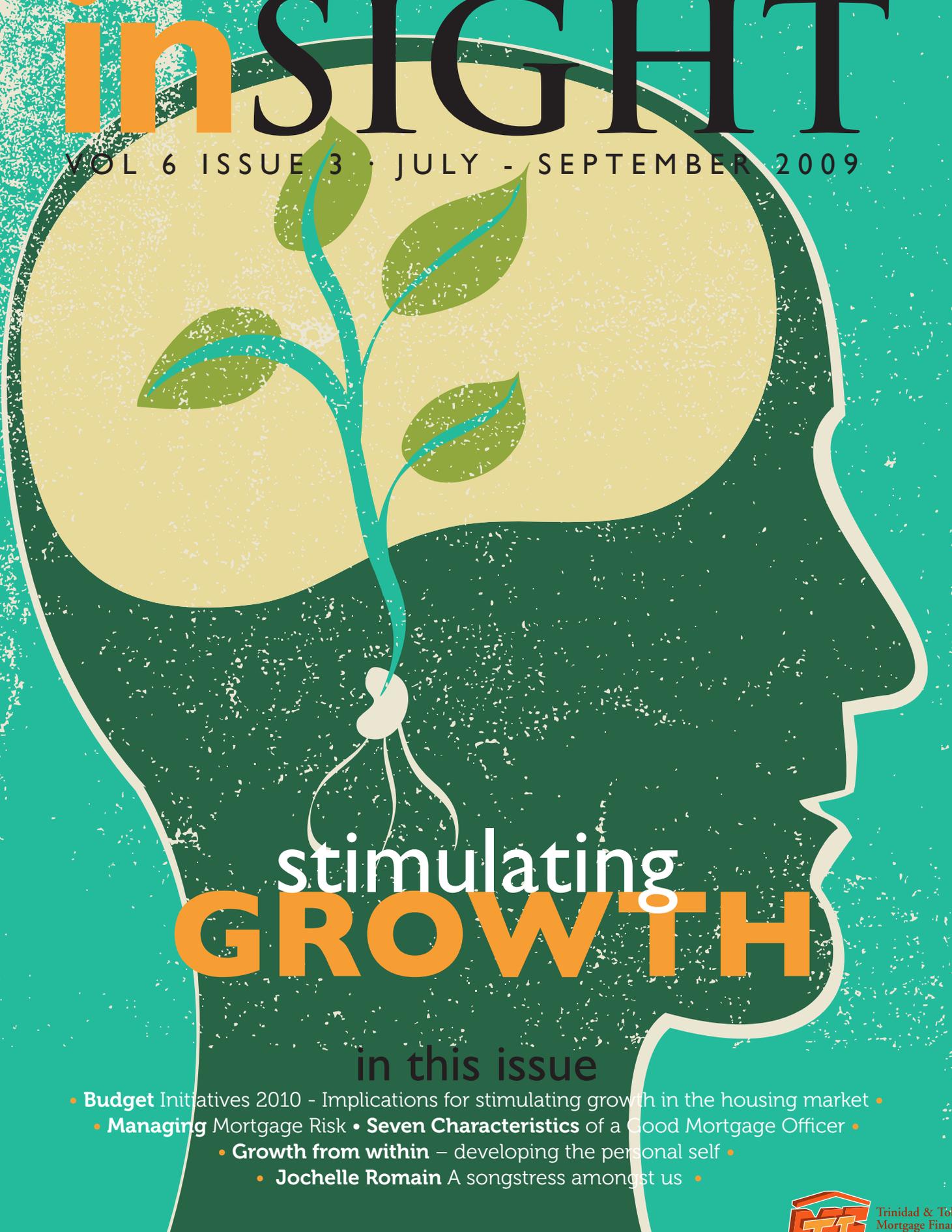


insIGHT

VOL 6 ISSUE 3 • JULY - SEPTEMBER 2009



stimulating **GROWTH**

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Ready, set, **grow.**

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

From the moment of commencement of operations, a company's overriding goal, regardless of industry, size or market, is growth. As strategic plans are implemented and business goals are executed, growth remains a moving target.

Forty-three years into TTMF's operations (we celebrate our 44th anniversary in December 2009), growth and expansion of our business remains our focal target. Since our genesis from the Trinidad Mortgage Agency Company Limited (TRINMAC), in 1961, we have grown from a "small player" to an established provider of mortgage financing, first associated predominantly with first-time homeowners and now, "the lender of choice for residential mortgages in Trinidad and Tobago" (extract from 'Our Vision').

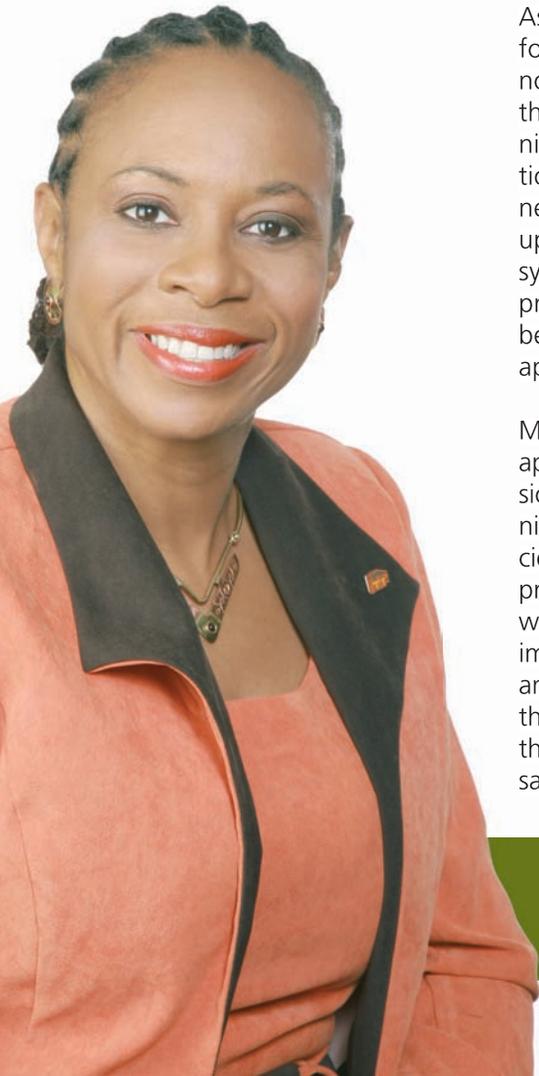
As we plan for future growth, we remain focused on balancing our capital, technological and human resources to ensure that all systems appropriately synchronise to offer and promote an organisation of efficiency and effectiveness. Our next strategic period (2010 – 2012) is upon us, and performance management systems will be utilised to measure the progress of past years so that we are better placed to ensure that the strategic approach moving forward is successful.

Mortgage sales targets accompanied by appropriate product offering and expansion of the product line, strategic communication (internal and external), and efficient workflow processes will remain top priorities. Undoubtedly, current planning will consider local economic activity, the implications for the real estate market, and our role in promoting and enhancing the availability of affordable housing to the people of Trinidad and Tobago. In the same way, at the personal and commu-

nity level, we must engage in a methodical and strategic approach to growth of resources – financial, physical, and spiritual involving mind, body and soul. We must determine where we want to be five years from now, ten years from now. We must evaluate and strategise to achieve our goals. We must establish specific milestones for assessment of our progress or revision of our direction and ambitions. Stimulation must come from achievement, from exploration of opportunities and surmounting the challenges along the way. True success is in the planning and implementation process. Satisfaction is in the result.

Strategy, tactics, and, more importantly, teamwork are key elements in ensuring that we gain new business, achieve our goals and contribute to the betterment of our own circumstances and those of our fellow man (or woman). While we face the challenges of our times, we must pay cognisance to the lessons of the past and prospects of a brighter future. We must pursue every opportunity with the strategic goal ahead of us as our ultimate target.

As we approach the final calendar quarter of this year of economic challenge and financial thrift, we anticipate the progress and growth that is stimulated by each small step towards the success of our planned achievements – personal, professional, organisational and national. As we go forward, we will strive for the opportunity for long strides and giant leaps and be equipped and ready to jump! ■



insight with Ingrid



Budget Initiatives 2010 –

implications for stimulating growth in the housing market

BY GILLIAN C. CAESAR – GENERAL MANAGER, MORTGAGE SERVICES

During her budget presentation for the year 2010, the Honourable Minister of Finance, Karen Nunez-Tesheira, outlined two measures, which have the potential to stimulate growth in the residential housing market, should one choose to take the view that the 'glass is half-full. Firstly, there will be an increase in the maximum property value for mortgages that can be granted under the Approved Mortgage Company initiative from \$450,000.00 to \$850,000.00. Secondly, there will be an increase in property tax for residences to 3% of the annual rent-able value of the property.

INCREASING PROPERTY VALUES UNDER THE AMC

Increase in the property values for mortgages qualifying under AMC is encouraging for financial institutions that are approved lenders under the programme, as well as for property development companies. In the case of the former, the income earned on mortgages for properties valued up to \$850,000 will be exempt from corporation tax. With a maximum rate of eight (8) percent chargeable under this programme, and the current tax rate of 25%, the effective after-tax yield to lenders is 10.67%. This higher effective yield makes it more attractive to approved lenders to finance properties in this price range, that is, \$450,000.00 to \$850,000.00.

Additionally, potential homeowners would also now have more options available to them in their choice of mortgage financier. Lenders in turn will

be forced to offer more competitive financing packages including closing costs. This would, of course, redound to the benefit of the homeowner.

For the property developer, there is an incentive to construct more homes within this price range, given the likelihood of an increase in the availability of affordable mortgage financing to this segment of the housing market. A possible consequence can however be the re-pricing of existing housing stock to higher levels given increased affordability by potential homeowners.

PROPERTY TAXES

It may be difficult, however, for the glass to be seen as half-full in the case of the budget initiative regarding increased property taxes. While the need for a review of this tax cannot be denied, many industry experts continue to express concern about the timing of this initiative, given the current economic climate, and, in particular, the added strain that can be imposed on the disposable incomes of low and middle income earners. How, then, can such an initiative stimulate growth in the housing market? One

can argue that this growth may manifest itself over the medium term, and is likely to result from increases in the cost of property rentals, as landlords seek to recoup the increased property tax from their tenants.

Should such a scenario emerge in the rental market, it may provide the stimulus to convert renters to homeowners, if the following were to be considered. The monthly installment payable on a mortgage over 25 years, based on 90% financing, for a property valued \$650,000.00 would be \$4,515.12. For a property valued at \$850,000.00, the monthly installment would be \$5,904.39. These monthly mortgage payments are quite comparative with the current rate for property rentals. Thus, if faced with increased rental costs, there can be an opportunity for growth in the housing market, as a result of renters now choosing the option of homeownership.

Stimulating growth during times of economic downturn is always a challenge. However, it is a critical factor in ensuring a successful economic recovery over the shortest, possible time-frame. Arguments can be made both for and against the implications for the housing sector, as a result of the 2010 budget initiatives. Our focus as an organization, and more importantly as a country, should remain directed toward employing strategies and tactics that can stimulate growth, so that the vision of home ownership can, over the short to medium term, become a rewarding reality for many. ■



Growth from within

developing the personal self

BY CHERRIE CARACCILO, MANAGER – HUMAN RESOURCES

In the stories of the Iliad, Odysseus set sail with the Spartan Armada to face the Trojans in a bid to avenge his king's humiliation. This, he must have thought, was the most daring and difficult task he would ever have to deal with in his lifetime. Those of us who have an interest in Greek mythology will know that his voyages led him to confront and overcome many challenges, which became known as the "Odyssey".

Challenges will always present themselves in the workplace, whether in the form of problems to be solved or resources that have to be maximized. How do we respond to our personal odyssey as professionals? The constant variable in all of these scenarios is you. How do you respond to challenges? What do you do when growth seems unlikely at best and impossible at worst? You seek personal growth. As human beings, we have an amazing ability to grow through learning, and, therefore, overcome whatever challenges may face us.

We sometimes overlook the wealth of experience, which surrounds us daily in the form of our colleagues. Their experiences and knowledge can be of tremendous benefit and hold a key to assisting us in our own growth. For example, when dealing with a customer whose situation proves more challenging than the norm, or one which will require some innovative problem-solving skills, lean on your team, brainstorm with a colleague or supervisor. But we do not only depend on others to assist us with our development; we also try as far as possible, to lend support when we can. If a potential client seems unable to qualify for a mortgage, advise him/her of alternatives to make himself/herself better prepared for a future attempt at the process. At the end of the day, you would have contributed to his growth.

We all have what it takes to face the challenges that are ahead of us.

When growth occurs, it is something that is ours – preserve it. It may appear to be just a solution to a problem or a way out of a difficult situation, and on the surface it is. But far more than that, it is an integral part of who we are – our life experience account increasing, a deposit which will pay dividends in the future. ■

As human beings, we have an amazing ability to grow through learning, and, therefore, overcome whatever challenges may face us



Employee of the Quarter 2

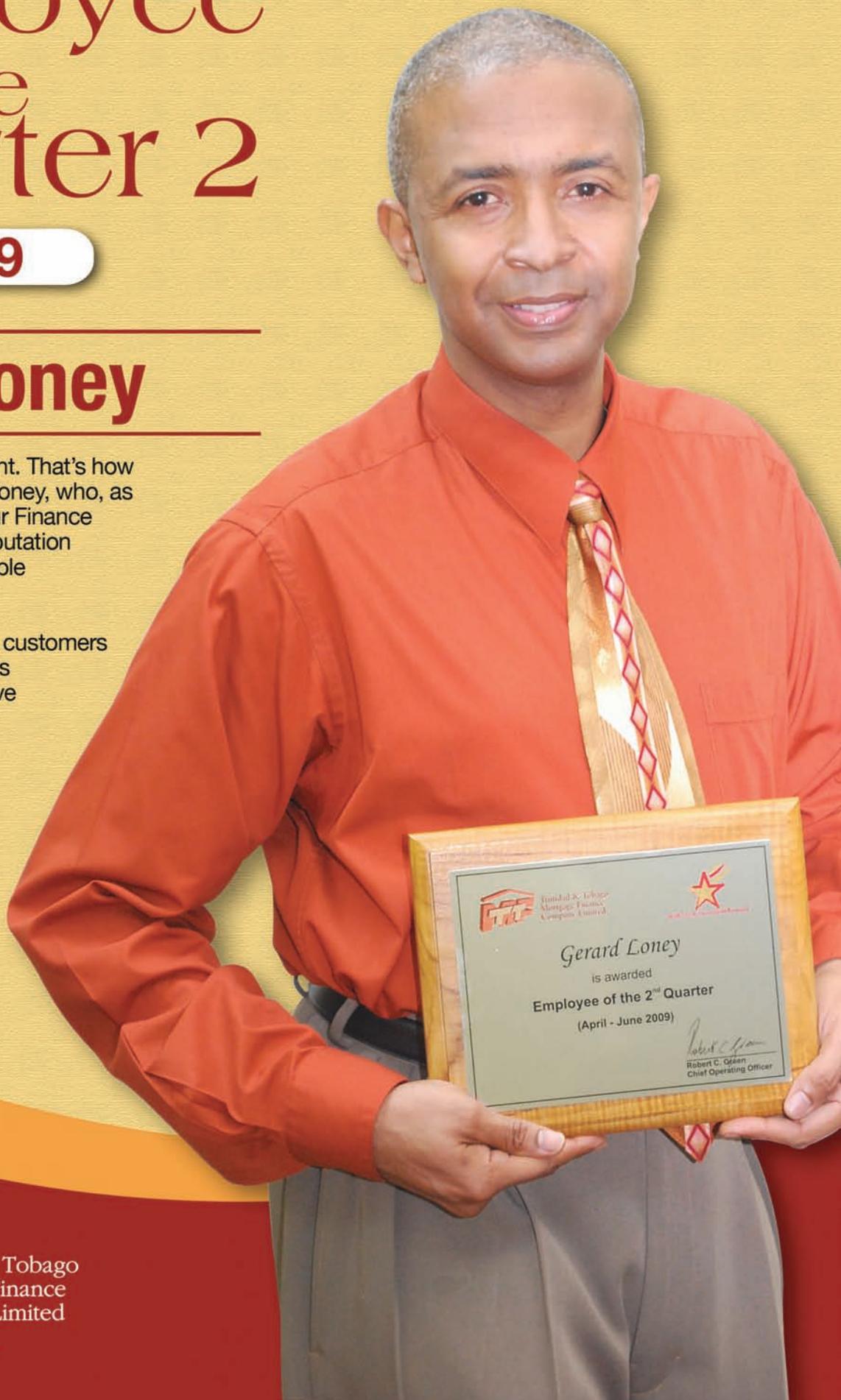
2009

Gerard Loney

Positive, peaceful and pleasant. That's how colleagues describe Gerard Loney, who, as an Accounting Assistant in our Finance Department, has earned a reputation as a results oriented and reliable professional.

Focused on quality service to customers and colleagues alike, Gerard is resourceful and shows initiative in maintaining efficiency. An all-round team player, Gerard's work ethic has placed him among TTMF's stars.

**Gerard,
congratulations
on a job well done.**



Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.

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

Managing Mortgage Risk

BY WAHEEDA ALI, MANAGER – INTERNAL AUDIT

With the emerging unpredictability of today's economy, the risk of default may occur in newly set up loans or existing loans, which were previously considered as good performing loans

The spiraling effects of the global economic downturn have increased the likelihood of mortgage risk for lending institutions. Mortgage risk occurs when the borrower on a real estate property loan is unlikely to make debt payments.

With the emerging unpredictability of today's economy, the risk of default may occur in newly set up loans or existing loans, which were previously considered as good performing loans. This has heightened as a result of labour cuts, business failures, falling real estate value and the overall decline in the circulation of money within the global economy. Particularly in the US market, the pressure of meeting targets and resulting attempts to overtrade to drive growth exposed organizations to mortgage risk, as the quality of loans underwritten proved to be of a low standard, as borrowers were unable to repay. This contributed to the collapse of the US housing market where there was a significant decline in the value of real estate and valuation. Several key lenders in this market collapsed under such pressure.

Due to the criticality of this risk to a lender's operations, it is necessary to have a clear mitigation process to avoid additional risk where possible, and detective measures, which would detect and action loans that are in irreversible default. For example, the organization can exercise more stringent controls over the initiation phase of the mortgage process. This may be achieved by ensuring that policies and control are in place to promote the underwriting of good quality loans via strengthening the criteria for assessing and approving new loans.

Many organizations in today's economy have sought the services of professional collectors to follow-up





on outstanding debts. Regardless of whether follow-up is led internally or by an external consultant, the collection and debt recovery process should be efficient in monitoring accounts. Follow-up should commence in the early stages of default, not excluding debts, which have reached the phase of foreclosures, as the risk

or default may be compounded by stagnation in real estate and challenges in liquidating properties.

Risk management techniques involve the prioritizing loan portfolios, which possess the greatest risk of default. Internally, portfolios in default should be analyzed on an ongoing basis to as-

certain the consistence and effectiveness of monitoring.

While risk is inherent in any business, management must continue to exercise diligence in monitoring economic changes to ensure that key emerging factors, which escalate this risk, are adequately mitigated in a timely manner. ■

7

Characteristics of a Good Mortgage Officer

BY MAUREENA JACKSON,
OFFICER-IN-CHARGE, ARIMA BRANCH OFFICE

Whatever the circumstance, you know how to differentiate good service from the bad.

Customers judge us similarly. As mortgage officers, we know some of the key characteristics that influence customers' perceptions of us. Here are seven signs that can be used to judge whether you deserve to wear the Good Mortgage Officer (GMO) crown.

1. Ambassador.

A GMO understands the employer's vision and mission statements, and upholds their core values.

2. Knowledgeable.

Mortgages may not be the most basic product on the market, but a GMO should be able to answer most of the borrower's questions, and, where he/she does not have the requested information, be able to identify a source of knowledge.

3. Communicator.

Prospective homeowners often feel overwhelmed at the prospect of a mortgage. What they need is someone who can explain the process, especially the complex parts, simply and effectively.

4. Good Listener.

A GMO is an integral part of the customer's decision-making process. In addition to being able to explain details to customers, the GMO must also be willing to listen and to understand the customers' perspective in order to effectively guide them through the mortgage process.

5. Available.

The GMO must be accessible. Often, customers have follow up questions, and as such would need to reach you. Inform your customers of the most convenient way to reach you, whether it is by phone, fax or email. Furthermore, a GMO always follows up on enquiries. Neglect can mean the end of your customer relationship.

6. Detail-oriented.

Mortgage transactions have many details that must be attended to before a loan can closed. Overlooking even one one of these can delay the closing, which could be costly to the borrower. This can be averted with the use of a checklist by the GMO.

7. Patient.

Purchasing a home is a major, financial decision. A GMO knows that he/she should not rush the customer in making a hasty decision. Maintaining an open line of communication should help the customer to make a decision with which he/she is comfortable with. ■



TTMF partners with HDC on Tarouba Caravan



In August 2009, TTMF joined the Trinidad and Tobago Housing Development Corporation's (HDC) caravan to the Tarouba Housing Development.

Specifically geared towards persons who currently hold a "licence to operate"/ reside in their allocated home, the primary objective of this caravan was to update home owner records, provide information on the current status of the home ownership process and to seek the consent of those beneficiaries that required financial assistance to conclude their legal transactions. The caravan is part of the HDC's initiatives to help clients to transition from the "licence to operate" facility to becoming mortgagors.

TTMF used this opportunity to educate customers about the mortgage process, accept applications, and conduct reassessments in instances where there were changes in either the financial, personal or employment status of the beneficiaries.

Our outreach team comprised of Amrita Gangar, Myrtle Harris, Terry Lynch, Vidya Singh, Nisha Wilson, Hemant Mahabir, Leon Gray, Keiva Connell and Duane Duncan. ■



She is known to sing softly when one of her favourite R&B melodies plays on the radio. Who doesn't? Yet for Jochelle Romain, singing is more than just a momentary pleasure.

Jochelle's singing talents were recently discovered when, in TTMF's sponsorship of the Signal Hill Alumni Choir's 25th Anniversary Concert Series earlier this year, we discovered that she would be performing, as a member of the Maisha Zuri Choir.

Hailing from Point Fortin, Jochelle (pronounced Joe-shell) joined our TTMF family in 2006, as a temporary Customer Service Representative, eventually moving on to work at our Chaguanas Office, and settling at the San Fernando Office as a Mortgage Assistant.

"I've always been able to sing," she says. "I just love to sing. Singing is a family trait; from my grandfather all the way down the youngest siblings sing. Some can sing better than others singing is in our DNA.

Jochelle Romain

– A songstress amongst us

BY SHARON DANIEL-MUNROE, MARKETING ASSISTANT



"My first memory of singing in public is still such a profound one, but, I seldom get an opportunity to share it with people outside of my family," she explains. "I was in Standard 3 and my grandfather had written a calypso for me to sing in my school's calypso competition. With the support of my entire family, I learnt the words and melody, and performed the song at the calypso competition to encores of applause from my peers and teachers."

Totally engrossed in her story, I ask, "So, what happened next?"

"One of the judges, Lois Lewis, who also happened to be the Choir Director of Jeunes Agape's Junior Choir recognized that I had some talent," Jochelle adds, smiling. "I then went on to enter a series of talent competitions including the Sunshine Snacks Junior Calypso

Competition, Twelve and Under and Music Festival under the stewardship of Ms Lewis and the blessings of my parents and extended family."

Jochelle, who discovered her passion for singing at the tender age of eight, went on to sing with the Jeunes Agape Junior Choir, performing with them until her Form 4 days at Point Fortin Senior Secondary School.

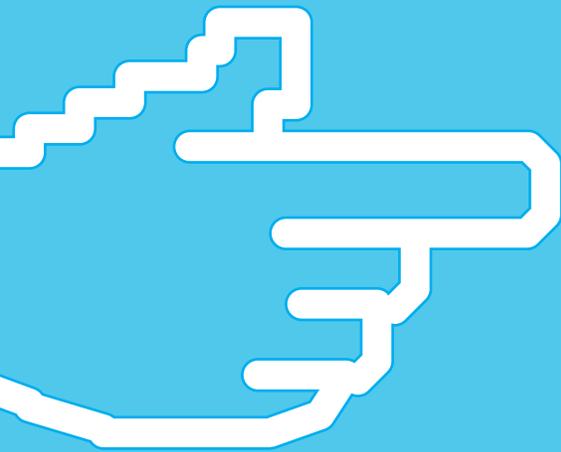
"At the time, these things were not that serious to me, as I was doing it for fun," she says. "I see now that all of these experiences have been positive contributors to molding my strong character."

According to her colleagues, she is easy-going, approachable, and an all-round team player with a great sense of humour. Currently an active member of the

Maisha Zuri Choir, Jochelle continues to be passionate about the performing arts. So what's in store for her?

"I've been singing for as long as I can remember. Maisha Zuri has afforded me an opportunity to make a positive contribution to the performing arts by portraying our country's rich folklore history in song. We (the choir) have been celebrants at the 2004 Music Festival, copping all four titles in the South categories and the title of Best Folk Chorale, in the North. I feel a strong sense of personal achievement. I've been blessed with a very supportive base of family and friends and while I harbour no international-chart-topping singing aspirations, in the future, I see myself continuously making a joyful noise and singing for all who care to listen." ■





Making Microsoft Word work for you

BY NATALIE ALI, TECHNICAL SUPPORT ASSISTANT

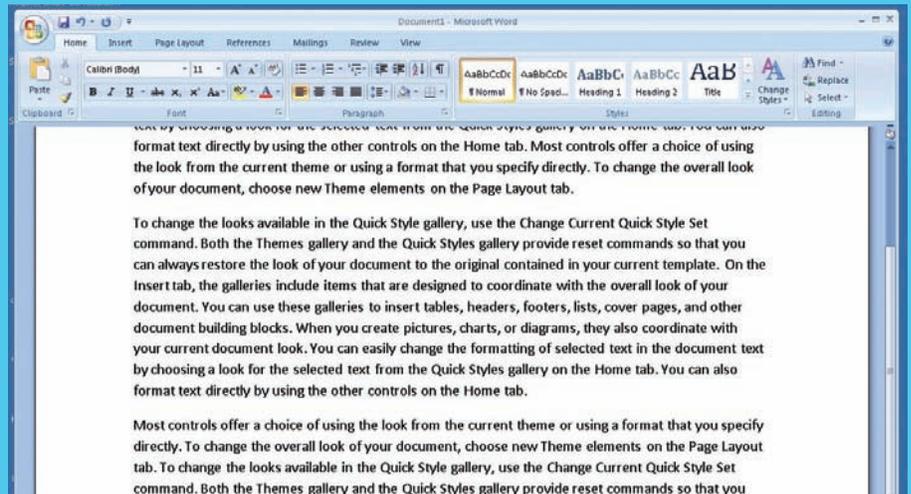
On a daily basis, we all tend to learn something new, somewhere, sometime. In work, for example, although we may be using the same applications everyday, we might not be aware of some of the features that are available to us that will make us more efficient in our daily operations.

In the next few issues of *Insight*, the IT department will be providing you with some features from each of the Microsoft Office Suite applications that you may or may not have known of.

Microsoft Word

Going back to your last editing location when you open a document

Usually when re-opening a document in Word that you were recently working on, it places you back at the top of the document. This is because Word's short-term memory always wants to start you off at the beginning again. You can work around this by pressing [Shift][F5] as soon as the document opens. [Shift][F5] is the Go Back shortcut, which cycles you between your four most recent edits during a Word session. Thus, if you remember to hit [Shift][F5] immediately after opening a document, Word will jump to the last thing you changed before saving and closing that document.



Moving table rows up or down

When you're working in a table you might decide you want to move the third row of a table to be the top row. To do this, carry out the following:

- Click within the third row, hold down [Alt][Shift] and press the up arrow key twice.
- Each time you press the arrow key, Word will then move the row up one.
- You can select multiple rows to move them as a block
- You can also use the down arrow key if you want to move text down instead of up.

This shortcut is mostly useful in situations when the text is small and manageable. However when moving big pieces of text it might become a little tricky and it may be easier just to use the cut and paste feature. This shortcut can also be used for bulleted and numbered lists. Just click on the desired bulleted items and use the [Alt][Shift] and arrow key combo to move the item to the desired spot.

Saving changes to all open documents at one time

This simple technique comes in handy when you're working in multiple documents and want to make sure you've saved your changes to all of them. In order to do this:

- Press the [Shift] key and pull down the File menu.
- Word will add the Save All command to the menu, above the Save As command.
- Choose Save All and Word will prompt you to save each document that has any unsaved changes.

This is more efficient than having to navigate to each document individually and click Save.

In the next issue of *Insight*, we will focus on shortcuts in Excel. ■

Bits & Bytes

12 ways to prevent a fire

BY KAREN AMBROSE, SAFETY OFFICER

We all know the damaging effects of fires to property and life. Nevertheless, we do not have to experience such havoc if we spend time preventing them. You may wonder what can you do to prevent such a grim occurrence? There are numerous prevention techniques to prevent a fire. Here are six tips that will help you to maintain a fire-free environment.

1. **Do not place** paper, boxes, cloth, or any thing that could easily catch a fire near electrical outlets.
2. **Do not pile** materials within 18 inches of ceiling fire sprinkler heads or lights.
3. **Do not smoke** in the building.
4. **Do not place** extension cords under carpets or hook them on nails or between door openings because the cord may become damaged and increase the possibility of a fire.
5. **Report** any damage such as fraying cords or damaged plugs on electrical equipment.
6. **Consider the cause** of a breaker continually tripping. It may be sign of fire causing an electrical problem.
7. **Flammable liquids** should be stored only in approved safety containers, and the containers should be kept outside the house and garage in a separate storage area.
8. **Only use candles** when adults are in the room. Do not place lighted candles where they can be knocked over by children, pets or anyone else. Extinguish all candles when leaving a room or before going to sleep.
9. **Be sure your stove** is not located under a window in which curtains are hanging. Keep things that can burn, such as dish towels, paper or plastic bags, and curtains at least three feet away from the range top.
10. **Do not leave** children unattended with fire. Store matches and lighters in a locked cabinet.
11. **Before cooking**, roll up sleeves and use oven mitts. Loose-fitting clothes can touch a hot burner and burn.
12. **Maintain free access** to all electrical control panels. Material or equipment stored in front of the panels would slow down the shutting down of power in an emergency. ■



Safety Zone



TTMF's Stars increase

There has been a huge increase in the total number of nominees for our STAR programme in Quarter 2, with 20 nominees presented, an increase of 11 from Quarter 1. We acknowledge our stars who are all exemplars of our core values - results-oriented, customer-focused, integrity, teamwork and empowerment.



Gerard Loney, Accounting Assistant (right) and Employee of the Quarter 2, 2009 strikes a pose with Chief Financial Officer, Geneva Sampson.

Nomination Categories

Teamwork:

Ava Bain, Beverly Springer-Felician, Afiya Marcial, Crystal Lakhansingh, Heather Charles-Phillip, Hemant Mahabir, Lisa Grant, Michelle Charles-Burnett, Natalie Roberts, Rodney Ettienne, Shane Phillips, Sheldon Romano Stacey Silman and Camille Johnson.

Customer-focused:

Nadine Ammon, Ingrid Crichlow-Nicholls and Joanna Joseph-Meloney.

Results-oriented:

Alisha Dilbar and Gerard Loney.

Empowerment:

Nadine Ammon.

New Faces

A warm *Insight* welcome to our new colleagues:

Eric Williams – Residence Assistant.

Rayna Comissiong – Receptionist.

Kesha Robertson – Vault Attendant.

Promotions

TTMF's human resources philosophy hinges on developing the talent within, and recognizing growth. In this vein, we are pleased to congratulate the following employees who were promoted within Quarter 2 of 2009.

Makela Sherman – Administrative Assistant.

Leon Grey – Senior Mortgage Officer, Processing.

Shané Phillip – Mortgage Assistant, Account Servicing.

Congratulations to all of our STARS. ■

Movers & Shakers





When it comes to observing national celebrations such as Emancipation Day, Independence Day and Divali, TTMF's staff knows how to mark the occasions in style. Here are some flashbacks of Emancipation and Independence 'dress up' days.



Memory Lane



Questions with Miguel Awai

MANAGER – MORTGAGE ADMINISTRATION

JOINED THE TTMF FAMILY ON:
June 15, 2009.

PREVIOUS EMPLOYER:
MasterCard (US).

POSITION HELD:
Fraud Analyst.

EDUCATIONAL BACKGROUND:
Associate of Arts in General Business, (Valencia College). B.Sc. in Commerce and Public Affairs with a minor in Sociology (University of Central Florida). MBA in Finance, (Worcester University).

ORIGINALLY HAILS FROM:
Diamond Vale, Diego Martin.

CURRENTLY HAILS FROM:
Petit Valley.

1. What is your favourite food?
Mexican food.

2. Three words that best describe you?
Ambitious, determined and down to earth.

3. One weakness?
I don't think I have any.

4. What is your idea of a good time?
Having a drink and a laugh with a few of my close friends.

5. What are your hobbies/interests?
Football. I'm glued to the TV on Saturdays watching Arsenal play. Yes, I am a die-hard Arsenal fan!

6. Favourite movie?

Snatch. Lock Stock and Two Smoking Barrels. I like Guy Ritchie's movies.

7. Best TTMF experience?

I would say my first day at TTMF was the best experience I had so far. I received a warm welcome and I got the opportunity to meet everyone.

8. Personal motto?

Excellence is an art won by training and habituation. We are what we repeatedly do, so excellence, then, is not an act but a habit.

9. Best book you ever read?

I have enjoyed quite a number of books such as: "The Seven Habits of Highly Effective People" by Stephen Covey, "Who Moved my Cheese?" by Spencer Johnson, "Tuesday with Morrie" by Mitch Albom and "The Celestine Prophecy" by James Redfield.

10. Favourite colour?

Red.

11. What's your idea of success?

Success is a journey not a destination.

12. Greatest achievement?

I taught Math and English to adults who did not complete their high school education. In the United States, if a person does not complete high school he/she could sit and pass a number of exams in order to get a General Education Diploma (GED). So I would have to say my most rewarding experience and significant achievement was helping these students accomplishing their goal of attaining their GED.

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

I believe it is very important to determine which field you would like to work in as early as possible. Once this is determined, do research on your ideal job position looking at what qualifications, responsibilities, experience, values and character traits that most employers require. Sacrifice and focus on completing the necessary qualifications while gaining work experience in your field. This foundation will ensure that you have the knowledge and skills that will enable you to succeed in your future job.

14. Who is your role model?

I don't have a role model.

15. Most embarrassing moment?

One time I went ice-skating in New York, and I was sitting in the cafeteria with my sister eating a hot dog and having some hot chocolate. Then as I got up and tried to walk, somehow my skates were "mysteriously" tied together, and I fell flat on my face in front of everybody with a hot dog in one hand and a cup of hot chocolate in the next.

16. Life changing experience?

Returning to Trinidad to live after 16 years has been an experience by itself. Trying to adjust to a new culture and a new way of life has been a challenge.

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

I should have taken a vacation before I started working here.

18. Any elusive goals?

Nope.

19. Greatest fear/phobia?

Lizards, frogs, snakes. I'll run like Usain Bolt from any one of those things!

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

I would like to visit Machu Picchu. ■

Get to know your manager



From L to R: Braingle winner Shirlene Chong-Ling (Mortgage Assistant) receives her prize from Mala Sookoo (Internal Audit Assistant).

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 November 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 November 14, 2009. The competition is open to TTMF employees only. Management and members of the Insight Committee are not eligible for entry. ■



Welcome to Braingle

Entry Form

Name: _____

Contact info: _____

Ruby Tuesday TGI Friday's Zanzi Bar

We aim to train your brain in just minutes. This is another opportunity for you to test your brain-ability. Here's the clue. The answers to the riddles vary from one word to an entire sentence. Good luck.

1. I am the owner of a pet store. If I put in one parrot per cage, I have one bird too many. If I put in 2 parrots per cage, I have one cage too many. How many cages and parrots do I have?

A: _____

2. A rooster lays an egg at the very top of a slanted roof. Which side is the egg going to roll off on?

A: _____

3. What is special about the following sequence of numbers?
8 5 4 9 1 7 6 10 3 2 0

A: _____

4. What seven-letter word has hundreds of letters in it?

A: _____

5. Lisa's mother has three children. One is named April, one is named May. What is the third one named?

A: _____

6. My daughter has many sisters. She has as many sisters as she has brothers. Each of her brothers has twice as many sisters as brothers. How many sons and daughters do I have?

A: _____

7. If you had a ton of leaves and a ton of stones which would be heavier?

A: _____

8. A prisoner is told "If you tell a lie we will hang you; if you tell the truth we will shoot you." What can he say to save himself?

A: _____

9. How far can a dog run into the forest?

A: _____

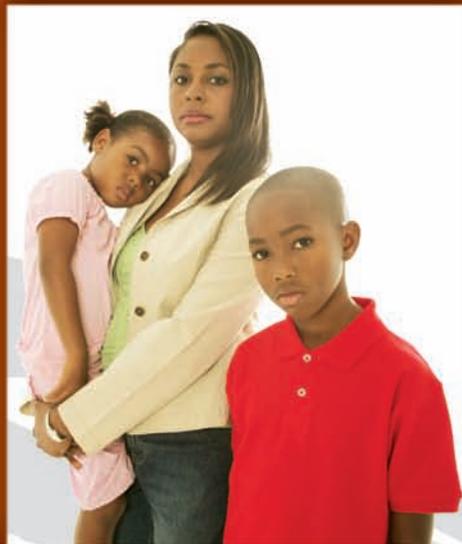
10. If eggs are 12¢ a dozen, how much would it cost for 100 eggs?

A: _____

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