPPER SANTA CRUZ | Tel: 241-4470
Email: primazmed@gmail.com
Facebook: Primax Medical Center
3% DISCOUNT OFF LABORATORY INVESTIGATIONS; 3%
DISCOUNT OFF ULTRA SOUNDS; 5% DISCOUNT OFF REMOVAL
OF LUMPS/BUMPS/SKIN TAGS.

READERS PLUS LTD.

Category - (RETAIL STORE/STATIONERY/PRINTING SERVICES)
38 HIGH STREET PRINCES TOWN
Tel: 383-READ (7323)
Email: readersplus01@yahoo.com
Facebook: readersplustt
15% DISCOUNT OFF STOREWIDE WITH THE EXCEPTION OF
PHOTOCOPIES AND ITEMS ALREADY DISCOUNTED.

ROYAL PALM HOTEL

Category - (HOTELS/GUEST HOUSES/RESORTS)
7 SADDLE ROAD, MARAVAL | Tel: 628-5086
Email: admin@royalpalm.co.tt
10% DISCOUNT ON ACCOMMODATION.

SHALA BEAUTIQUE SALON | Category - (BEAUTY)

22 MAIN ROAD & ELEANORE STREET, UPSTAIRS FRANCIS
PLAZA, CHAGUANAS | Tel: 716-4480
Facebook: Shala Beautique Salon
5% DISCOUNT OFF ON FRIDAYS AND SATURDAYS;
10% DISCOUNT OF MONDAYS - THURSDAYS.

SOUTHERN DRUG MART | Category - (PHARMACY)

#4 PALMISTE BOULEVARD PALMIST LA ROMAIN
Tel: 225-7138; WHATSAPP 471-1091

Email: southerndrugmart1@gmail.com
Facebook: Southern Drug Mart
5% DISCOUNT OFF ON ALL PRESCRIPTION ITEMS;
3% DISCOUNT ON OTC'S / VITAMINS.

SUNNY CARIBBEAN FAMILY DENTISTRY LTD.

Category - (DENTAL CARE)
#1 CHOOTOO ROAD, EL SOCORRO, SAN JUAN | Tel: 270-6718
Email: sunnycaribbeannt@gmail.com
Facebook: Sunny Caribbean Family Dentistry
5% DISCOUNT OFF ON ALL DENTAL PROCEDURES.

AMENDMENT

A.A. LAQUIS HOME HEALTH CARE STORES

Category - (RETAIL STORES)
ARIAPITA AVENUE, WOODBROOK; SHOPPES OF MARAVAL;
TRINCITY MALL; PRICE PLAZA; GULF CITY MALL
Tel: 800-4AAL (4225)
Website: www.shopaalaquis.com
Email: shop@aalaquis.com
3-5% DISCOUNT ON SELECTED PRODUCTS; NO FURTHER
DISCOUNT ON ALREADY DISCOUNTED OR REDUCED ITEMS.
*Please note change in locations.

STAMFORD PHARMACY | Category - (PHARMACY)

134 MISSION ROAD, FREEPORT | Tel: 241-9294; 371-7455
Email: stamford7174@gmail.com
Facebook: Stamford Pharmacy
3% DISCOUNT OFF ON PRESCRIPTIONS.

A.A. LAQUIS HOME HEALTH CARE STORES

Category - (HEALTH CARE)
ARIAPITA AVENUE, WOODBROOK; SHOPPES OF MARAVAL;
TRINCITY MALL; PRICE PLAZA; GULF CITY MALL
Tel: 800-4AAL (4225)
Website: www.shopaalaquis.com
Email: shop@aalaquis.com
5% - 15% DISCOUNT DEPENDING ON PRODUCT BEING
PURCHASED. MANAGER ON DUTY HAS FINAL DECISION.
*Please note change in locations.

DOCTORS OPTICAL CENTRE LIMITED

Category - (EYE/OPTICAL CARD)
LEVEL 3 LONG CIRCULAR MALL, LONG CIRCULAR RD, ST JAMES
Tel: 622-6954
Email: doc.dispensary6@gmail.com
15% DISCOUNT OFF ON COMPLETE GLASSES; 10% DISCOUNT
OFF ON FRAMES ONLY; 5% DISCOUNT OFF ON LENSES ONLY;
NO DISCOUNT ON CONTACT LENSES AND PROFESSIONAL FEES.

ELEOS PHARMA LIMITED | Category - (PHARMACY)

The Light, Lp. #80, Calcutta Settlement Road, Freeport
Tel: 487-4276
Website: www.epharm rocks
Facebook: epharmrocks
5% DISCOUNT OFF ON ALL ITEMS INCLUDING OTC AND
PRESCRIPTION.
* Please note the change in the discount.

ISLAND SMILES DENTESTRY LTD. | Category - (DENTAL CARE)

#4A SUMARIA TRACE EAST CHARLIEVILLE
Tel: 362-5914; 234-9320
Email: islandsmilesdentistry@gmail.com
Website: www.guidesfuneralhome.com
Facebook: J. E. Guide Funeral Home
25% DISCOUNT ON EXAM WITH X-RAY
15% DISCOUNT ON CLEAN AND POLISH
10% DISCOUNT ON ALL OTHER PROCEDURES
*Please note the change in the discount.

J. E. GUIDE FUNERAL HOME & CREMATORIUM LTD.

Category - (FUNERAL HOMES)
#120 COFFEE STREET SANFERNANDO;
8 CRAIGNISH VILLAGE PRINCES TOWN
Tel: 235-5049; 6524261
Email: customerservice@guidesfuneralhome.com
Website: www.guidesfuneralhome.com
Facebook: J. E. Guide Funeral Home
15% ON INTERNAL SERVICES SUCH AS REMOVAL,
REFRIGERATION/STORAGE, PREPARATION AND SANITATION
ETC.
* Please note the change in the discount.

MEDICAL HEALTH CARE LTD. | Category - (MEDICAL LAB)

#13 CARLOS STREET WOODBROOK - Tel: 226-0050; 226-0051
ARANGUEZ MAIN ROAD SAN JUAN - Tel: 706-0246;
#1,3,5 BERGERAC ROAD MARAVAL - Tel: 223-2041;

MASSY STORES TRINCITY PHARMACY, CHURCHILL

ROOSEVELT HIGHWAY, TRINCITY
Email: manager@carelabtt.com
Facebook: Care Lab
Website: www.carelabtt.com
10% DISCOUNT OFF.
*Please note additional branches.

DELETION

BIRKENSTOCK HEALTH SANDAL
UNITED AIRLINES INC.
PATINO HARDWARE
DUFREY TRINIDAD LIMITED
SWISSCARE FOOT CLINIC
TECU CORAL REEF
GRAFTON BEACH RESORT

EVOLUTION 50

AND GETTING BETTER WITH AGE

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
- Dedicated line** at branches for members over 50

Eastern Credit Union's EVOLUTION 50
Is Exclusively For Mature Members

For further details contact our Call Centre at
800-4ECU (4328) or 800-LOAN (5626)
www.ecunewexperience.com

Eastern Credit Union
Co-operative Society Limited
LEADING THE WAY.



Laughter

A married couple in their 60's get a visit from a fairy who grants them both a wish. "I want to travel around the world with my husband" says the wife. Two tickets for a luxury cruise magically appear in her hand. The husband says "Sorry, but my wish is to have a wife 30 years younger than me." The fairy waves her wand and the husband is transformed to the age of 93. The MORAL of the story is...men should remember that fairies are FEMALE!

My boss told me to have a good day. So I didn't go to work.

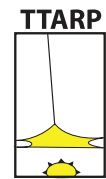
Why are magazines so sad? They have too many issues!

Why did the scientist take out his doorbell? He wanted to win the no-bell prize!

DID YOU BRUSH YOUR TEETH YET? YES. AND WHILE I WAS AT IT I BRUSHED YOURS TOO.

OLDIES-CLUB ALCOHOL DOESN'T SOLVE ANY PROBLEMS, BUT THEN AGAIN, NEITHER DOES MILK

What do math books wear under their covers? Alge-bras.



ZONAL GROUPS

ALL MEMBERS ARE ENCOURAGED TO JOIN A GROUP CONVENIENT TO YOU !

HEAD OFFICE:

#167-169 Belmont Circular Road, Belmont., Trinidad W.I
Tel: 622-9223, 222-7912, 221-7771
WhatsApp: 497-2687
Email: ttarp1993@gmail.com
Website: www.ttarp.org

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 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 Sandra MORGAN 792-0263 sandramorgan85@yahoo.com
Vice Chairman Joseph Stanley JOB 770-5029
Treasurer Jennilyn HAMBLYN-RAPHAEL 716-0169 jennilynraphael@hotmail.com
Secretary Linda RICHARDSON626-0009 | 295-6957 lindarichardson364@gmail.com
PRO Joshua PHILLIPS 707-5228 phylofyre@hotmail.com
T-Shirt Colour Gold

CENTRAL "Central Pride" est. March 2003

Meeting Place Flaming Word Ministry Auditorium, Caroni Savannah Road, Chaguanas.
Meeting Date & Time 2nd Monday of each month @ 10:00 am.
Chairman Florence SMITH-SKINNER 757-0858 floski15@hotmail.com
Vice Chairman Marjorie ALLEYNE-THOMAS 295-5653 mat3874@hotmail.com
Treasurer Christine BEEPETH 620-0985 cbeepath@gmail.com
Secretary Gainder MAHARAJ 328-5982 gainy1@hotmail.com
PRO Marilyn DUNCAN-BUTLER 479-6977 maridunc1@yahoo.com
T-Shirt Colour Orange

DIEGO MARTIN "Western Pearl" 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
Joanne SHURLAND 763 0566 jshurland@yahoo.com
Annette WILTSHIRE 723 8139 rwaw60@hotmail.com
Francilla GLAUD 787 6934
Vassel STUART 3603717
Margot GIBBONS 7642326
Brian MOORE 685 5389
T-Shirt Colour Burgundy

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 Michael BOODOOSINGH 753-6488 michael.boodoosingh@yahoo.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 @ 3.30 - 6 pm
Chairman Dennis MARCHAN 774-2701 dennismarchan110@gmail.com
Vice Chairman Ezra VAUGHN 389-8346 Ezra54@hotmail.com
Treasurer Kerlin ROBERTS-JAMES 380-5782 kerlinrobertsjames@yahoo.com
Secretary Jo-Anne BOWEN-DELYSIA 764-9132 joannedelysia@gmail.com
PRO Michelle MOHAMMED-JOHN 780-6515 sweetface65tt@yahoo.com
T-Shirt Colour Black & Gold

PEMBROKE (Tobago) "Cultural Stars" est. March 2009

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 John DAVIS 702-2189
Treasurer Umilta EDWARDS 780-4308 meltaedwards@gmail.com
Secretary Carmen CHARLES 759-4244 carmencharles27@gmail.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 ronnierobert10@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. April 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 tbeverly45@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 "Cruzers" 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
PRO Zilpah EDWARDS-MOORE 758-0853 zilpahm@gmail.com
T-Shirt Colour Blue/Gold



optometrists today

THE PROFESSIONAL CHOICE

GIFT A FRAME

Purchase any pair of Frames and Lenses valued \$2500 and over and receive a Free Frame to Gift to a Family Member, Friend, Colleague or Neighbour!



 223-2DAY | www.optometriststoday.com



Port of Spain | Grand Bazaar | Centre City Mall | Gulf City Mall | The Falls at West Mall
Trincity Mall | Arima | Price Plaza | C3 Centre | East Gates Mall | XTRA Plaza, Aranguez South