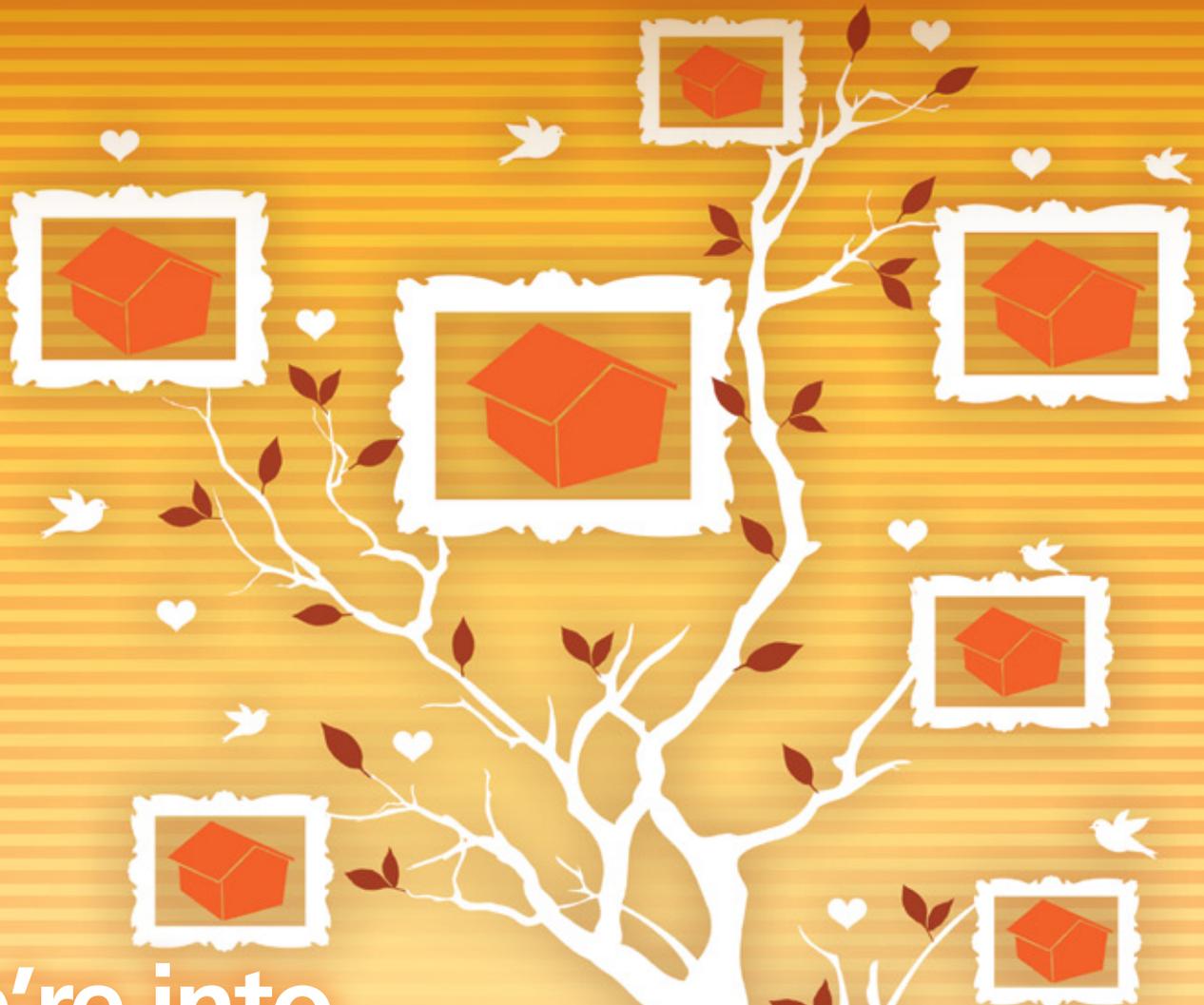


inSIGHT

VOL 1 ISSUE 1 JANUARY – MARCH 2013



We're into Families

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Trinidad & Tobago
Mortgage Finance
Company Limited

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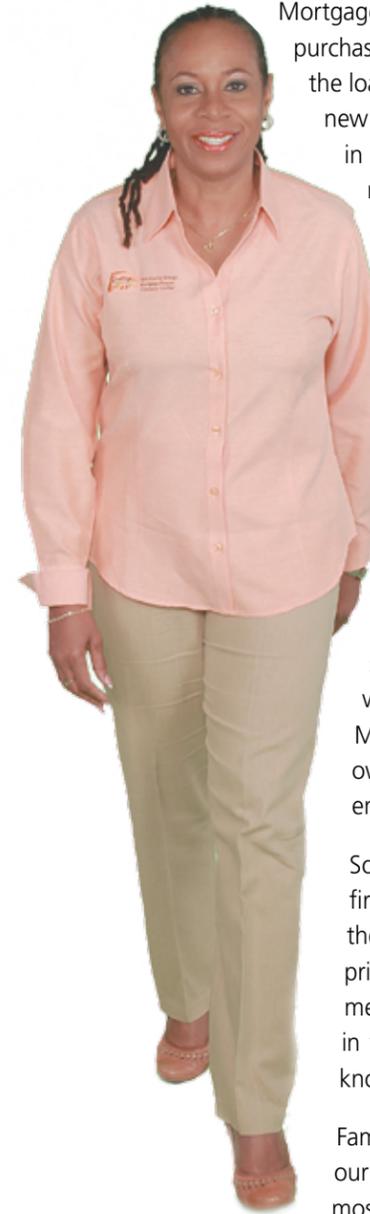
We're into Families

We're into Families

BY INGRID L-A. LASHLEY – MANAGING DIRECTOR / CEO



The acquisition of housing is associated with safety, security, and family stability. We go a step further. It is no accident that we claim to finance 'homes' as opposed to houses. We go beyond the brick and mortar, the physical structure, to a place where people grow, where opportunities are explored, where lives are nurtured, and for every step of the way, we have a part to play. We're into families.



Mortgage financing is no longer the kind of long-term product that allows for interaction among a prospective purchaser, vendor and financier at the acquisition of property and then at maturity/completion of the term of the loan (all things remaining equal). The product is ongoing and expands as the basis for the acquisition of new wealth. As a part of our financial well-being, we are encouraged to the use of the asset (the house) in the achievement of additional financial and social well-being. At the same time, the asset must be maintained and enhanced to ensure that it retains and improves its monetary and familial value. A mortgage can be flexible that way! It can work to enhance and improve in every life stage.

For this and more, when we say that "we're into families", we suggest that we are part of the life process. For our staff, our customers and by extension the wider community, we are there through the entire life stage. We finance the purchase of land, the construction of property; we fund renovations and improvements, major family expenses and if necessary, re-examine the debt load to ensure affordability and security. Being a part of the family suggests that we must stay in touch, provide support, share in your achievements and assist in crossing the hurdles that may occur along the way.

For this expansion in our undertaking, there can be no restrictions on the amount of the loan, the location of the property or the economic background of the customer. As an integral player in the Government's Housing Policy, we work with Government agencies to put citizens in homes suitable to their circumstances. As an issuer of securities, we ensure that we enhance shareholder value and maintain debt repayments that will give our investors the level of return that they expect. Most importantly, for playing their part in the well-being of the place they call 'home', we honour our own family, our staff, as they must often extend themselves to meet the demands of a competitive environment in order to retain the strength of the 'home'.

So let us discard some of the old baggage that may have defined our business and our being. Our first-time homeowners are special but we will finance their upgrades and new property investments as they mature. We will take them from their starter home to their expanded family dwelling regardless of price, location or purpose – affordability being the only real restriction. Customer service will have new meaning – it is our core business using loans to deliver. For that, our family is committed to ensuring, in the interest of the life of our own 'home', that those we serve are comfortable and secure in the knowledge that we will seek their interest in every way.

Family and family support is key to the sustainability of our society and the long-term good of all. In doing our part, Team TTMF will extend our hand to our customers, to our extended family in the community and most importantly, to each other. We're into families.

Insight with Ingrid

Nurturing our Relationships

MYRTLE HARRIS – MANAGER, BRANCH OPERATIONS

Traditionally, TTMF has been viewed as offering a once in a lifetime product. Our mandate and focus was to provide financing for affordable housing for the citizens of Trinidad and Tobago

At the time, there was a limit to how much we would lend and the value of the properties customers were eligible to purchase or construct. We even had limits on the level of income we would entertain. We became known as the 'go to' organization for the small man'. Individuals who would not have been able to meet the stringent lending criteria of commercial banks were welcomed and were assisted in making their dreams of homeownership a reality. Once that initial transaction was completed, and the customer made his payments on time every time, we lost touch with them and they with us until the time came to release the mortgage (loan paid in full). Let's face it, for the vast majority of our customers then and even today to some extent, this acquisition is the single largest investment they will ever make. The relationship was what it was, based on the framework within which we operated and our culture to one family home from marriage to death.

Removing the shackles of the initial mandate and expanding our vision to include all prospective home owners in the acquisition of homes as part of their investment portfolio, we have a different perspective on our target market and what our offering must be. We have no ceiling in respect of how much we will lend, the value of the property to be mortgaged or the level of income of the proposed mortgagor. We will lend for debt consolidation, investment, education expenses, medical expenses, and any long-term expense as long as a residential property provides the security/collateral to the loan.

But it appears the message has been lost in translation. Many still believe we are only able to lend to 'first time homeowners'. It appears that we have done what we did for so long that our name is now synonymous with 'first time homeownership'. We must spread the word. Such opportunities are provided when a customer, not recognizing that it is as simple as

increasing his mortgage, requests information to have his loan settled by another financial institution.

Inevitably, he is unaware that we are able to offer assistance through, refinancing or equity financing.

By developing relationships with our customers, and staying in touch, we ensure they keep us front of mind whenever financial decisions have to be made. We will be front of mind when a friend or family member is in the market for mortgage financing. We will be front of mind when it's time for the children to attend university, we will always be front of mind. Fortunately, achieving this kind of relationship and level of awareness is directly linked to our customer service. So, we're in control! Our product offering is not unique, but we are. Our competitive advantage lies in our service and our attitude to service.

Today's customer is more sophisticated, expects more, and expects it now. He is aware and informed and knows that he has options. The stability of our interest rate means nothing to him if he is unable to receive the level of service he expects. Customers are not overly concerned that rates may increase in the future, or that the cost of moving a mortgage is not worth the initial lower rate. Based on the feedback that they have provided from time to time, many have accepted the fact of fluctuating interest rates and agree to deal with the fallout when the time comes.

We must all come to a place where we understand the competitive nature of the market. Many are even prepared to pay a higher price for service that is exceptional and exceptional service sells. Each time we 'wow' a customer, we enlist him as a marketing agent for life. Free of charge but willing to spread our message nonetheless. We must increase the WOW factor by agreeing to be exceptional at what we do always. Let's step to the next level as we take our customers 'from here to home'.

The 'Mystery Shopper' Experience

MARSHA RAE LEBEN – MANAGER, MARKETING AND PUBLIC RELATIONS

In a competitive marketplace, customer satisfaction is the key differentiator and the key element of business strategy. Customer service determines the strength or otherwise of the bottom line.

with the next customer will keep him loyal to you and to the organization.

You never know who is the next 'mystery shopper'!

It costs approximately 6 times more money to attract new customers than it does to retain an existing customer.

- Dissatisfied customers are likely to tell 5 to 7 times as many people about their experience as satisfied customers.
- For every customer who complains about a minor problem, fifty remain silent.

It is therefore imperative that we ensure that our customers are satisfied with each and every encounter.

'Mystery shopping' is a market research tool used to measure quality of service, or compliance with procedures, or to gather specific information about products and services. The 'mystery shopper's' specific identity and purpose is generally not known by the persons being evaluated. 'Mystery shoppers' perform specific tasks such as purchasing a product, asking questions, registering complaints or behaving in a certain way, and then provide detailed reports or feedback about their experiences.

A 'mystery shopper' provides a snapshot of the level of service being provided. We need to be on our p's and q's at all times because we can never tell what is being evaluated, when it is being done and who is a real customer and who is a 'mystery'. The survey is not restricted to face to face contacts with employees but can be extended to include telephone interactions to ensure that we cover all our bases in the capture of customer satisfaction.

We hired a market research company to conduct a 'Mystery Shopper Survey' at our Head Office and our branches to determine our level of customer service. The 'Mystery Shoppers' were provided with a questionnaire and key points to look for during the visit. Each step in each of the processes was assigned a score and points were allocated based on the experience. The results of this survey will be analysed and used to improve future performance. It will inform the areas in which we need to focus our training. It can also be used to issue rewards to employees.

Always put your best foot forward to all customers. Be pleasant, follow procedures and ensure that your interaction



Business Feature

Employee of the Quarter 1 2013

Alisha Dilbar

As an Accounting Assistant, Alisha takes full responsibility for accomplishing her daily tasks. Unrelenting in her pursuit of the highest level of professionalism, she is thorough and ensures accuracy and quality control in her assignments.

A stickler for keeping deadlines, Alisha goes the extra mile to ensure that the entire team achieves its goals. At the same time, she makes time to celebrate special occasions with her colleagues, truly showing her team spirit.

Our hats go off to you Alisha ... you make us proud!



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4 Ps of Human Resources

CHERRIE CARACCILO – MANAGER, HUMAN RESOURCES

Just as Marketing depends on the 4 Ps to brand its products and sustain market share, so too the folks who are charged with the management of a Company's greatest asset - its human resources, can build a brand with 4Ps of its own. Marketing concentrates on Product, Place, Price and Promotion. Human Resources must build on People, Professionalism, Privacy and Paper, in attracting, developing and retaining a first rate workforce.

The HR Department can be compared with the human body. The brain can be associated with the Board Room – the place where the difficult decisions are taken and approval is handed down. The workers constitute the body – moving along in unison to turn the decisions into reality, policies into profits.

So let us take a look at our 4 Ps.

People are the heart and soul of an organisation or perhaps we can say the Heart and Reasoning of the Company. People do the work; People work side by side; People are those we work with. Therefore, in order to attract and retain the right people for the job, the human resources strategy must ensure that, as far as possible, people are fairly treated, adequately compensated and have an equal opportunity to move forward in the company.

Professionalism is what we all should strive for, and no one knows this better than the folks within the HR Department. At all times, we must exhibit and encourage professionalism by the way we react with our colleagues, by the way we execute our duties and by the quality of training programmes we provide for staff development. Professionalism encourages confidence and confidence strengthens the relationships around us.

Privacy and confidentiality are essential tools of any HR department. At TTMF, it is one of our HR Department's 'watchwords'. Our colleagues must, at all times, feel comfortable in the knowledge that their information is treated with the strictest confidence. Your business is our business and no one else's.

Paper in its broadest sense is essential to the record keeping aspect of HR. Even with the advancement of technology, the 'paper' trail is essential in ensuring that the principles of good industrial relations are strictly adhered to.

And this list is far from exhaustive – we can speak about Passion; Pride; Pay; Promotion; Processes; Punctuality; Partnership; Principle; Polite; Positive; Patience – and the list goes on.

So being the Heart and Soul, the Heart and Reasoning or the Heart of Reasoning, the Human Resource Department holds true to the four plus Ps – and this keeps us on our Ps and Qs.

**Privacy...
at TTMF, it is
one of our HR
Department's
'watchwords'. Our
colleagues must,
at all times, feel
comfortable in the
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their information
is treated with the
strictest confidence.**

HR Focus



Ava Bain,

Mortgage Assistant – Accounts Servicing

SHARON DANIEL-MUNROE, MARKETING ASSISTANT

Sheer admiration best describes the plethora of emotion that I feel when I think of this physically, mentally and more so spiritually strong, young lady. A vivid picture of a beautiful, vibrant and independent Ava flashes through my mind's eye. Always willing to give of her best Ava notes that her unconditional trust in Almighty God led to placing her life into His hands not knowing what the future held. Her unwavering determination gave her hope in a bright and positive future, which would ultimately be the outcome of her battle with the pandemic that is cancer.

Ava, was born on August 6th, 1980 and is the third of five children to Everett and Merlyn Bain. A precocious but loving child Ava was the nucleus of the family. She was always willing to give of herself to help another sibling, her parents, a friend and even a stranger at times.

Married at the age of twenty-six (26) to Jeremy Gay, Ava understands well the spiritual, moral and emotional sacrifice that is required to be honourable to one's matrimonial vows. "In marriage, commitment and sacrifice are very serious issues and should not be taken lightly. I believe that God sees everything we do and think, we are all accountable for ourselves and our actions, good and bad." Ava is a devoted wife and the proud mother of a three (3) year old son, Abayomi which means born to bring joy.

In her tenure at TTMF, Ava has been the recipient of many STARS (Staff Top Achievement Recognition) for exemplifying our core values, and has been awarded our Employee of the Year 2010.

An interview with a strong and phenomenal woman.

SDM: What was your first reaction when you were given your prognosis?

AB: Shock, silence, confusion and disbelief. How could this happen to me? I eat healthy, walk everywhere, I can't think of anyone in my family that had cancer. I simply don't understand. "But Doc, where do we go from here?" were the next words from my mouth.

I had heard and read stories about people kicking this disease, I had participated in a Ribbons of Hope Walk but, all the stories were from survivors, after in most cases long, hard struggles with the after effects of chemotherapy. I had much research to do about my type of cancer (colon) if I was to be ready in any way to cope with the aggressive treatment regime that my doctor had prescribed. In all my research, there were more negative outcomes than positive for this type of cancer. My family, especially my parents, siblings and husband, Jeremy, never had any negative feedback, they always reassured me in the positive. When I think about it, in the past I may have taken for granted their support, but now, I know that had it not been for their prayers and constant reassurance I would not have been able to survive the rigours of chemo-therapy. I am eternally grateful for their constant support.

SDM: What would you say was the lowest place you had gotten to?

AB: Well, looking back now at how far I've come I am eternally grateful to Almighty God and my family both at home and here. It's very hard, even now, for me to admit, but, I gave up on life. There was a time not long after my chemo sessions had begun when I told God that I just wanted to die. Nothing I consumed stayed down, I could not think straight, at times my strength and the tough, unbreakable person I thought I had grown to be, were but figments of my dwindling imagination. Even breathing was painful, how could I continue living like this? I was spent. For what seemed like an eternity, I survived in constant pain, a mere shadow of the real me. I had no zeal to live, I could concentrate on no one thing, nothing motivated me, all I knew was pain and the washroom.

SDM: What kept you believing and hoping in your healing?

AB: Prayers, constant calls and well wishes from my family both at home and here at TTMF, even on the days when I was too sick or too weak to come to the phone.

SDM: If you had to re-live the last 3 years of your life, what

would you do differently? What would you change?

AB: Truly, I would change nothing. I cannot believe that I am here today saying this to you. I believe that God brought me to and through this for a reason and even now while I am unsure of his reason I am certain that I am here alive and still fighting because of some higher purpose he has prepared for me. Sharon, you have told me more than once that Almighty God has a plan for my life and there have been times when I doubted this, but as you say, every day is another opportunity to make a new start at being a better person even if no one else knows it. I am not in as much pain as before on most days, I can again walk with confidence; I am back to work and have a restored sense of purpose. I no longer take the simple everyday things for granted. Every day I practice being grateful and thankful for life. I am able to embrace its challenges as they come, believing without reservation that I can do all things through Almighty God who is my provider, strength, healing and wholeness. I am humbled, sometimes to tears by the positive and almost surreal energy generated by my TTMF family which propels me to keep up my fight against this sanity-stealer that is cancer. I am eternally grateful for a second chance to be the best daughter, mother, wife, sister, friend despite my imperfections.

SDM: Ava, any closing words of wisdom?

AB: Sigh! So many come to mind but if I had to choose one it would be "Be grateful for something everyday."

Well, I don't think I could have said it any better. Thank you Ava for selflessly sharing with us all what I am sure is probably part of your truest, deepest self – you truly have been and continue to be despite adversity, an inspiration to us all.

I'd like to put a challenge out there to everyone. What if today we individually started a "Gratitude Journal" – like a diary, where every day we write down three (3) things that we are grateful for and if you can find the time, why – what makes it special? For the tech-savvy peeps, you can use your tablet or iPad or whatever new gizmo that you have. Then on Old Year's day find some quiet time for reflection and instead of making resolutions that fizzle away by Carnival, reflect on the things you wrote in your journal. You never know, our entire outlook on life may just be more positive when we realize just how blessed we truly are. Maybe some of us would be brave enough to share your 'moments of gratitude' with the rest of us. Don't just think about it, just do it! What do you have to lose?

Our EXTENDED Family at Raffa House

Over the last quarter of fiscal/calendar 2012, we established a bond with Raffa House – a home for displaced children, managed by the Loveuntil Foundation. We are family!

The homes associated with the Foundation are located in Mt Hope and Tacarigua, and house eleven (11) boys and five (5) girls ranging in ages from five (5) to fifteen (15) years. The homes cater to children whose domestic situation deems them “wards of the state”. In most instances their current living environment is unfit or unsafe for their development, though not in all cases. The Foundation through its many partnerships and out-reach programmes foster these psychologically and socially challenged children by providing a stable, nurturing, academically and spiritually sound environment that can aid in the holistic healing process.

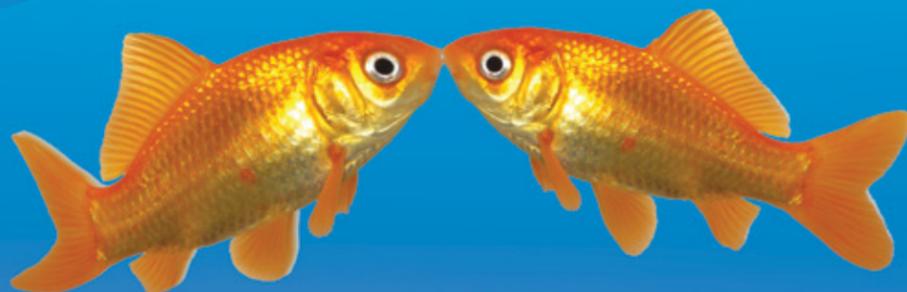
The staff and professional care givers are responsible for the well-being of the ‘family’ and for over a decade have successfully re-habilitated and re-integrated their charges into our society as positive contributors. Dedication, determination and hard-work have been the constants by which these motivated individuals live.

Our association with the Foundation in this worthwhile endeavour is in keeping with our legacy of providing financing for families to acquire their home, which has spanned more than four (4) decades.

In the establishment of our legacy, we operate on the basis that an entire society is built on each small spiritual and moral lesson that is practiced and taught in the home, making HOME truly where the heart is. We must practice what we preach so that, less often, our imperfections as fathers, mothers, adults, leaders and opinion makers will reflect in our children. Our children are our most valuable asset as a society. If we truly want a glimpse of what our society will look like in the next decade then we must ask ourselves, what are we teaching our children now?

LIFE should be about what you leave behind...your legacy. What will be yours?

We're into families



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JOINED THE TTMF FAMILY ON:

Jan. 7th, 2013

PREVIOUS EMPLOYER:

First Citizens Bank Limited

POSITION HELD:

Manager, San Fernando Branch

EDUCATIONAL BACKGROUND:

Diploma in Banking (Institute of Banking (UK), EMBA, Arthur Lok Jack Graduate School of Business

ORIGINALLY HAILED FROM:

La Romain, South Trinidad

CURRENTLY HAILED FROM:

Palmiste, South Trinidad

1. What is your favourite food?

Callaloo and Stew Pork.

2. Three words that best describe you?

Passionate, candid, fun loving.

3. One weakness?

White chocolate.

4. What is your idea of a good time?

Backyard “lime” with friends.

5. What are your Hobbies/Interests?

Reading, going to the movies, hiking.

6. Favourite movie?

None (love a good action/sci-fi movie)

7. Best TTMF experience?

Willingness of everyone that I have met to make me feel a part of the TTMF family.

8. Personal Motto?

My word is my bond and everyone is entitled to their opinion.

9. Best book you ever read?

Men and Gods: Myths and Legends of the Ancient Greeks.

10. Favourite Colour?

Orange.

11. What's your idea of success?

Knowing that you can give away all that you have and you would still be enriched.

12. Greatest Achievement?

Seeing my son purchase his first home.

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

Be committed and loyal to your employer; be true to yourself; love what you do; keep current particularly on matters that affect your industry; share your knowledge; be open to criticism; build a network of professionals whose knowledge and skills you can draw on; always do your best work the first time; train in public speaking/presentation skills and seek out every opportunity to do; and most of all, be grateful for being granted the opportunity to show what you can contribute.

14. Who is your Role Model?

Everyone I interact with; I believe that my

20 QUESTIONS WITH VERNIE SHIELD

goal in life is always to strive for a higher version of myself and the people I meet along the way assist me in this process; that is, showing me what I could be in terms of either moving closer to my next best self or further away from it.

15. Most embarrassing moment?

Bathing at Maracas Beach and my bikini top was washed away by the waves and I did not realize that this had happened until a man pointed it out to me after I had been jumping and frolicking in the water.

16. Life changing experience?

Birth of my son.

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

Nothing, as I believe that all my experiences to date have brought me to where I am and most of all, determined who I am. Changing or denying any of them would be denying the process of life, which I believe is divinely ordained from conception to assist us in achieving our highest purpose.

18. Any elusive goals?

Space travel.

19. Greatest fear/phobia?

None, anything I fear I confront and then I am no longer afraid of it.

20. One thing you would like to do before you die?

View the earth from space.

Get to know your manager

Social Media and Family Life

CERISE QUAMINA-MURRAY – TECHNICAL SUPPORT ASSISTANT

MySpace, Facebook and Twitter are some of the more prevalent names in cyberspace today. Innumerable people of all ages, races, and cultures are spending a multitude of hours interacting on the most popular social networking sites available. According to the Nielsen poll of August, internet users spent 17% of their surfing time on social networking and blogging sites. That number is almost triple what it was at the same time year before. With so much emphasis being placed on social networking, and with so much time being spent using these sites, one might wonder if this might have an impact on Family Interaction.

Some experts say that social networking and cyber technology are having a negative effect on the family structure. Social networking has replaced the intimate interactions which used to occur within most families. Our young teens are most affected by the growing trend.

While social networking is not bad in itself, allowing the cyber relationships to replace real life family interaction is formidable. Other experts believe that cyber technology is hindering the ability of our children to develop social skills, and nurture interpersonal relationships. Youth are showing a severe lack of social skills. They are often more comfortable with technology than they are with talking to people. They have not learned the proper communication and conversation skills, how to deal with interpersonal situations and how to date and get to know other people behind the screen. Family conversations have been replaced by texting sessions. Family activity time has given way to countless hours of internet surfing, and as a result families do not enjoy the special bond that comes from intimate interaction with those who are closest to us.

The obvious question now arises: Does social media offer any advantages to the family? Sure it does! The best advantage of social networking sites is that it facilitates keeping in touch with your relatives near and far. It is also the most cost effective way to keep in touch! With social media, geographical locations are no barrier to staying in touch. These sites allow you to send and receive messages, upload photos, and videos.

As such, they are very interactive as you can get to see what your friends and relatives are up to. With social networking sites, you are not bound by any geographical and cultural differences. In fact there are social media sites specifically geared to Family such as Famiva and Family Crossings.

It is undeniable that social media does in fact hold a true benefit to family when used moderately and appropriately. Proper supervision over minors is imperative. Minors should be guided accordingly as it pertains to social media in order for the best possible outcome. Parents should communicate with their children about their internet experiences, set internet 'house rules', educate themselves on the websites that their children frequent, and of course remove their child's page if the 'rules' are not followed. Generally, just get involved! As with anything else in life, social media can be abused and be detrimental. It is not that social media as an entity in itself, is necessarily negative.

So let's use social media to its true benefit and monitor how and where we should use it to effectively foster good relationships and consequently better family life and family interaction.

"While face-to-face is just as important as it ever was, now that we've got all kinds of new tools let us tighten bonds in between those in-person moments." - @chrisbrogan



Bits & Bytes

Safety Moment - Keeping our Kitchen Safe

BY KAREN ANTOINE - SAFETY OFFICER

In the bustle of serving customers and meeting deadlines, the office kitchen is a haven, a place to relax. As we walk into the kitchen for our lunch and tea breaks, we unwind as we smell the aroma of meals and hear the laughter of our TTMF family.

However, we must practice safe habits in the kitchen to ensure our own safety and that of others because of the number of unwanted situations that can arise. The haven can become a place of danger such as electrical fires, scalding and burns, allergic reactions, cuts and lacerations, shocks and electrocution.

Here are some kitchen safety tips to help ensure that our kitchen (at home and at office) is kept safe:

Toaster Oven

- Monitor your food in the toaster oven. Do not leave food unattended.
- Do not cover the oven tray with aluminium foil. Keep foil away from the heating coils and the sides of the oven. This will cause the appliance to overheat.
- Do not place any combustible material such as paper, cardboard or plastic in the oven. This may cause such items to ignite or melt.
- Do not clean the oven when it is hot. Before cleaning, ensure that the oven is unplugged and cool. Wipe the interior with a damp cloth.
- Do not use a metal scrubber. Pieces can break off the pad and touch electrical parts, creating a risk of a short or electrical shock.
- Do not attempt to handle hot items with bare hands.
- Do not store any items on top of the oven.

Microwave Oven

- Monitor your food in the microwave oven. Do not leave food unattended.
- Only use "microwavable safe" containers. Do not place metal objects in a microwave oven, including aluminum foil.
- Use the time settings from microwave instruction to heat the liquid to the desired temperature.
- The use of a kettle is a preferred method of boiling water.
- Do not heat food in sealed containers.
- Clean spills in the oven immediately.
- If you warm shellfish and other food that is known to cause allergies, thoroughly wipe the microwave after use.



Kettle

- Check that the lid is secured before pouring.
- Observe the minimum and maximum filling guide on the kettle.
- Avoid holding the cup or bowl to be filled. Place it in a space where spills can be contained. Remember not to over-reach when filling.
- Pour to avoid spills i.e. slowly and suited to the design of the nozzle of the kettle. Take into account that some nozzles allow faster flow than others do.
- Clean liquid spills immediately.

Refrigerator

- Any indication that the refrigerator is malfunctioning should be reported.
- Do not store carbonated drinks in the freezer.
- Do not keep food in the refrigerator for long periods. Remove food from the refrigerator before it spoils.

Knives

- Always carry knives with the tip pointing downwards.
- Knives should be kept sharp; and have secured handles.
- Do not try to catch a falling knife.
- Do not leave a knife soaking in sink water or on the counter top
- Use knife only for its intended purpose.
- Avoid handing a knife to someone, put a down on the counter and let the person pick it up.
- Cut in the direction away from the body.

Enjoy the meal and stay safe!

We're into families



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From here... to Home.

EMPLOYEE OF THE QUARTER

Alisha Dilbar

STARS PRESENTED IN Q1, 2013

Results Oriented

Catherine Robinson
Renee Miller
Glenis Tanisha Douglas
Caren Atwaroo
Mc Queda Baird

Customer Focus

Timothy Dookhan
Stacy Bramley
Nicole Chang
Calleen Jones-Noel

Teamwork

Tracy Ramcharan
Timothy Dookhan
Gerard Loney
Giselle Arrindell-Lynch
Lisa Hernandez
Glenis Tanisha Douglas
Lyndon Superville
Michelle Charles-Burnett
Tracy Ramcharan
Nicole Chang
Kerry Gibson
Rayna Comissiong
Sharon Escandon
Douglas Lee
Shirlene Chong Ling
Afiya Marcial

Caren Atwaroo
Natalie Roberts
Ava Bain
Marissa Grenade-Allen
Jazel Moses
Sharon Daniel-Munroe
Krystal Proudfoot
Sheldon Romano
Danielle James
Beverly Springer-Felician
Shirlene Chong Ling
Empowerment
Tracy Ramcharan
Renee Miller

NEW FACES:

Vernie Shield – Jan 7

FAREWELLS:

Onika Hunte – Jan 11
Delisa Rollocks – Jan 15
Leah Lewis – Jan 31
Anya Thomas – Jan 31
Raquel Ryan – Jan 31
Qadira Mohammed – Jan 31
Kegan Cato – Jan 31
Stephan Garcia – Jan 31
Sheena Bhageraty – Feb 28
Natasha Cochrane – March 1
Shawn Jeremiah – March 8
Jeannessa Arthur – March 8

MOVERS & SHAKERS

- **Krystle Telesford**
Nikita Harris
Julia Ramjohn –

have been appointed to the position of Accounting Assistant wef February 1, 2013

- **Kesha Robertson –**

has been appointed to the position of Vault Assistant, HDC wef February 1, 2013

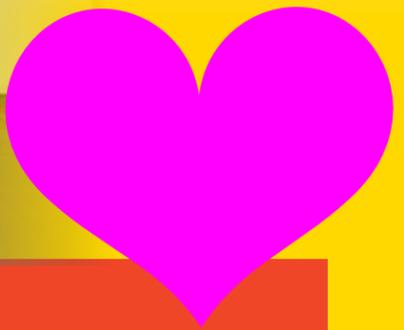
- **Beverly Springer-Felician -**

has been appointed to the position of Corporate Services Officer wef March 1, 2013

Movers & Shakers



Carnival Friday  



Karaoke Lime  



Dumpling with Saltfish & Tomato

Thinking about the flavours offered in this meal will definitely give an immediate appetite to anyone who's not sure what they want to eat. Always a favourite.

Ingredients

- 2 cups flour
- 1 tsp. baking powder
- 1 tsp. salt
- 4 tbsp. butter
- 1 cup warm milk
- 100g saltfish
- 1 medium onion, sliced
- 1 tbsp. garlic, finely minced
- hot pepper, to taste
- 1/2 cup pimento or sweet pepper, sliced
- 4 tomatoes, sliced
- 1/4 cup tomato sauce
- 1 medium ripe plantain, cut into medallions
- 2 tbsp. celery, chopped
- 1/2 cup water

METHOD

1. Mix flour, salt & baking powder together.
2. Add butter to the dry ingredients & rub it in with your hand until bread crumbs form.
3. Add milk & knead together to form a firm dough.
4. Divide into balls, roll into elongated shapes & press between your palms to form flattened dumplings. Drop into boiling salted water. Cook for 5 minutes.
5. Drain & add a tbsp of oil to help reduce sticking. Set aside.
6. Cut up saltfish into chunks. Boil for 5 minutes & drain, squeezing out as much water as possible.
7. Heat oil in a large pot. Add saltfish & stir. Cook for 3 minutes or until golden brown.
8. Add onion, garlic & pepper. Sauté for 1 minute.
9. Add sliced pimento & tomato, cooking for 3 minutes until tomato has melted a bit.
10. Pour in 1/4 cup tomato sauce, with plantain & celery. Add 1/2 cup water & mix well. Cook for 5-6 minutes.
11. Mix in the dumplings. Cook for 2 minutes. Serve hot.

Recipes

Welcome to BRAINGLE

Sudoku

4					9	5		
	1	9	4		7			
		3		5	1			
3				4			1	
7	8							6
		1			6	4	2	
	3	5						2
	4		9			1	6	
				8				

Entry Form

Name:

Contact info:

- Ruby Tuesday
- TGI Friday's
- Zanzi Bar

Fill out the entry form attached with your answers and place it in the specially marked box located in the Reception Area, 2nd Floor East. Participants from the branches may forward their entries to Sharon Daniel-Munroe – Marketing Department, in a suitably marked envelope. The deadline for submission is April 26th at 4:15 pm. Late entries will not be accepted. On your entry form, please include your contact information and indicate your preference for one of the following: Ruby Tuesday, TG I Fridays or Zanzi Bar. Only one entry per person is allowed. Neither photocopies nor e-mail will be accepted. The first correct entry chosen by random draw will be declared the winner and will be announced on April 30th, 2013.



In the Photo - Timothy Rochford is the winner of the Braingle in the Jul – Dec 2012 Issue

The competition is open to TTMF employees only. Management and staff of the Marketing and Public Relations Department are not eligible to enter.

We're into families



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