

# inSIGHT

VOL 1 ISSUE 3 JULY – SEPTEMBER 2013

## HOME WORKS

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Trinidad & Tobago  
Mortgage Finance  
Company Limited

From here... to Home.

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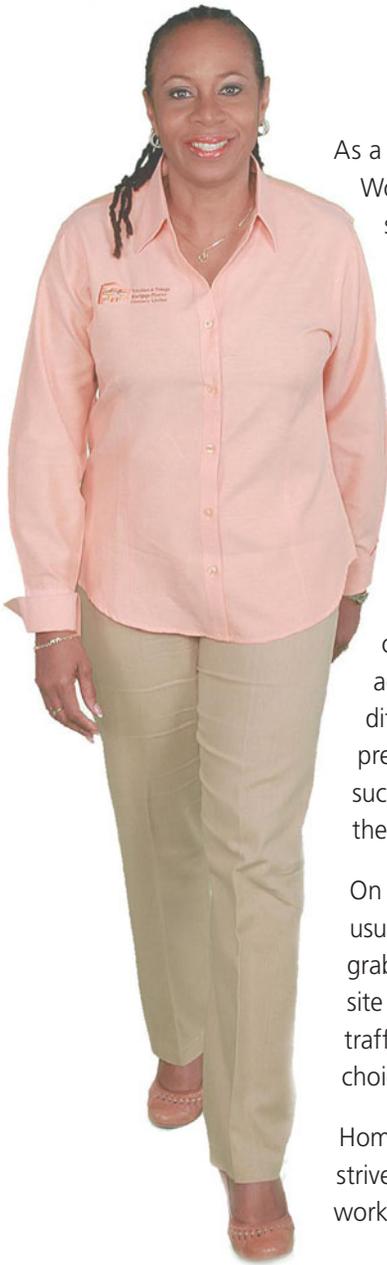
**Brangle**

# Home Works

# Home Works



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



As a mortgage provider for over 45 years, we understand the value of home ownership and how Home Works. More than a place of residence in which an individual or a family can live, it is a sanctuary of shelter and safety. It is where your life is sustained and memories are made. It is where your family is created, nurtured and cultivated. It is more than a physical structure, it is the place where you belong; where you develop your personality, your values and ethics, and where you decide how you will contribute to the society and the nation as a whole.

Sometimes, as an alternative to the physical definition of home, it is related to a mental or emotional state - "Home is where the heart is." Since it can be said that humans are generally creatures of habit, the state of a person's home has been known to physiologically influence behavior, emotions, and overall mental health. Maintaining a positive environment in your home therefore is vital to your social well-being.

Our secondary home is our place of work or for the younger ones, school. It is where we spend one-half of our waking hours and where we learn the social and technical skills that enable us to achieve our goals and objectives. Molding a team which consists of people from diverse walks of life, different social and economic backgrounds and varied skill sets to have one vision and accomplish a pre-determined goal, builds character and makes the home work. When this happens, businesses are successful, schools attain scholarship winners and awards abound. These are the institutions that survive the test of time.

On the World Wide Web, home is the starting point of our navigation through various pages and is usually referred to as the homepage. If an organisation's homepage is built effectively, it will be attractive, grab the attention of the user, deliver relevant information and be easy to use. Visitors will come to the site regularly and it will be a point of reference with their friends. This type of sharing is designed to drive traffic to the site and increase the organisation's share of space in the mind of the public. In this world of choices, we strive for the opportunity to be front of mind.

Home is our base. It is the means by which we provide service and it is the shelter of Team TTMF. We strive to make our home yours, and we take pleasure in helping you to acquire your own. We make Home work.

Insight with Ingrid

# Home equity financing how it works

## A practical example

MYRTLE HARRIS – SENIOR MANAGER, MORTGAGE OPERATIONS

**'Letting your home work for you'.** How can your home work for you? The answer? By using the 'equity' you have acquired over the years, to finance other expenses such as education, debt consolidation, investment, medical expenses and even vacations.

Let us explain 'equity'. Let's say our homeowner, John, purchased a property valued \$500,000.00. John is required to inject a minimum of 10% as a deposit/down payment (\$50,000.00) while TTMF would have given him a mortgage loan for the difference (\$450,000.00). John's equity (\$50,000.00) in the property would therefore be the difference between the value of the property and the loan amount (\$500,000.00 - \$450,000.00).

Fast forward a few years and the balance owing on John's mortgage loan is now \$300,000.00. John has faithfully serviced his mortgage by making his payments on time every time. He has effected repairs and maintenance to the property as needed and the value of his property has appreciated over the years. John's son has been awarded a partial scholarship to pursue a Masters Degree offered by a University in England and John must raise TT\$250,000.00 to cover his son's living expenses and the cost of books. John does not have ready access to \$250,000.00. What should he do? Should he deny his son this opportunity for lack of funds? We say no. John can obtain a home equity mortgage from TTMF to fund his

son's education. By maintaining his property and servicing his loan John has ensured his initial investment of \$50,000.00 has increased. The value of John's property is now \$800,000.00 as advised by his recent valuation of the property, and by using the formula (value – current mortgage balance) John now has \$500,000.00 represented by the equity in his property. He can use this equity to fund his son's education. John can also consolidate his smaller consumer loans thereby ensuring his only monthly commitment, his mortgage payment, is manageable.

Equity financing makes it possible for homeowners to finance the ventures that are important to them and their families. In order to ensure you build equity however, you must remember the following:-

- pay your mortgage on time every time (this ensures the progressive reduction of the debt)
- ensure that your property is well maintained – effect repairs as and when necessary

(a lack of maintenance and repairs can actually de-value your property)

Our commitment is to always work with our customer through their life's stages/changes, to ensure that their financial needs are met by **'letting your home work for you.'**

## Business Feature

# Managing Repayment Obligations

MIGUEL AWAI - ASSISTANT GENERAL MANAGER, ADMINISTRATION

Efficient and effective delinquency management is one of the critical success factors in the achievement of the Company's cash flow and profitability targets. It is necessary that appropriate measures are adopted to ensure full recovery within the shortest possible timeframe and at minimal cost in order to maintain shareholder value and avoid losses that may affect other strategic targets. Here are a few points to consider when collecting past due obligations while retaining good relationships with your customers.

## Express Urgency

When speaking to a customer who may be behind in his/her obligations, we must express urgency regarding the past due payments. The customer must fully understand the company's policy/procedure in respect of the treatment of arrears, arrangements and the mortgage sale process. It is imperative that we explain the merits of making payments on time and the risk and consequences of non/late payments. Please keep in mind that a customer is primarily committed to pay. A reminder that is timely and polite whilst being persistent is generally appreciated. We cannot take it for granted that the customer is always aware that he/she is in default of their obligation. Remind them that their account is overdue, and give solutions and options for updating their account in the quickest timeframe possible in order to establish a realistic arrangement and an expected date of payment. If a customer has an overdue balance at TTMF, they may owe others as well. We cannot assume that we will be paid before the others. Create a professional relationship which is driven by customer service so the customer would want to pay TTMF first.

## KYC (know your customer)

In any debt collecting situation, it is important to have all the customer's details readily available. Study the payment history and the payment trends of the customer. If the payment pattern has changed, investigate and take immediate corrective measures as it could be the beginning of ongoing cash flow problems. Know the exact amount of the overdue balance and how it arose. Ensure you are able to answer any questions or concerns the customer may have regarding his/her account and familiarize yourself with the past arrangements, broken promises and correspondence shared. Show concern and empathy if required but confirm firmly that the payment is outstanding and overdue and he/she has an obligation to pay on time every month.

## Control the Conversation

All Collections Officers are required to be knowledgeable in the policies and procedures which guide the Collections Unit in order to deliver exceptional customer service. We must tailor our questions to the individual customer and be able to actively listen to our customer's concerns and financial quandary. Questions convey to our customers that we are genuinely concerned. It also provides important information for leading and controlling the conversation. Use a combination of open ended and close-ended questions. The tendency is to ask too many questions and forgetting to listen. Be an active listener. Active listening requires the listener to give feedback by way of re-stating or paraphrasing what they have heard in their own words, to confirm what they have heard and moreover, to confirm the understanding of both parties. It is important that we clarify and clearly state what is expected of the customer.



## Broken Promise(s)

Where a payment arrangement is not kept, a 'Broken Promise' letter is issued to the mortgagor followed by a telephone call. In collections activity there is an adage which is often used - 'If a customer breaks three promises, they will probably break thirty'. Broken promises are to be taken seriously in the management of delinquent accounts. A customer who continuously breaks his/her promises should not be allowed to enter into any further arrangement until they show a willingness and commitment to make timely payments.

## Avoid Arguments and Threats

Customer service is crucial in the financial services industry, especially given the sheer amount of choices consumers have today. A customer who had a bad experience with a financial institution has many other options to place his business. Customers who are overdue in their payments are prone to initiate an argument and drive your attention away from your key objective, which is the collection on a past due payment. Even if you are right, outburst should not be encouraged or facilitated by response. In the profession of collecting debts it is easy to become aggravated, emotional and flustered. When a customer seems unreasonable, calmly and politely control the conversation. Letting emotion take over or allowing the situation to devolve into yelling or shouting can make for an unprofessional and unbecoming stance to other customers. Most problems can be resolved with the right words and the right tone of voice. When necessary, use leverage as the last resort.

## Deal with Objections

The objective of the interaction is to rehabilitate the account by liquidating the overdue amount.. In most instances the Collections Officer is faced with a barrage of objections in achieving this goal It is important that we treat every objection as an opportunity to receive a full payment, a 'Promise to Pay', or an arrangement to liquidate the arrears. Listen to the objection. In most instances, the objections do not reflect the customer's real concern. For example, many customers are wary to admit that they do not have the resources to comply with their obligation so they raise a host of other issues regarding their account. It is important that we identify the issue, propose a solution and advise that once resolved there should be no further delay in receipt of payment.

At the end of the day, we want to ensure that the customers keep their home and our shareholders receive their just returns.

# Employee of the 3 Quarter

APRIL - JUNE 2013

## Krystal Proudfoot

Our Employee of the Quarter is an all-round customer service champion.

Krystal is a Human Resource Assistant whose response is timely and effective. Krystal can be relied upon to gather the information required in order to contribute to informed decision-making. With a curious mind, Krystal is always looking toward the next challenge.

Her warm and affable personality, combined with her exemplary customer service skills, makes her a worthy recipient of the Employee of the Quarter award.

Krys, we take our hats off to you – you have made us proud!



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Trinidad & Tobago  
Mortgage Finance  
Company Limited

From here... to Home.

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

Website: [www.ttmf-mortgages.com](http://www.ttmf-mortgages.com) • E-mail: [info@ttmf-mortgages.com](mailto:info@ttmf-mortgages.com)



# Desired workplace ethics

CHERRIE CARACCILO – MANAGER, HUMAN RESOURCES

One of the most important responsibilities which we place in our leaders and our colleagues is that they uphold the highest standards of ethical behaviour. In other words, it all comes down to doing the right thing even when the wrong thing might have some attraction – as it invariably does.

Ethics is a matter of using integrity-based decision-making procedures to guide our decisions and actions; it is the belief in the moral benefit of work and the ability to enhance character.

It is said that generally all behaviour is learnt at home and while we are inevitably exposed to outside influences, once the home environment is strong on values, it is our hope that those external influences do not become deeply rooted.

As adults, we all know the difference between right and wrong and while there may exist some grey areas, there are some things which should never be done in the work place. If you are worried about how your decision will impact others or how others will perceive your decision, then chances are there are some ethical considerations.

Start by asking the following questions: What is my intention in making this decision? Am I confident that my position will be as valid over a long period as it seems now? Could I disclose without qualms my decision to my boss, my family, my friends? The answers to these questions will tell us whether the decision which is being made can withstand scrutiny and protect our integrity. The underlying principle to this would be – If in doubt, don't!

We should never allow personal goals to outweigh the good of the organisation. We must respect people and their rights and we must keep our promises and contracts. These are but a few basic principles which may be useful in helping to guide the ethical decision-making process.

At TTMF, we hold fiercely to the belief that an ethical employee is as important as a healthy balance sheet. In this regard, we have developed our Code of Business Conduct which is known to all our employees and to which we all confirm, in writing,

annually that we are in compliance and are not aware of any breaches.

So, if our training at home included high morality, integrity and ethical behaviour, let us pack it in our brief cases, our lunch bags, our hand bags or paper bags and bring it to the office. Chances are we might need to share it with one of our colleagues who may not have been as fortunate to have had the privilege. Sharing will not mean we have less, it means that our environment will have more. For those less fortunate, they may be able to take some home with them!

**As adults, we all know the difference between right and wrong and while there may exist some grey areas, there are some things which should never be done in the work place.**

HR Focus

# TTMF - On de road again! Taking the best of us to the rest of us.

Our “Fixed at Six” campaign executed from May 1 to July 31, 2013 saw the rejuvenation of our road shows. Our TTMF caravan visited public spaces in Trinidad and Tobago bringing our wealth of mortgage know-how and expertise gathered over our 45+ year history in this our exclusive business. We added an inducement - a rate fixed for the life of the facility. This mid-year promotion also saw a reunion of our partnership with Blink Vigilance. Their unwavering support throughout this promotion was truly appreciated as their team also joined our caravan.

Our arrangements were well planned and executed. The team enjoyed these opportunities to interact and share and contribute toward - making homeownership and easy and rewarding experience.

Our team is a group of positive and productive people, different skill sets and personalities from several departments, but, all with proud and passionate attitudes culminating into a well-oiled, efficient and formidable force that truly help set the stage for the resounding success of our mid-year campaign – “Fixed at Six”.

It is truly with pride and pleasure that we introduce our Roadshow Team, from Movie Towne to Scarborough, from Chaguaramas to Princes Town.

## THE ORGANISERS

Those who toil behind the scenes to maintain our pristine corporate image while ensuring that our team is equipped with not only tasteful and appropriate promotional giveaways but also meeting the basic needs of our team members.

**Marsha Rae Leben – Manager Marketing and Public Relations** - “It is at events such as these that you really get to know the people with whom you work. I was able to witness staff from different departments gel together toward achieving one common goal. And no, contrary to the team’s belief, I do not have any fairy dust. When you arrive and find the booth completely set up even to the layout of the promo material this meant that I had to be there at least three hours earlier, achieving what you’ve all come to expect, but it is a labour of love.”

**Sharon Daniel-Munroe – Marketing Assistant** - “Together we perspired, together we achieved, these are the first words that come to mind reflecting on my memory of arriving in Princes Town to see the street lights still on. No goal is achieved without sacrifice. We all made sacrifices but for me our achievement as a team was well worth it.”

**Bertram Solomon – External Courier** - “Just call meh name, and I’ll be there. I love seeing this bunch of people work together. They know what they come out to do and I’m there to help make it happen. A bit sad to see this rounds end but, I’m ready whenever you are for the next round.”

## THE MORTGAGE EXPERTS

**Stacy Bramley - Mortgage Officer** - is always up for a challenge and is an expert at what she does. These road shows were somewhat of a ‘walk round the savannah’ for her. She took charge of the team and ensured that everyone knew what was expected. She arrived on time and was available to answer all the difficult questions.

**Maureena Jackson - Assistant Manager, Branch Operations, Arima Branch** - was ready and willing to help any potential or existing customer who was uncertain of the options available to them. She made sure that by the time they left our booth they knew all the possibilities that could come from their unique situation.

**Yvette Maynard – Mortgage Officer** - the epitome of professionalism in posture, comportment and dialogue, Yvette is able to use her knowledge and many years of experience to provide customers with sound advice.

**Jennifer Joseph-Lovell – Mortgage Officer** - appears to be shy, a lady of not many words and maybe even unapproachable. Don’t be fooled. She would explain gently and thoroughly that despite not qualifying for the house of your dreams, your dream HOME was still a possibility, just not as you had planned, “... sometimes you have to start at the beginning, you know, buy a piece of land ... that way when you finish building the house with a mortgage from us you would have grown as a couple to truly appreciate what you’ve achieved together ... your dream home.” The smiles

## People & Profiles

Our team is a group of positive and productive people, different skill sets and personalities from several departments, but, all with proud and passionate attitudes culminating into a well-oiled, efficient and formidable force that truly help set the stage for the resounding success of our mid-year campaign – “Fixed at Six”.



and renewed commitment on the part of the couple to try again was indeed satisfying. Jennifer is a diamond and a true team player.

**Shané Phillips – Senior Mortgage Assistant-**

strategic, helpful, willing and quite experienced are only some of the qualities displayed by this team member that has contributed to the uniqueness of our team.

**Kerry Gibson – Customer Service Representative -**

is always ready to take on the challenges that come with a new venue. Her enthusiastic and rational personality was a positive attribute that helped guide and direct the team.

**Calleen Jones-Noel – Customer Service Representative, Chaguanas Branch** - a true team-player, nothing is too much to ask of her, always willing to help meet the needs of our sometimes overwhelming crowd. Customers benefited from her experience and knowledge having worked in lending for over ten (10) years.

**Maxine Phillip – Customer Service Representative** - hands on, efficient and experienced are only a few words that describe her contribution to our team.

**Danielle James – Mortgage Assistant** - focused and driven are attributes that will do Danielle justice in any situation. Her out-spoken wit and charm has also contributed to the strength of our team.

**Kristin Ramesar – Mortgage Assistant** - quiet but very knowledgeable, she is always optimistic and will listen to one’s life story if she feels it will help in the home ownership process. Given the venues we visited Kristin’s optimism helped break the ice and build team confidence.

## THE VOLUNTEERS – BRINGING THE BUSINESS HOME

**Charmaine Giroux-John – Accounting Assistant -**

Finance is one of TTMF’s best advocates. Regardless of where she is or what’s going on around her, she is sure to tie TTMF into the conversation. That is exactly why Charmaine is excellent at directing the traffic to our tent. Her powers of persuasion are a force to be reckoned with, which has contributed to making our team a success at every venture.

**Amanda Eugene – Mortgage Assistant** - cooperative, eager and also quite willing to learn, describes our tiniest team member. But, don’t be fooled by her wee size, she’s quite an earful when asked about the benefits of home ownership. Amanda is able to get the passerby interested in our offerings, which is exactly what she set out to do.

**Heather Charles-Phillips – Accounting Assistant – Finance** - is a real trooper. Heather volunteered to go out on our roadshows just to see what it was all about and after the first one she was hooked. It was not at all what she expected, but much, much more. “It felt good being part of Team TTMF, being able to help people understand the steps necessary to acquire their own home, truly a rewarding experience.”

So off we go again. Road shows, sharing the word, customer outreach and interaction; this is the means by which we garner interest and serve our audience. On to the next!



# Emancipation, Eid and Independence



# Independence and New Uniforms



Trinidad & Tobago  
Mortgage Finance  
Company Limited

From here... to Home.

*Our new style that suits our superb service*



# Managing your business [At Home]

LISA WILLIAMS – MANAGER, FINANCE

The acquisition of our own home fills us with pride and joy as we feel secure about providing a shelter for our family and a solid foundation for our children's children. Usually, home acquisition also places a huge dent in our savings and disposable income and as such we need to re-focus and develop new spending and saving habits.

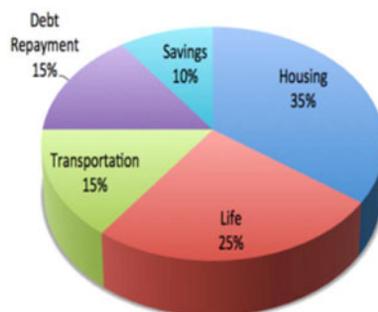
To allocate funds appropriately a personal budget is required. Your budget is your financial plan. You set the limits on how much you will spend on each category of expense in a given month. A budget will help you to identify your disposable income, what you can afford based on this income, where your funds are currently going and help you to plan realistic targets for longer term objectives like tertiary education, retirement etc. As daunting and technical as the word sounds it is really very easy to prepare and manage.

The process can be completed in the following steps:

1. Analyze your current spending habits.
2. Review allocations and plan for the future
3. Implement the budget
4. Measure and review

To start the process, take a critical look at all cash coming into the household and how those funds are being spent. The analysis should be documented for future reference. Once we document our cash flows the net cash flow can be determined. For some people our income is exactly equal to our expenses, for others you may be left with a bit more after all commitments have been honoured. If however you are spending more than you are earning you need to quickly talk with a financial advisor as you may be dipping into your savings/investments to maintain your current lifestyle and this is not recommended.

The recommended allocation of income for a family is shown below:



While the allocation will be different for each family this can be used as a guide when planning for the future. As we begin this process we take a critical look at each expense listed and identify whether it really is necessary. It is worthwhile to include the entire household including children, as they can make valuable contributions to the process and are usually willing to make sacrifices for the family and respond positively to change if they understand why things are being done.

Long term objectives like tertiary education, investment and retirement should also be considered during this phase and if possible funds should be allocated in preparation for these life-stage events. Additionally, at this point the reduction or repayment of unhealthy debts for example, interest on credit cards, should also be considered at this point. Credit cards carry one of the highest rates of interest per month (usually 24%) on the outstanding balance. We usually use them as an extension of our income but they are really debt instruments that should be managed properly. If you have long outstanding balances on your Credit Cards part of your plan should include repaying this debt in the shortest possible time preferably with cash.

Once we have determined how our money should actually be used to maintain our current standard of living and plan for the future, the plan should be implemented for a period of time. If you are new to budgeting, a short period say 3 months, may be preferred. During this timeframe keep all your bills or record your actual expenses in a journal. You must also be aware of how much money is allocated to each category so that there is no overspend. Some useful money saving tips also include:

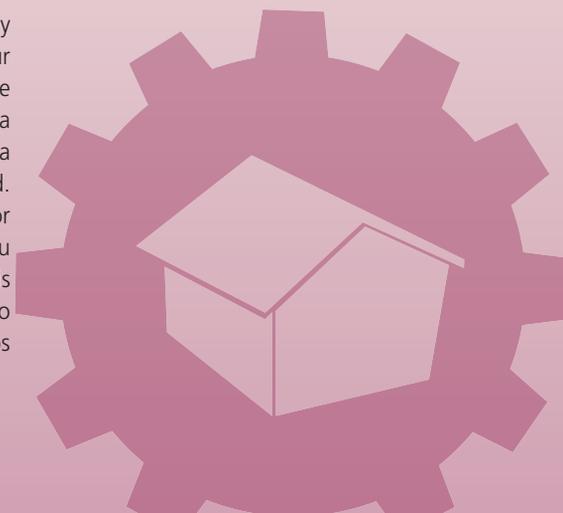
- Compare prices
- Buy in bulk where appropriate
- Use a list when shopping and purchase only items you planned to buy
- Use cash and LINX instead of credit for paying off credit card balances

At the end of the period you should review the actual expenses against your original plan to determine whether you remained on track and whether any further changes are required for the next period. As we continue to plan we realise that saving becomes more of a habit and indeed it is recommended that the equivalent of 3-6 months of income should be saved for emergencies with the balance going toward our longer term objectives.

However even with the best savings habit, some goals may elude us due to the size of our income or our current commitments. For all such instances we are able to glean from the equity in our homes to provide a buffer that can be used for virtually any purpose. Home equity loans are available at TTMF and can be used for:

- Debt consolidation
- Tertiary education
- Investments
- Medical expenses etc.

Having these funds available may be just what is needed when money is 'tight'. As with any change to your income or expenses your budget should be adjusted and projections computed into the future. As Managing our business [at home] is a constant balancing act as our circumstances change but the benefits far outweigh the costs.



# 20

## QUESTIONS WITH ACACIA HALLEY

JOINED THE TTMF FAMILY ON:

June 3, 2013

PREVIOUS EMPLOYER:

Hugh Wooding Law School, Legal Aid Clinic

POSITION HELD:

Attorney-at-law

EDUCATIONAL BACKGROUND:

Bachelor of Laws,  
Legal Education Certificate

ORIGINALLY HAILED FROM:

Georgetown, Guyana

CURRENTLY HAILES FROM:

Valsayn South

1. What is your favourite food?

I don't have a favourite.

2. Three words that best describe you?

Conservative, private, cheerful.

3. One weakness?

Watch too much television.

4. What is your idea of a good time?

Hiking or a party where there are lots of indoor games and good clean music to dance to.

5. What are your Hobbies/Interests?

Sleeping, (does watching television qualify?) My present interest is an avocado plant I'm trying to grow from the seed. I wanted to do this because when I bought that particular avocado there were already roots growing out of the seed! It's doing well so far. I also like all outdoor sports, playing the piano and travelling to new and exciting places.

6. Favourite movie?

I have many favourites such as "The Man Who Knew Too Little" starring Bill Murray.

7. Best TTMF experience?

Making new friends.

8. Personal Motto?

Make each day worthwhile in Jehovah's eyes.

9. Best book you ever read?

Bible. My life is enriched every time I read from it.

10. Favourite Colour?

I don't have a favourite. I love them all.

11. What's your idea of success?

Obedying divine principles and laws.

12. Greatest Achievement?

So far it's passing CXC exams. I did 9 subjects which was a lot at the time. I picked up French and I.T (Technical) for the first time in 5th Form and did Geography with the occasional help of a Training College teacher who volunteered whenever he could because the school had no Geography Teacher at the time. There were other challenges too many to list here but thanks to the Almighty I failed none of my subjects.

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

Pay more attention to the principles

underlying the laws; Cultivate and maintain humility.

14. Who is your Role Model?

Jesus Christ. He set the perfect example by staying focused on doing the Jehovah's will. I also like to emulate the Apostle Peter. While Jesus is perfect and sinless Peter wasn't. He made mistakes and was quick to correct them. He didn't allow discouragement or guilty feelings to damper his spiritual focus.

15. Most embarrassing moment?

While at the university library some years ago I fell asleep with my head back and mouth open until someone woke me up. I'm not even sure how long I was out for.

16. Life changing experience?

Getting baptized in 2009 as one of Jehovah's Witnesses.

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

Yes. I would put a lock on my bicycle! That bike was in my family for about 15 years and someone stole it when I didn't lock it.

18. Any elusive goals?

Nope.

19. Greatest fear/phobia?

I have none.

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

Learn to backflip. It looks like fun.

## Get to know your manager

# Tools for Working At Home

CRYSTAL LAKHANSINGH – TECHNICAL SUPPORT ASSISTANT

In order to ensure ongoing efficiencies of time and resources as a business grows, whether it is expanding to multiple locations or experiencing higher demand, employees working in remote locations or in their homes need a fast, secure and reliable way to share information across computer networks.

Working at a location outside of the domicile office requires the right equipment to get the job done as efficiently as possible. Mobile devices such as laptops, notebooks and tablets must be in good condition with the necessary specifications. Laptops should have a minimum memory of 512MB in order to run specific applications such as the Microsoft Office 2010 Suite. A stable internet connection of at least 1-4Mbps is also a must along with the required applications.

Access to data and company email via your mobile device is usually essential. A server (a secure centralized location/system for your company's documents and files) is the central repository for company's data, much of it critical to the company's operations (financials, calendars, documents, and email). Having access to the server allows for ongoing productivity away from the office in a very secure manner.

One popular technology to accomplish fast, secure and reliable connections is a VPN (Virtual Private Network). A VPN is a private network that uses a public network (usually the internet) to connect remote sites or users. The VPN uses "virtual" connections routed through the internet from the business' private network to the remote site or employee. Basically, VPN access allows for the operation of the work computer from home as if the user was still located at work. By utilizing a VPN, businesses ensure security – anyone intercepting the encrypted data will not have access to read it.

Users should maintain good security when utilizing VPN connections. Passwords should not be saved on the computer as it can allow for unauthorized access into the network. Mobile devices should also have up-to-date anti-virus software installed which should 'run' every time the computer is powered. Additionally, mobile devices should have personal firewall software. The personal firewall will ensure that only the assigned VPN client can make the connection to the server and ensure that a Trojan horse program masquerading as the VPN client does not have access.

Mobile access or working remotely, as it is often referred to, is ineffective without the right 'setup'. The necessary tools and techniques must be in place for true success.



**Working at a location outside of the domicile office requires the right equipment to get the job done as efficiently as possible. Mobile devices such as laptops, notebooks and tablets must be in good condition with the necessary specifications.**

# Our Environmental COMMITMENT

BY KAREN ANTOINE - SAFETY OFFICER

Technology is advancing continuously. Many of us are always upgrading, and acquiring new gadgets. We have iPads, smart phones, digital cameras and the list goes on. We sometimes wonder how we ever lived without it. However, what do we do with the old phones, computers, cameras, printers, scanners, fax machines, pocket computers etcetera that we replaced? Sadly, most of it goes into the trash.

These electronics contain toxic substances that pose a hazard to both humans and the environment. When it is not disposed of properly, it can eventually lead to digestive, neurological, respiratory, and bone problems.

TTMF has made a proud commitment to dispose our electronic waste (e-waste) in a responsible manner and has implemented an E-waste Policy. By utilizing the concept of reduce, reuse and recycle, we are making strides towards reducing the waste that we need to dispose and ensuring that our e-waste is disposed by means that meet international standards. We look forward to your cooperation in this venture.

Let us consider how we can use the three R's to reduce the impact of e-waste from our households:

## Reduce:

- Consider upgrading the hardware or software instead of buying a brand new product
- Donate your previous phone, camera etcetera to a younger family member or someone less fortunate. They may be overjoyed to get your gadget. Remember to delete your personal information before donating.

## Reuse:

- Do not be too quick to throw away items that are not working. It may be easily repaired and can be given a second chance. This can reduce waste and save money.

## Recycle:

- Many specialized repair shops or computer technicians may be willing to take your old or broken electronics. You can give your items to them so that the parts can be used.
- Another option is to carry your e-waste to an e-waste recycling facility. This would incur a cost but would be beneficial. Make sure and ask for proof of recycling at an approved facility.

Remember we borrow the earth from our children. Preserve it, by taking continuous steps toward a sustainable future.



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Use your home to finance your needs.  
You can borrow up to 90% of its value

### Features include:

- Stable interest rates
- Maximum repayment term of 30 years
- No pre-payment penalties
- No mortgage indemnity

### Optional benefits:

- Mortgage Cover
- Easy monthly payments for Homeowner's Insurance
- Statutory payments



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**Contact us**

**623-TTMF (8863)**

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A close-up photograph of a reddish-brown ant carrying a large, green, irregularly shaped fragment of a leaf. The ant is positioned at the bottom of the leaf fragment, and the fragment is held above it. The background is a dark, textured surface, possibly soil or a mound of earth. The overall image is set against a white background with a large orange arrow pointing downwards from the top left corner.

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# STARS PRESENTED IN Q4, 2013

## REsults Oriented

Miriam James

Calleen Jones-Noel

Hanessia Jordan

Shané Phillip

## Teamwork

Amanda Eugene

Charmaine Giroux-John

Heather Charles-Phillip

Sheldon Romano

Sharon Daniel-Munroe

Bertram Solomon

Kayode Redhead [2]

Carline Kent

Wendy Cuthbert

Maxine Phillips

Shané Phillips

Kerry Gibson

Stacy Bramley

Kristin Ramesar

Jennifer Joseph-Lovell

Calleen Jones-Noel

Meera Roopan

Maureena Jackson

Terry Lynch

Yvette Maynard

Marsha Tuckett

Giselle Arrindell-Lynch [3]

Lisa Grant

Linda Lake

## Empowerment

Nisha Callender-Ali

Stacy Bramley

Glenis Tanisha Douglas

# MOVERS & SHAKERS

- **Amanda Eugene**

has been appointed Mortgage Assistant, Mortgage Operations with effect from July 25, 2013.

- **Stacy Patterson**

has been appointed Audit Assistant, Internal Audit with effect from August 19, 2013.

- **Christian Clarke**

has been appointed Mortgage Assistant, Mortgage Operations with effect from August 19, 2013.

## NEW HIRES

Sharla Maharaj

– Treasury Officer – July 15

Stephen Hernandez

– Mortgage Assistant, Mortgage Operations [Contract] – August 2

Shanice Durham

– Mortgage Assistant, Mortgage Operations [Contract] – August 2

Tessa Prince

– Mortgage Assistant, HDC [Contract] – August 5

Mikiel Caruth

– Mortgage Assistant, HDC [Contract] – August 5

Kavel Harry

– Temporary Mortgage Assistant, Tobago – August 26

Chakiel Maloney

– Project Assistant [Mortgage Origination] – September 16

Randal Ramcharan

– Project Assistant [Mortgage Administration] – September 23

## Vacation Interns wef July 1, 2013

Akil King – Mortgage Administration Department

## EXITS

### Vacation Interns:

Akil King – July 22, 2013

Chelsea Rogers – July 31, 2013

Shenice Cambridge – August 8, 2013

Chanel Glasgow – August 21, 2013

Vyjanti Khan – August 31, 2013

John Bailey – August 31, 2013

Chakiel Maloney – September 6, 2013

### Contract Employees

Nicholas Torres – August 8, 2013

Vishal Ramlal – August 31, 2013

Kindlelan Mitchell – September 6, 2013

Kelly Bruce – September 6, 2013

Kavel Harry – September 30, 2013

### Permanent Employees

Cerise Quamina-Murray – September 25, 2013

Candida McMillan – August 16, 2013

# Movers & Shakers



# Brownie Recipe From Scratch

Skip the brownie mix aisle in the grocery store and make your next batch from scratch. The rich decadence of homemade gooey chocolate brownies, made with quality ingredients and real chocolate, beats the store-bought brand any day. Making brownies from scratch is easier than you may think and you'll only need a few key ingredients to create your masterpiece.

## 1. Tools and Ingredients

- Select one medium to large microwave-safe glass bowl, a rubber spatula and a 9-by-13 inch glass baking dish. Instead of calling for melting chocolate in a double boiler, this recipe makes cooking easier and calls for melting the chocolate in the microwave. If you don't have a microwave, melt your chocolate in a small saucepan on low heat, stirring often.
- Select exceptional chocolate to make your brownies extra special: use a Ghirardelli or Lindt chocolate bar. The recipe recommends using unsweetened chocolate. Vanilla is another important ingredient for creating superior brownies. Purchase pure vanilla extract instead of imitation vanilla extract to infuse your treats with a warm hint of vanilla without the alcohol aftertaste.
- Purchase unsalted butter, sugar, eggs, unbleached all-purpose flour and an additional ingredient such as nuts, M&Ms or chocolate chips.

## 2. Prepare Ingredients

- Measure and chop ingredients beforehand to save time. Break off six squares of chocolate, measure  $\frac{3}{4}$  cup of unsalted butter (1  $\frac{1}{2}$  sticks), 2 cups of sugar, 1 tsp. pure vanilla extract, 1 cup unbleached all-purpose flour and 1 cup of nuts or topping of your choice.
- Combine chocolate and unsalted butter in a medium or large glass bowl. Place bowl in the microwave and heat for 1 to 2 minutes, or until melted. If you choose to melt your chocolate and butter on the stove, don't walk away from the mixture. Stir until chocolate and butter are smooth and creamy, then remove from the heat.
- Add sugar to the chocolate and butter mixture and combine using your rubber spatula. Add eggs and vanilla and mix. Fold in flour and any optional ingredients and mix thoroughly.

## 3. Bake and Serve

- Preheat oven to 325 degrees F. Grease the 9-by-13 inch glass baking dish with shortening or butter. For a lower fat option, spray your pan with low-calorie butter spray such as Pam. Spoon brownie mixture into the greased pan and bake for 30 minutes. Check brownies often; overbaking the treats will make them less moist.
- Remove dish when cooked and allow it to cool. If you want to make the brownies extraordinary, add a cup of white chocolate morsels to the top of the brownies while they are still hot. The chocolate will melt slightly and cover the brownies.

## Recipe

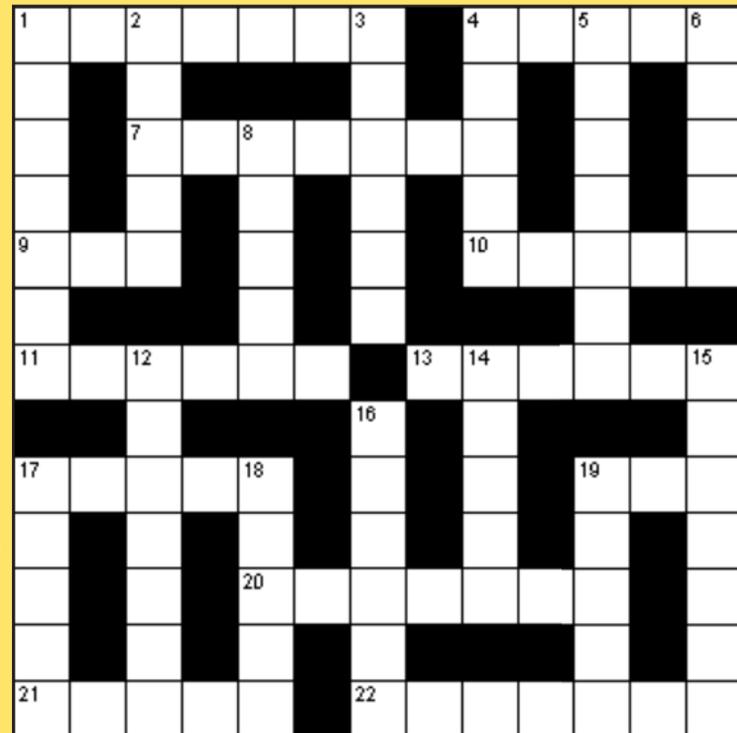
# Welcome to *BRAINGLE*

## Across

1. \_\_\_ and lemons (7)
4. Game, set and \_\_\_ (5)
7. Aided and \_\_\_ (7)
9. Back to square \_\_\_ (3)
10. There are two \_\_\_ to every story (5)
11. The \_\_\_ of justice (6)
13. Given the 3rd \_\_\_ (6)
17. A close \_\_\_ (5)
19. \_\_\_ the knot (3)
20. History \_\_\_ itself (7)
21. It's \_\_\_ under the bridge (5)
22. Cups and \_\_\_ (7)

## Down

1. Keep your \_\_\_ open (7)
2. Wide \_\_\_ (5)
3. Baby-\_\_\_ (6)
4. The \_\_\_ touch (5)
5. \_\_\_ and lightning (7)
6. All \_\_\_ on deck! (5)
8. The \_\_\_ has landed (5)
12. For and \_\_\_ (7)
14. An optional \_\_\_ (5)
15. With friends like these, who needs \_\_\_? (7)
16. Sour \_\_\_ (6)
17. The last \_\_\_ (5)
18. Trial and \_\_\_ (5)
19. Touch, smell, sight, hearing, \_\_\_ (5)



## 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 November 22nd 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 November 25th, 2013.

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



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