



Trinidad & Tobago
Mortgage Finance
Company Limited

insight

April - June 2009

Vol 6, Issue 2

FLIGHT DESTINATION
ALL ABOARD!
RESULTS ORIENTED
CUSTOMER FOCUSED
INTEGRITY
TEAMWORK
EMPOWERMENT

In this issue: Increasing our market share in Tobago • 2% Mortgage Facility – over 2,500 applications processed • Striking a chord with customers • Passing the safety test

insight

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Insight with Ingrid

Keeping all hands on deck

by Ingrid L-A Lashley, Managing Director/CEO

Setting coordinates, plotting graphs, and referring to maps. Applied in the transport industry where navigation is the king of operations, it becomes obvious that planning is key to all activities. In the corporate setting, it is no different.

Plans, policies, and procedures comprise our map for success. Yet, our human resources are what defines the context of our success and how close we get to achieving our goals.

At TTMF, our mission, vision, strategic goals and core values have long shaped the company that we are, and what we will achieve in the future. However, we must all be fully onboard.

What does this mean for the TTMF family? In addition to being team players, we have to be communicators. Do you inform colleagues of a challenge that you are facing, and ask for assistance, where necessary? Do you inform the relevant parties of information, useful to their task and their role on the team? Are revised policies and procedures accurately reported at all levels to diminish confusion and add to structure and good governance?



In sharing information, we sometimes misunderstand that to vocalise is not necessarily to communicate. We must ensure full understanding on the part of the recipient of the information. True communication, true connection is vital. There is value in taking the time to help a colleague to discuss an issue, to share ideas and, sometimes, even to complain. Apart from the obvious positive reflection this has on our character, helping someone else can also create a valuable lesson for us, and it is by the criticisms of others that we are forced to examine, review and maybe, revise our behaviours.

When the captain of a ship needs assistance, what does he say? All hands on deck. It does not necessarily mean that he is in difficulty. On the other hand, it means that the overall objective of navigating the ship successfully is better achieved if all of his mates lend a hand to a common objective. This can only be successful however, if all participants are aware of their role, their contribution to the team effort and has full knowledge of the task to be achieved.

Communication is key to ensuring that we remain on course and operate according to plan. We will continue to improve our internal communications approach to ensure that ‘all hands are on deck’, as we navigate the marketplace. More importantly, we depend on our team to provide feedback and engage in dialogue so that we can continue to improve and progress in “making home ownership an easy and rewarding experience”.

BUSINESS UPDATE

Increasing our market share in Tobago



Ingrid L-A Lashley, Managing Director/CEO – TTMF (at right) presents first-time home owners with keys to their homes.

Six months away from our Tobago Branch's six-year anniversary in December, TTMF has much to celebrate in our sister isle. On July 3, 2009, Wendy Cuthbert – TTMF Officer-in-Charge (Tobago Branch), and Ingrid Lashley – TTMF Managing Director/ CEO, joined homeowners of the Roxborough Development, as they received keys to their new homes at a distribution of houses ceremony, which was hosted by the Division of Settlement and Labour of the Tobago House of Assembly (THA). TTMF provided financing for these first-time home owners, through our two percent mortgage programme.

Ms Lashley, who was also invited to deliver remarks, assisted with the presentations.

As a provider of financing for the purchase of land, the purchase of homes, construction, home improvement, and home equity, TTMF's mission is to make home ownership an easy and rewarding experience.

Customers with a family income of \$8,000 or less can qualify for our two percent programme, if they are purchasing a home from the Trinidad and Tobago Housing Development Corporation (HDC), the THA or Caroni Lands.

TTMF will be providing financing for additional THA developments, including Blenheim, Castara and Plymouth (Adventure).



From L to R: Wendy Cuthbert, Officer-in-Charge – TTMF Tobago Branch, Whitney Alfred, Secretary of Division, Settlement and Labour – Tobago House of Assembly, and Ingrid L-A Lashley, Managing Director/CEO – TTMF.

2% Mortgage Facility

- over 2,500 applications processed



The 2% mortgage programme, which is subsidized by the Government, continues to be a steady source of activity for TTME. This facility, which allows persons with a monthly income of \$8,000 and less, who are purchasing Government house for less than \$450,000, affords many customers in the low income bracket the opportunity to afford a home.

Developments on which mortgages are being closed include:

- **Basilon Court**
- **Mendez Drive**
- **Olera Heights**
- **Pleasantville**
- **Edinburgh 500**
- **Edinburgh South**
- **Ibis Gardens**
- **Buen Intento**
- **Madoo Heights**
- **Lady Young**

To date, we have processed over 2,500 applications for the purchase of Housing Development Corporation (HDC) properties throughout Trinidad and Tobago. Of these, over 50% qualify for the 2% mortgage facility. Our HDC Unit is dedicated to ensuring that applications for mortgage financing are dealt with expeditiously, and with the highest level of customer service.

The sustainability of this programme hinges on two major factors. Firstly, it is subsidised by the Government. Secondly, the programme is designed to adjust to the changing conditions of mortgagors' financial situation. Mortgagors' financial position is reviewed every five years. Based on their socio-economic advancement, the rate may move to the market rate.

TTMF welcomes our new director Ms Eunice Walton

TTMF extends a warm welcome to our new Director, Ms Eunice Walton who joined us in June 2009.

At present, Ms Walton is the Director – Agro-based Manufacturing and Service Sector at the Ministry of Finance. Bringing a wealth of knowledge, she

has over 30 years' experience in the public service, including 12 years of work experience in the financial services sector.

She also holds masters degrees in Finance, Theology and Greek.



Role with it

by Cherrie Caracciolo, Manager - Human Resources



It is said that regardless of the situation in which we find ourselves, we each have a role to play and each role is as important as the next. We must also never lose sight of the fact that our personal life impacts heavily upon performance on the job.

Various studies have shown that self actualisation is important in achieving personal growth – whether we are concentrating on enhancing our personal life or achieving professional advancement.

Over the past year, some of us have found ourselves moving from one position to another – some out of our comfort zone and into unfamiliar territory. As with any new situation, we need to sit quietly and take an inventory of our strengths and weaknesses and how these impact our performance. Once we have identified our strengths, we should not take them for granted – continue to enhance and sharpen them. Our weaknesses are our challenges and should be addressed continuously until they are converted into strengths.

In assessing the new landscape, we determine what our role must be and how we utilise the resources at our disposal. We ask ourselves, do we have the necessary strengths, expertise and attitude? Too often, in assessing our performance, we tend to underestimate our strengths, but sometimes it takes

another person's confidence in us to cause us to acknowledge and develop our strengths.

In order to maximise our performance, we need to put plans in place; a three to five-year development plan is always a good idea. It takes self-discipline to optimise our performance. Whichever area we might find ourselves, one thing remains true – this plan must be SMART:

- **Specific** – answer who, what, where, when, why and why?
- **Measurable** – establish criteria for measuring progress and stay on track of your target. Again we ask questions – how many; how much?
- **Attainable** – plan wisely and establish a time frame that allows you to carry out the steps.
- **Realistic** – goals must represent objectives toward which you are will and able to work
- **Timely** – by when?

As crew members aboard the MV TTME, we must recognise that our roles are interdependent, and we need to coordinate our efforts to ensure that we each do our part in maintaining the precision, which is required to ensure that our ship remains afloat. Teamwork can never be over-emphasised; it is only when we are all moving in the same direction that we can ensure that we are moving in line with our coordinates in order to reach our destination.

“ As with any new situation, we need to sit quietly and take an inventory of our strengths and weaknesses and how these impact our performance. ”

Employee of the Quarter 1

2009

Ava Bain



It is said that a positive attitude fuels success. For Ava Bain, this holds true.

Ava joined us as an Office Assistant in 2007, and was recently promoted to the post of Mortgage Assistant. Colleagues describe her as being reliable, helpful, and customer focused.

A true team player, she is an exemplar of our core values.

Congratulations on a job well done, Ava.



Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.

Our core values: Results oriented • Customer focused • Integrity • Teamwork • Empowerment.

Managing Information Risk

- Securing knowledge capital

by Waheeda Ali, Manager – Internal Audit

Information is the lifeblood of an organisation and, like any other asset, it requires protection through the implementation of appropriate safeguard mechanisms. Despite the use of sophisticated methods of data transfer and storage systems, information can easily escape the organisation at almost every point. In many instances, preventative or detective controls within these systems are sometimes overlooked, resulting in increased exposure to information security risks.

Risk assessment must address the area of information security. Security risks include information theft, data misuse, sabotage to key financial systems, and fraudulent activities such as unauthorised amendment or use of records. Documents such as unauthorised reports and publications can also create liabilities. Additionally, inadequate storage and retrieval facilities, and inadequate security systems are serious threats. For example, imagine the implications if a virus or if a hacker penetrated a company's computer system, and extracted sensitive information?

If risks to information security are left unmitigated, organisations can be subject to unfavourable consequences, including a negative impact on corporate reputation, loss of stakeholder's confidence, loss of competitive advantage, and direct financial losses through theft or fraud.

The first line of defence is ensuring accountability for information channels and knowledge management systems. Owners must be accountable for the channels that they manage. Critical applications and financial systems

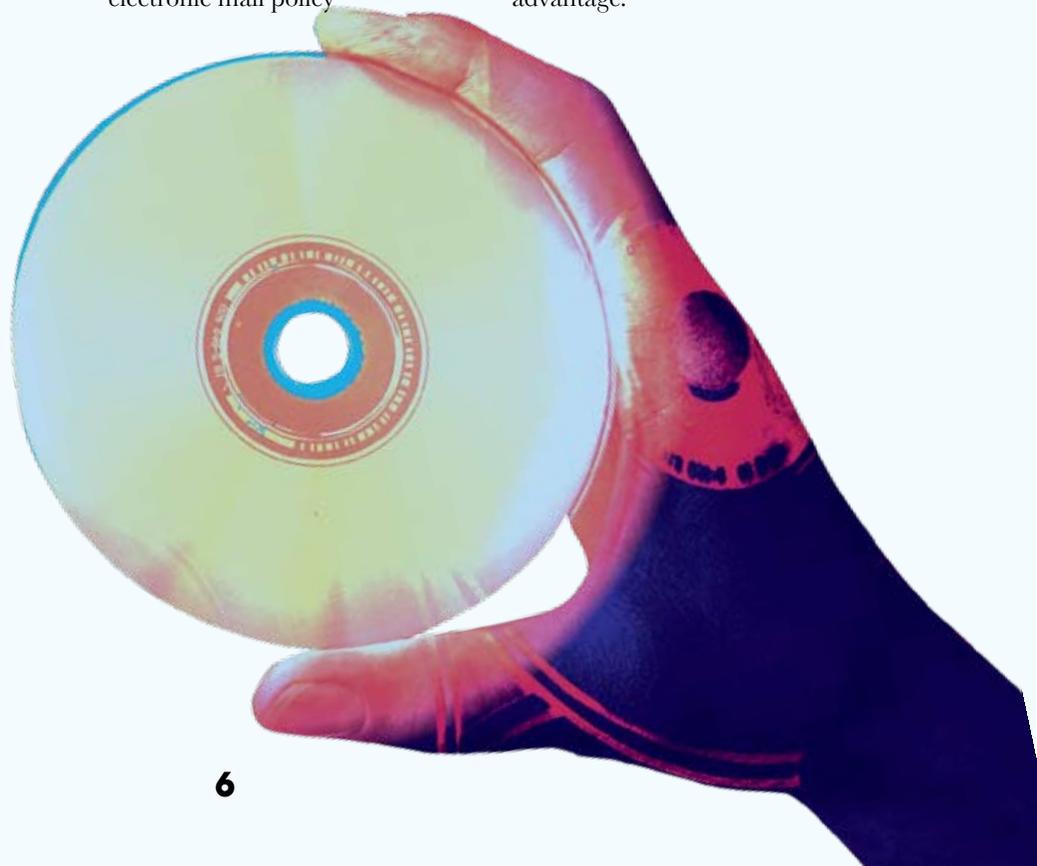
must be clearly identified and assessed to ensure that the adequate level of security is in place to safeguard against the occurrence of incidents, which can result in losses.

The organisation's control loop should include a continuous assessment, monitoring and reporting phase. Some common mechanisms which can be implemented include:

- timely restriction of access (e.g. for dormant or terminated users)
- appropriately segregated access rights
- password expiration
- set procedures and authorizations for the acquisition/amendment to information systems
- timely update of security systems (e.g. the update of security patches)
- enforced computer, internet and electronic mail policy

- enforced data retention and destruction policy
- identification of confidential and 'not for public use' information
- control over printed information (e.g. unused data should be secured or shredded as opposed to disposal via trash)
- enforced backup procedures
- tested business continuity plan for disaster recovery of financial systems and
- assessments by the Internal Audit Department.

Information systems and technology significantly contribute to organisational efficiency. At the same time, if they are not carefully managed, they can present risks to a company's operations. Therefore, risk management at all levels is essential in order to protect information and knowledge, which present a competitive advantage.



Striking a chord with customers

by Amita L Gangar, Mortgage Officer – Mortgage Origination

Customer service is built on relationships, and can come easily to you if you put yourself in your customer's position. What do you want from your service providers? What is it that they do that gives you a sense of satisfaction and builds your loyalty? When we ask ourselves these simple questions, we discover the special techniques of true customer service. Once we genuinely care about our mortgagors and put ourselves in their position, we can and will make a difference and display great customer service.

Building relationships

One of my secrets is that of building good relations with my customers. After all, given the nature of business we do, where a potential customer will be committed to us for as much as 30 years, we must connect with the customers, so as to ensure and instill a level of trust and loyalty.

A mortgage is not a simple transaction. Mortgage administration therefore relies on effective customer service from origination to settlement. While we may not have direct, face-to-face contact with our customers throughout their 25-year plus mortgage cycle, it is how we treat with them when they have enquiries or are seeking further business that really defines the image they have of us.

The art of referrals

When we stand out, whether good or bad, the word catches on. For example, recently a prospective homeowner called me to set an appointment to meet in order to discuss his options for financing. I asked him how he had gotten my name. I then learned that TTMF was the conversation topic on boat "lime" heading offshore. His friend, a new mortgagor, was very pleased with the service he had received and had been relaying his experience to everyone who mentions building or buying a home. The prospect noted that he expects the same level of service as I came "highly recommended".

Comments like these can put pressure on us, but it should not. Good customer service should come



naturally to us... right? People tend to remember the strangest things – a smile, a sympathetic ear, or an honest opinion. Given the nature of our business, we need a personal touch in what we do. The mortgage process can be challenging and intimidating to most persons. Therefore, we must ensure that we are well-informed so that we can properly educate our prospective and current mortgagors.

Love your job

We need to give 110 % to ensure TTMF's continued success. I enjoy my job. I absolutely enjoy assisting persons to acquire a home. I am often told that I get more excited about an approval and/or execution than the actual mortgagors. This is simply because to me it is a "big deal". The greatest gesture we can extend to our customers – besides informing them that their application has been approved – is to continue to offer great customer service. I urge all of us to get on board, as we strike a cord with customers.

“ People tend to remember the strangest things – a smile, a sympathetic ear, or an honest opinion. ”

Hot keys - using shortcuts with Windows

by Information Technology Department

Sometimes you just cannot help it. You open several windows on your PC as you multitask, checking e-mail, preparing a report in Word, and using various other programmes for reference material. This requires that you reach for your mouse every time you want to access one of your files.

There is a 'hot key' to help you access files easier. You know that Windows key on your keyboard? It offers the same access that you get clicking the 'Start' button on your computer. Here are some Windows-key shortcuts you can memorise to help you work faster.

- Windows+D/Windows+M - Minimises all open windows so you can see the desktop. A second tap restores them.
- Windows+E - Opens Windows Explorer (the file-management tool, not the browser). This is much quicker than right-clicking the Start button and then Explore, or trying to find Explorer in the Start menu.

- Windows+F - Launches Windows' search tool (remember "F" for "find").
- Windows Logo+L - Locks the computer.
- Windows Logo+R- Opens up the Run dialog box
- Windows Logo+TAB - Cycle through taskbar buttons
- Windows Logo+F 1- Opens up the Help and Support Center
- Windows Logo+Break - Opens up the System Properties dialog box
- SHIFT+Windows Logo+M - Undo minimize all
- CTRL+Windows Logo+F - Find computer

Some other keyboard shortcuts that you can use include:

- ALT+TAB - Switches between open programs
- ALT+F4 - Quits program
- CTRL+SHIFT+ESC - Opens Windows Task Manager



Safety and Fire Wardens Update

With the recent relocation of our Collection and Human Resources Departments to the First Floor East, our fire/safety wardens have been revised as follows:

HEAD OFFICE

Ground Floor East
Charlene Williams
Marvin John

Ground Floor West
Hemant Mahabir
Nadine Ammon

First Floor East
Catherine Robinson
Charmaine Giroux-John

First Floor West
Michelle Charles-Burnett
Timothy Rochford

Second Floor East
Sharon Daniel-Munroe

3rd Floor
Michael Clarke
Douglas Lee

Basement
Othnel Mc Burnie
Officer Desiree Campbell

BRANCHES

Arima
Maureena Jackson

Chaguanas
Meera Roopan

San Fernando
Vidya Singh

Tobago
Wendy Cuthbert



Passing the Safety Test

- are you on course?

by Karen Ambrose, Safety Officer

We all have a role to play in making our work environment safer in order to protect ourselves and others from accidents. Therefore, “passing the safety test” is a must. What is meant by “passing the safety test”? It means that our action will demonstrate our ability and commitment to work safely, and that we will show our safety consciousness as a team.

Some common sources of injury in the work environment are from falls, either from heights such as chairs, stairs, or ladders, trips, slips on surfaces, and strains from overexertion. Being struck by objects, being caught in or between objects, falling objects are also incidents that can cause injury.

In passing the safety test, we will all reap the benefits of decreased accidents, greater productivity, enhanced morale and legal compliance as our work environment becomes healthier and safer. Simple measures can go a long way.

Take the test below to determine whether you are passing the safety test.

- 1. You spill water on the floor while making tea. You:**
 - a. Ignore it and leave it for a cleaner to take care of.
 - b. Mop it immediately.
- 2. You need to reach an item stored at a height. You:**
 - a. Balance on a chair to reach the item.
 - b. Use a step or stool.
- 3. While working at your desk you notice an exposed electrical wiring. You:**
 - a. Report it to your supervisor.
 - b. Recognize that it is dangerous and wish that someone would fix it.
- 4. You see your co-worker running up the stairs and not holding on to the railings. You:**
 - a. Think, “Hmmm, he must be in a hurry. I hope he doesn’t fall”.
 - b. Tell him that it is unsafe to run on the staircase and advise him to hold on to the railing.
- 5. Today is Friday and you plan to “lime”, so you want to wear “nice” shoes. You:**
 - a. Wear stilettos. They look swanky.
 - b. Select a sensible and appropriate work shoe.
- 6. An accident occurs within your department. You:**
 - a. Report it to your supervisor and request the aid of a Floor Warden.
 - b. Wonder what to do next.
- 7. Some women ask for the assistance of a man to lift an object. He realises that the object is huge, and appears to be quite heavy. He should:**
 - a. Try to lift it up – after all, he has an image to maintain.
 - b. Know his limitations and either ask for help or use a mechanical lift.
- 8. You adjust your workstation and in so doing you create a tripping hazard with an extension cord. You:**
 - a. Readjust the items so that trip hazard would no longer exist.
 - b. Tell all your coworkers around your workstation to be careful.

Answers
1. b 2. b 3. a 4. b 5. b 6. a 7. b 8. a

Vacationing at home

by Sharon Daniel Munroe, Marketing Assistant, and Ria Inniss, Mortgage Officer - Collections

Vacation time is here again, and, for many of us, just thinking of the word stirs feelings of elation and enthusiasm. While some of us have already made plans or have been planning the perfect vacation for months, have we even considered a vacation at home in sweet T&T?

Vacationing at home may not be as boring as you might think. If you are also wondering about where to take your children during the holidays, visiting local sites and attractions offer a convenient and affordable alternative. Here are a few interesting places to visit in Trinidad.

Trinidad

Asa Wright Nature Centre

Located close to the borough of Arima and spanning 270 acres, this lush nature centre is set high in the tropical rainforests of the Northern Range. This pristine facility creates quite a cosy and relaxing atmosphere for a variety of family activities. The entire family can stay overnight at the Inn, where special low cost packages are available for local residents. The centre is also equipped with a library, dining room and restaurant that serves an assortment of local cuisine and fresh fruit drinks daily. For the nature-seekers wanting to get closer to the flora and fauna of the centre, the many nature trails and paths make for quite an adventurous experience. From the grand outdoor balcony the entire family can see a flurry of birds like parrots, toucans, turquoise tanagers, beaded bellbirds and hummingbirds coming home to nest, as well as 617 species of butterflies.



Asa Wright Nature Centre.

Photo courtesy the Tourism Development Company Limited

Caroni Bird Sanctuary

A protected nesting site and the home of one of our national birds – the Scarlet Ibis - this Mecca for birdwatchers is bordered by mangrove and is part of the Caroni Swamp. Many other birds including herons, cormorants and egrets can be seen nesting. There are a variety of tour companies that offer and operate daily expeditions to the Swamp. This too will be a fun-filled family activity.

Maracas Beach

The world-renowned Maracas Beach offers a lot more than just sea-bathing. You have the comfort of overnighting at the Maracas Bay Hotel, which is directly on the beach. You can sample our local cuisine is available from a variety of vendors directly opposite the beach.

...and loving it!

Down the Islands

A trip down the islands is absolutely relaxing. You can visit the island of Chacachacare, one of the Bocas Islands, which once served as a cotton plantation, a whaling station and a leper colony. Another of “the islands”, Huegos Island is popular for the rock formations known as the Umbrella Rocks; this island is a great place to tour to view the formations. The last of the Bocas Islands is Gaspar Grande, home to Gasparee Caves and its geological formations such as stalactites, stalagmites, flow stones, pillars, ribbon, fringed curtain and more. Legend has it that another cave on the island, William Dampiers Tunnel, has a pirate’s treasure chest which is easily accessible on certain days of the year.

Tobago

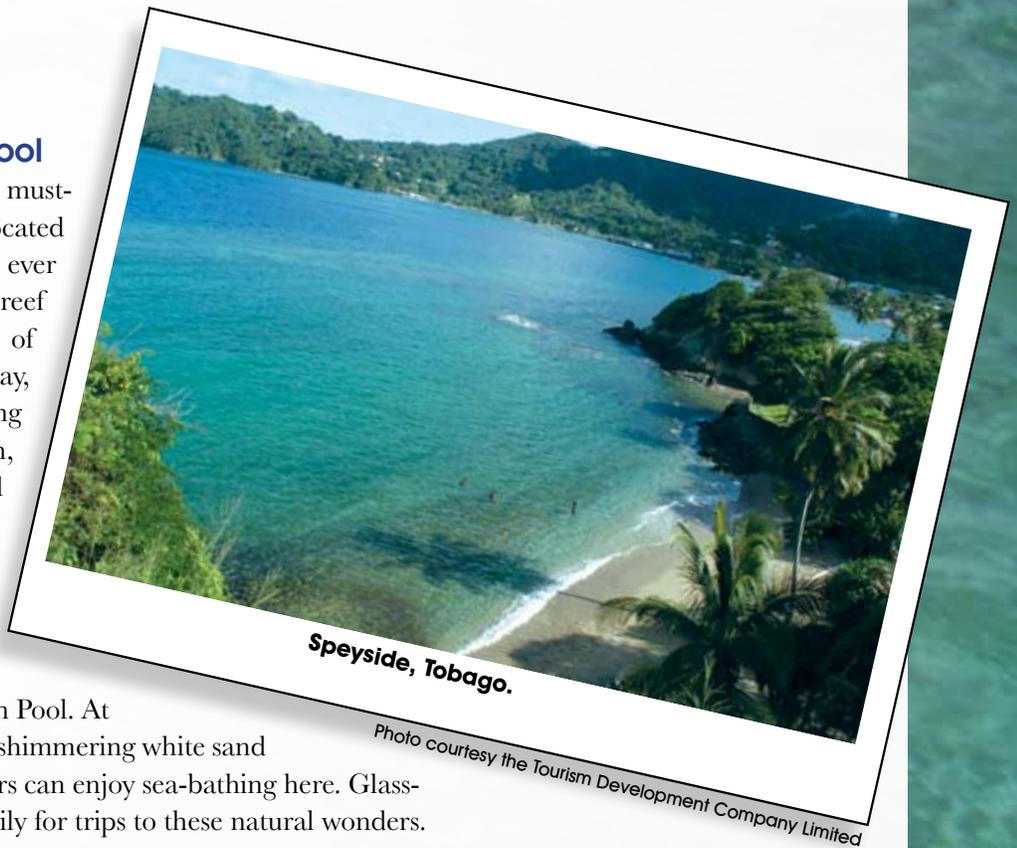
Bucco Reef and the Nylon Pool

These wonders of the world are a must-see destination. Bucco Reef is located a short distance away from the ever popular Pigeon Point beach. The reef offers spectacular views of a variety of under-water life. The giant Manta Ray, barracuda, and tropical fishes including parrot fish, angel fish and squirrel fish, oriental plants and giant brain coral make the reef an exquisite location for snorkeling.

Only some hundred yards off Pigeon Point, you can experience the awesome wonder that is the Nylon Pool. At a regular depth of only four feet, this shimmering white sand pool spans over an acre. Even toddlers can enjoy sea-bathing here. Glass-bottom boat tours leave Store Bay daily for trips to these natural wonders.

Store Bay

A stone’s throw from the Crown Point International Airport, this bay is by far the most popular beach in Tobago. The perfect location for sun-bathing, its sparsely-shaded shore also creates an excellent atmosphere for a massage (you can choose the Swedish or Effluerage) after a long day of sea-bathing. Store Bay is also famous for its facilities, which include craft stalls and food kiosks such as the popular Miss Jean’s. The food kiosks offer a variety of local cuisine cooked on-site – including the ever popular curry crab and dumpling. You can also take the glass-bottom boat to Bucco Reef and Nylon Pool, daily, from this location.



Speyside, Tobago.

Photo courtesy the Tourism Development Company Limited

MOVERS & SHAKERS

A special Insight welcome to all of our new colleagues

Vacation Assistant Programme 2009

Each year, through our Vacation Assistant Programme, TTMF gives young people the opportunity to experience the world of work and to develop their skills. This year, six young adults have joined our programme.

They include Timothy Dookhan and Nathalia D'Abreau, who have joined the Finance Department, and Keiva Yearwood-Mitchell who has joined the Marketing and Public Relations Department. Rounding out this group are Denece Mohammed, Kimberly Gooding, and Justyn Frost, all of whom are working in the Account Servicing Department.

The Vacation Assistant Programme runs from June to August, 2009.



1 Justyn Frost- Account Servicing
2. Kimberly Gooding- Account Servicing
3 Nathalie D'abreau- Finance
4 Keiva Yearwood-Mitchell- Marketing and Public Relations
5 Timothy Dookhan- Finance
6 Denece Mohammed- Account Servicing

Shining Stars

Nine stars emerged in the first quarter of 2009, with Ms Ava Bain, Mortgage Assistant, copping the title of "Employee of the Quarter".

TTMF's Staff Top Achiever Recognition (STAR) Programme continues to provide a medium for the continual recognition of those employees who have outperformed their personal performance objectives, and represent the behaviours and practices of the 'ideal' TTMF employee, who is a role model for colleagues.



Ingrid L-A Lashley (L), TTMF Managing Director/CEO presents Ava Bain, Mortgage Assistant, with her Employee of the Quarter 1 award.

This quarter's stars were exemplars in the areas of results, customer focus, and teamwork, respectively. Ava and Stacey Silman were nominated in the "Results oriented" category. Meanwhile, Alicia Ali-Brooker, Amita Gangar, Danielle James, and Vidya Singh were nominated in the "Customer focused" category. Rounding out the "Teamwork" category were Ava, Stacy Bramley, Amita Gangar, Andre Jackie, and Sheldon Romano. Both Ava and Amita Gangar received double nominations.

New Faces

A special welcome to:

- Wilson Wright – Mortgage Assistant, Account Servicing.
- Mala Sookoo – Audit Assistant.
- Miguel Awai – Manager, Mortgage Administration.
- Jarrod Placide-Raymond – Accounting Assistant.

Promotions/Transfers

Congratulations to:

- Danielle James – Mortgage Assistant, Lending.
- Alicia Rahim – Mortgage Assistant.
- Nisha Wilson – Mortgage Assistant.

Making Music with the Signal Hill Choir

Support for the arts and culture is one of the core areas of TTMF's corporate social responsibility programme, and in June 2009, the company had the opportunity to support 'music that moves', as a Bacolet Bronze Sponsor for the Signal Hill Alumni Choir 25th Anniversary Celebrations.

Founded in 1984, and evolving from the Signal Hill Senior Comprehensive School Folk Choir, this internationally acclaimed group from Tobago has grown to be a cultural institution and an icon of Tobago's heritage and T&T's arts. It has also won several local and international awards for its work.

As part of its 25th anniversary celebrations, the choir hosted a series of concerts in Trinidad and Tobago, under the distinguished patronage of His Excellency Professor George Maxwell Richards. The concert featured other great artists



The Signal Hill Choir in action.

including David Rudder, Shadow, Rooplal Girdharrie, The Lydian Singers, Russell Leonce, the Maisha Zuri Choir, and The Marionettes Chorale.

Like the Tobago community, TTMF proudly acknowledges the contribution the Signal Hill Choir has made to the arts.



TTMF's very own Jochelle Romain (Mortgage Assistant), who performed with the Maisha Zuri Choir, takes some time out with her Signal Hill peers.

Memory Lane



Luv'n' Outdoor Life (LOL) group members take a hike to Paria Bay and Waterfall.



Customers and staff enjoy an Indian Arrival Day breakfast.



Managing Director/CEO Ingrid L-A Lashley helps Stella to unwrap her gifts during an emotional send off for Stella Mohammed.

Choosing the right colours for your HOME

- Home tips with Gina St. Hilaire

Preserving the value of your home is highly dependent on how you maintain it. For many of us, our motivation to renovate or redecorate our home comes from our love for creativity and the desire to have a cosy atmosphere.

Creating a signature style, however, can be costly. One of the easiest ways to make a huge impact without significant spending is to paint your home or to add a new splash of colour using upholstery or accent pieces. Here are some tips on how to get the biggest “bang for your buck” with colour.

- Try what is known as the 60-30-10 rule. This simply means that 60% of the room’s colour is represented by the walls, 30% of the rooms colour is applied to upholstery, and 10% of the colour in the room comprises accent pieces.
- Choose a colour scheme. Deciding on the right colour scheme can be difficult. You can simplify this process by using a colour wheel (a chart that guides you about matching primary, secondary and tertiary colours), and narrowing your choices to two colour schemes, complimentary or analogous.



Complimentary colours appear opposite each other on the wheel e.g. red and green, purple and orange. When used together they tend to provide a clear separation of colour and allow the other to appear more vivid. This colour scheme is more commonly used when trying to create a more formal setting.

Analogous colours appear next to each other on the colour wheel e.g. yellow and green, red and orange. When used together, they always look good because they share a common hue. This colour scheme is commonly used when trying to create a more casual setting.

- Look to nature for inspiration and guidance. If it works in nature, it will work in your room. Choose darker hues for the floor (ground), medium hues for the walls (trees/mountains) and light hues for the ceiling (sky).
- Every room needs a touch of black. Used properly black accents can provide a great anchor in a large room and bring a sense of sophistication and style to any space. It also clarifies and enhances all the other colours in the space. Chocolate brown can be substituted and has the same effect.

If you apply these colour techniques, you will find ways to add flair to your home, without having to make too many new purchases. Happy redecorating!

PEOPLE & PROFILES

Wendy Danglede - a helping hand

by Sharon Daniel-Munroe, Marketing Assistant

As the sun rises in the east and sets in the west, so too can we depend on the dedication, commitment and service that Wendy Danglede provides. Wendy joined our TTMF family on February 11, 2004 as an Office Assistant, taking the reigns from her predecessor, Ann Berment, who had retired. It did not take long for Wendy to settle into the harmonious sway of activities.

A fun-loving and kind-hearted individual, Wendy is always willing to lend a helping hand. Her responsibilities include fitting and maintaining the staff service areas, preparing meeting rooms and ensuring that the inventory of kitchen and utility supplies is maintained monthly. She is also called upon, from time to time, to fill the function of Operator.

Married with one son, Wendy once resided in New York City for approximately five years.

Originally from Boissierre Village, Maraval, she is a true Trini. She thoroughly enjoys a river lime, house lime or just sitting in her front yard enjoying the scenes and scoops of the neighbourhood. While she is sure to remain up-to-date with all of the latest songs – especially from the dancehall and reggae genres – soca is really her passion.

Having a vibrant personality, she loves bright colours and is known for her matching outfits. Did we also mention her love for acrylic nails? Everyone knows Wendy for her nail finesse.

Striking a balance between the demands of personal life and work can be challenging. Wendy manages this by traveling regularly, and she loves weekend getaways to Tobago.



“A good backyard lime with old friends and family, to catch up on the old days and juicy family gossip with something cold and clear to sip on is my ideal version of relaxation,” says Wendy. “But I really get vex when I have to cook something. Imagine when I’m on vacation people want me to cook. Nevertheless, it’s really nice to know that you’re appreciated, when people know they can depend on you, at least for something tasty to eat.”

I’m sure that all of TTMF would agree that Wendy is truly one of our most loved and respected employees. If not for her genuine interest in the people she serves, then definitely for her daily serving of beverages.

Though many of us do not take the time to say it to your face Wendy, we do appreciate you.



Get To Know Your Manager! They're only human

Joined the TTMF family on: September 22, 2008.

Previous employer: Tourism Development Company Limited.

Position held: Corporate Communications Coordinator.

Educational background: MSc in Corporate Communication (Distinction) from Thames Valley University (UK), and BSc in Government with minor in International Relations (Upper Second Class Honours) from The University of the West Indies (St. Augustine).

Originally hails from: D'Abadie.

Currently hails from: Sangre Grande.

1. What is your favourite food?

I operate in a very equitable manner when it comes to culinary delights. As a result, I have no favourite food or dish. I love most foods.

2. Three words that best describe you?

Easygoing, feisty, and straightforward.

3. One weakness?

Food.

4. What's your idea of a good time?

Hanging with close friends and family.

5. What are your hobbies/ interests?

Reading literature, watching action cartoons, and listening to music.

6. Best TTMF experience?

I would have to say it was planning the Long Service Awards. At that time, I had just joined the organisation and it felt good to contribute to this event, which honoured employees.

20 things you didn't know about Karel McIntosh, Manager – Marketing and Public Relations

7. Personal motto?

Don't worry. Be happy.

8. Best book you ever read?

Wow. I have to break the rule here and list several of my favourite books, as I can't whittle it down to one. They include "Things Fall Apart" by Chinua Achebe, "Discretion" by Elizabeth Nunez, "Song of Solomon" by Toni Morrison, "The Kite Runner" and "A Thousand Splendid Suns" by Khaled Hosseini, and "All that Glitters" by Michael Anthony.

9. Favourite colour?

I don't have a favourite colour, but I do have a preference for bright colours.

10. Your idea of success?

Being the best you can be at what you do. It doesn't necessarily mean you have to obtain a high position or such. To me success is about pairing excellence with happiness.

11. Greatest achievement?

Graduating at the top of my class for my Masters programme.

12. What advice would you give to someone aspiring to be in your position/ a similar position?

Practise your craft, continuously study the field, and only seek to operate in a certain capacity until you are mentally and emotionally prepared for the job. Additionally, do not be afraid to express your opinion.

13. If you had a chance at another profession, what would it be?

Animator.

14. Who is your role model?

I do not have any role models. However, my family has certainly shaped who I am.

15. Most embarrassing moment?

Can't remember any.

16. Had any life changing experiences?

No.

17. If you had the chance to do something again, would you and what would it be?

Pursue the arts further.

18. Any elusive goals?

I don't consider my goals as being elusive.

19. Greatest fear/phobia?

I don't have any major fears or phobia. Nevertheless, I will scream or run or jump at the sight of a huge spider, frog or rat.

20. What's the one thing you'd like to do before you die?

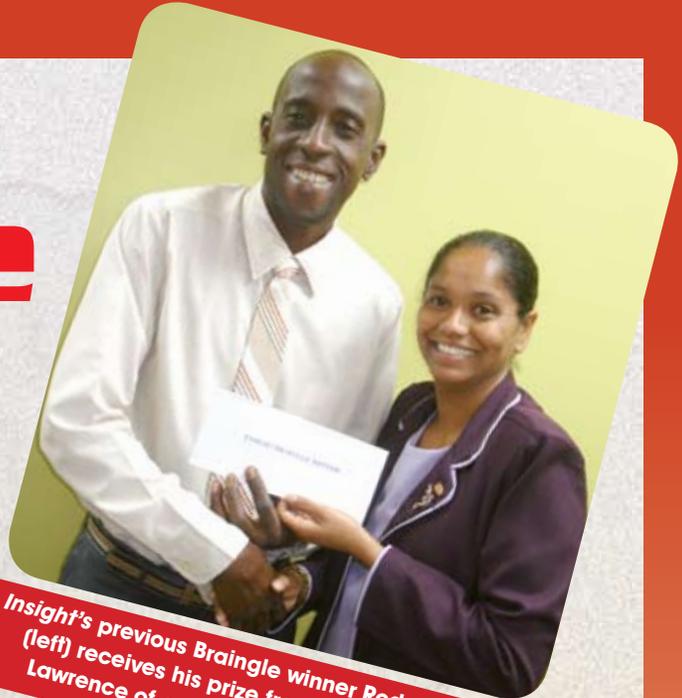
Live life to the fullest.

Welcome to Braingle

Fill out the entry form attached with your answers and place in the specially marked box placed in the Reception Area, 2nd Floor East. Participants from the branches may forward their entries to Karel Mc Intosh, Manager – Marketing and Public Relations, in a suitably marked envelope. The deadline for submission is August 13, 2009 at 4 p.m. No late entries will be accepted.

On your entry form, kindly include your relevant contact information and indicate your preference for one of the following: Ruby Tuesday, TGI Friday's or Zanzi Bar. Only one entry per person is allowed. Photocopies will not be accepted. No e-mail entries will be accepted.

The winner will be chosen by random draw and announced on August 14, 2009. The competition is open to TTMF employees only. Management and members of the Insight Committee are not eligible for entry.



Insight's previous Braingle winner Rodney Etienne (left) receives his prize from Michelle Phillips-Lawrence of our Internal Audit Department.

RIDDLES

Interpret the stanzas, find the clues and try to figure the answers. Here's a clue, all the answers are single words. How many can you get right? Good luck!

1. All about, but cannot be seen, can be captured, cannot be held, no throat, but can be heard.
What am I?

A:

2. If you break me, I do not stop working, if you touch me, I may be snared, if you lose me, nothing will matter. What am I?

A:

3. Lighter than what I am made of, more of me is hidden than is seen. What am I?

A:

Entry Form

Name:

.....

Contact Info:

.....

Ruby Tuesday

TGI Friday's

Zanzi Bar

4. Glittering points that downward thrust, sparkling spears that never rust. What am I?

A:

5. Three lives have I, gentle enough to soothe the skin, light enough to caress the sky, hard enough to crack rocks. What am I?

A:

RIDDLES

6. Say my name and I disappear. What am I?

A:

7. I am full of holes, yet I am full of water. What am I?

A:

8. It's red, blue, purple and green, no one can reach it, not even the queen. What is it?

A:

9. I live in water, if you cut my head I'm at your door, if you cut my tail I'm fruit, if you cut both I'm with you. What am I?

A:

10. When young, I am sweet in the sun. When middle-aged, I make you gay. When old, I am valued more than ever. What am I?

A:

You don't have to wait until
the twelfth of never...
 to own a home.

Never



Make the impossible possible! At TTMF, if your family income is \$8,000 or less, you can get an interest rate of 2% to purchase a home from the Trinidad and Tobago Housing Development Corporation (HDC), Tobago House of Assembly or Caroni Lands.

No downpayment is required, and you have up to 25 years to repay your loan. You can even get additional funding to buy household appliances.

Come find a home under our roof.

PROPERTY VALUE/ MAXIMUM LOAN	INTEREST RATE	INSTALMENT	QUALIFYING INCOME
\$		\$	\$
150,000.00	2%	635.78	1,909.25
200,000.00	2%	847.71	2,545.68
250,000.00	2%	1,059.64	3,182.10
300,000.00	2%	1,271.56	3,818.50
350,000.00	2%	1,483.49	4,454.92
400,000.00	2%	1,695.42	5,091.35
450,000.00	2%	1,907.34	5,727.75

Note: The instalments are based on loan term of 25 years.

The required income is calculated on the basis that the applicant(s) has no other loans.

Lending criteria apply

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ALBION COURT, 61 DUNDONALD STREET,
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 Tel: (868) 623-TTMF or 625-TTMF (8963)
 Fax: (868) 624-3262

ARIMA

#32 Sanchez Street,
 Arima, Trinidad, W.I.
 Tel: (868) 667-2TMF (2963)
 Fax: (868) 667-0732

CHAGUANAS

Level 2, Mid Centre Mall,
 Chaguana, Trinidad, W.I.
 Tel: (868) 672-5246
 Fax: (868) 671-6646

SAN FERNANDO

Cor. Macurapo and Coffee Streets,
 San Fernando, Trinidad, W.I.
 Tel: (868) 652-1151
 Fax: (868) 652-0543

TOBAGO

Shelf 6, Level 2, Block B, NIB Mall,
 Scarborough, Tobago, W.I.
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