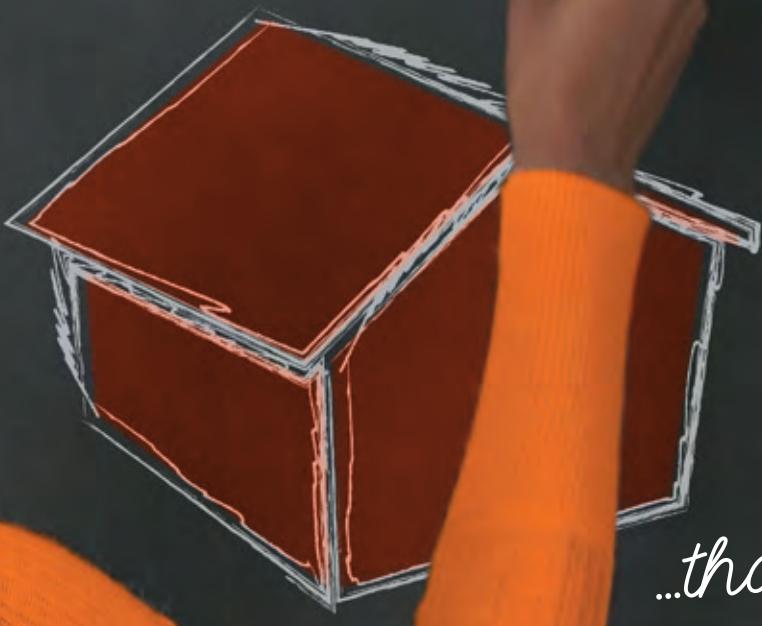


inSIGHT

VOL 1 ISSUE: JANUARY - JUNE 2016

What if we told you...



*...that you can
build your
Dream Home?*

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- ◆ Approval of Building Plans
- ◆ Identity theft and You
- ◆ Constructing or Renovating
your Dream Home - Do you
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Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.

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*What if we told you...
that you can build your Dream Home?*



What if I told you... that you can realise your dream?

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

We all have dreams and aspirations, a vision for our life, what we want to become and the things we want to accomplish. But all too often they become lost in the humdrum of our day-to-day living. We have become short-sighted and can only see as far as the next hurdle that we have to cross – the next bill to be paid. The dream for our life becomes ‘making it to the next pay cheque’.

The economy, the country, organisations and individuals go through cycles in life with its highs and lows. Our country is now experiencing a slowdown in economic growth. Oil prices are one-third of what they used to be. This therefore impacts on the country’s ability to generate sufficient revenue to meet our expenditure and we are also experiencing job losses in various sectors. Scary though this may be, hard decisions have to be taken by the government and by each of us as individuals in order to survive this downturn.

We need to distinguish between needs and wants and prioritise accordingly. We have to be efficient in the use of our resources and creative in coming up with new ideas. The onus is on us to maximise the opportunities that are presented, particularly in the difficult times. It is a fact that adversity breeds creativity and it is during times of trial that new dreams are born.

If you have a dream that has been buried, take it out and dust it off. Alternatively, you can develop a new vision for your life. To be successful in achieving your goal, here are some things you may wish to consider this time around. Write it down! You have to define your dream so that you know exactly where you are going. What does it look like. Is it a particular colour, size? How does the achievement of this dream improve your life and those around you?

Then, develop an action plan – a step by step guide toward achieving this goal. Creating a plan will help you to focus on your goals. Many things will distract you from your dream, but know your priorities and stick to them. Do not allow anything to derail this plan. Review the plan regularly, to keep you on track. Celebrate achievements at each milestone; this helps you to move forward to the next level because you can see that you are moving forward. Dreams often require hard work, diligence and sacrifice. We are not always going to get it right, but we have to persevere. See the big picture. You have to believe that it can be achieved.

By following your plan, one day at a time, little by little and never giving up, your dream can become a reality.



Insight with Ingrid

Building Your Dream Home – 3 Must Do's

BY WENDY HUGGINS – ASSISTANT GENERAL MANAGER, MORTGAGE ORIGINATION

STEP 1 – THINK! THINK! THINK!

Ok! This is not the advice you expected. It is also not the advice you will get from your banker, your builder, your architect or even your mother-in-law. Your DREAM HOME is perhaps the biggest and most important project that you will ever undertake, and it deserves the best thinking that you and your family are capable of.

So what is there to think about? Here are a few important things:

1. Where do you want to live for the rest of your life? Is it where you grew up? Is it close to where your family and friends live? Do you like urban, sub-urban or 'country' living? Do you want to live close to where you work or where social services are easily available? Do you want to avoid a long commute and the associated traffic?
2. What are you and your family's lifestyle needs. Do you want to be close to your children's after school activities? Or is having a large parcel of land to plant an extensive garden of tropical plants and fruit, more important to you.
3. What facilities and services are available such as schools, public transportation, and proximity to highways?
4. How much money do you have access to? What are your available funds and sources of credit?
5. Do you want to build the dream house all at one time, or can you add or convert space as your needs change?

All these things have a bearing on the decisions you must make about your dream home. So think very carefully about your housing needs.

STEP 2 – PLAN! PLAN! PLAN!

Detailed planning is a subset of your thinking process, but it needs to be emphasized. It will cost you nothing but time and 'brain equity', but it will save you from problems, disappointments, delays, and most of all, it will save you money.

To assist with the planning, you will need all the professional advice that you can afford. An architect or draughtsman will help you translate your dream home into house plans. They may even translate the house plans that you downloaded, for that nice looking home which was designed for a temperate climate, to one suitable for local conditions. They will take into consideration applicable laws and regulations, your family's needs and lifestyle and your land space. An experienced architect or draughtsman will know that some approvals may take weeks or even months, and will plan the project to take such local realities into account.

An important part of the planning process is the budget for the construction. You will be preparing your estimates in consultation

with the professionals you engage, so hire reliable ones on the basis of recommendations from people and sources that you trust.

Pay attention to details. A building's cost per square foot is only a rough estimate. The project cost must be based on measurable details of quantity, quality and labour/time estimates. These costs are best determined by a Quantity Surveyor (QS). Once the QS Report is received, invite proposals from at least three (3) reputable building contractors to be able to compare costs and decide on the final contractor.

The construction of your DREAM HOME is effectively a series of smaller projects which if not planned properly may be stalled for one reason or another dream including, most importantly, insufficient funds. You don't want this to happen with your DREAM HOME. PLAN PROPERLY.

STEP 3 – STAY INVOLVED

So you have decided on your DREAM HOME and the funding is in place. You have selected the builder and other professionals and signed contracts. Don't go home and wait for the handover of the keys. Stay involved in the process. Any human activity is subject to unexpected problems and delays. House building is no exception. It is your DREAM HOME and you have taken on significant debt in order to make this dream a reality.

You must know at all times the stages of the project and be available for discussions and decisions when problems occur. You don't want to advance 75% of the project costs and then discover that only 40% of the project is completed. If, for example, your project was estimated with building materials at one cost, then there is news of significant pending price increase, you could save yourself a substantial cost overrun if you are involved enough to make arrangements with your builder to purchase supplies before the increased prices come into effect.

I began this article by indicating that this is not the advice you may have expected. The rest is only technical detail, like drawing plans, selecting colours and finishes, getting approvals and finance etc. But the successful construction of your DREAM HOME depends on the quality of your thinking and planning and in your choice of the best mortgage provider.....TTMF.

I close therefore with 3 relevant quotations that emphasize these concepts.

- "The devil is in the details" – Unknown
- "Give me six hours to chop down a tree and I will spend the first four sharpening the axe" – Abraham Lincoln
- "I can't stress the importance of long-term planning too strongly. Every self-builder should spend three years on planning, and just six months on the really expensive bit, the building". Kevin McCloud an English building contractor.

Business Features

Approval of Building Plans

BY MEERA ROOPAN – MANAGER, MORTGAGE ORIGINATION

TTMF provides financing for the purchase of residential land as well as for the construction of a dwelling. House plans must first be approved by both Town and Country Planning Division of the Ministry of Planning and Development (TCPD) and the Regional Corporation in the area in which the dwelling is to be built. This article provides guidelines to be followed for the approval of house plans.

The land on which the dwelling is to be constructed must be approved by the TCPD for residential construction and an application must be made to the TCPD on the prescribed form to obtain the required approval.

Guidelines for the Approval of Building Plans:

1. Have plans drawn by a qualified draughtsman or architect.
2. Submit three (3) completed copies of the drawings along with an application form which is available at the TCPD at locations listed at the end of this article.
3. When the Plans are approved by the TCPD, they are sent to the Regional Corporation for processing.
4. Check with the Regional Corporation (Building and Inspector's Office) two (2) weeks after receiving an acknowledgement letter.
5. If there are corrections to be made to the plans, a Notice of Defect will be sent to you.
6. In cases where the area is served by a sewage system, you will be required to produce the isometric (plumbing) drawings to be approved by the Water and Sewage Authority (WASA).
7. You are required to produce identification when collecting plans.

Approvals for building plans can take up to two (2) months. Plan well in advance if you want to start building at a particular time.

Requirements for the submission of building applications to the Regional Corporation for approval:

1. A building application shall consist of architectural and structural drawings and specifications of the proposed building along with the prescribed forms, all of which must be submitted in duplicate.
2. Architectural and structural drawings and specifications shall consist of the following:

A. Location Plan

- The land to which the application relates (coloured pink)
- All adjoining land in the same ownership (coloured green)
- The names of the adjoining land owners

- Sufficient details such as distance of the site from mile-marks, road junctions, bridges, stand-pipes, light poles, culverts, etc. so that the site can be positively identified.

B. Floor Plans

- The dimensions, arrangement and position of the various rooms, walls, partitions, windows, doors, stairs and all other parts of the building
- The type and position of all plumbing fixtures
- The size of each room
- The compass bearing

C. Elevations

- The design, dimensions, materials and final appearance of the entire exterior of the building
- Their relations to the floor plan (North Elevation, West Elevation, etc.)

D. A Section or Sections

- Adequate dimensions and definitions of the materials to be used and the method of construction to be employed. Where not possible in such section for detailing of specific parts, separate details should be provided e.g. beam details and stair details.

E. A Foundation Plan

- The dimensions, arrangement and position of the various footings, piles, columns, beams or whatever means are to be used to support the superstructure of the proposed building.

F. Floor Framing Plans

- The type, size and position of the various members to be used to support the floors.
- Details to the materials to be used and the method of construction to be employed in the construction of the various floors.

G. A Roof Framing Plan

- The dimensions, position and type of the various materials and method of construction to be employed in the erection of the roof of the proposed building.

H. Plumbing Plans

- The type, size and position of all water supply and waste lines.
- The dimensions of and details of the materials to be used and the method of construction to be employed in the proposed building's sanitary sewer system e.g. septic tank details.

I. Electrical Drawings

- The installation of the electrical wiring will

depend on the type of structure and construction method being used. For example, a stick frame home consisting of standard wood framing will be wired differently than a Structured Insulated Panel or SIP home because of access restrictions.

J. Specifications

- Specifications must describe the sizes, type and quality of all building materials to be used in the construction of the proposed building as well as the method of construction, fabrication or installation.

Should the preference be to purchase a ready-built home, a Completion Certificate is required if the house is less than four years old. This document certifies that the house has been built in accordance with the Approved House Plans.

Before arranging to get house plans drawn and submitted for approval, you must ensure that the cost of the house is within your financial means whether the intention is to build using your own funds or seek financing from a financial institution. As such, your first step to home ownership is to visit TTMF to have an assessment done to determine your loan qualification and all the costs involved in obtaining the financing. We will guide you through the process to ensure that we make home ownership an easy and rewarding experience.

Contact Information for the Town and Country Planning Division

North-West and Central Regional Office
Eric Williams Plaza
Independence Square
Port of Spain
Trinidad, West Indies
Tel/Fax. (868) 625-8445

North-East Regional Office

Level 2, Tunapuna Administrative Complex
Eastern Main Road
Tunapuna
Trinidad, West Indies
Tel/Fax. (868) 663-2726

South Regional Office

Palm's Club
Point-a-Pierre Road
San Fernando
Trinidad, West Indies
Tel/Fax. (868) 652-2141

Tobago Regional Office

Works Building, Ground Floor
Castries Street
Scarborough
Tobago, West Indies
Tel/Fax. (868) 639-2663



Identity theft and You

Your first 'real' vacation in five years is approaching and you decide to apply for a loan instead of using your savings. So, you diligently gather your documents hoping to capitalize on an advertised 'limited time only' airfare discount. Your excitement fades however when your bank tells you that you have exceeded your debt servicing ratio, in addition to numerous pending credit applications, none of which you know anything about.

What in the world is going on??? Unfortunately, your identity has been stolen and you are now tasked with using your well-earned vacation days to investigate and attempt to repair your credit.

Identity theft is increasing worldwide and everyone is at risk. It involves the unlawful use of someone else's identity for the primary purpose of financial gains. Identity theft can also be used by criminals who want to disguise their identity when arrested. In these scenarios, the criminal would provide the stolen personal information to the police instead of their own, in order to have the charges included on that person's record instead of theirs. Scary yes; however there are a number of precautions you can take to reduce your risk of becoming a victim.

Firstly, routine tasks such as logging into your online banking account are theft opportunities, so always ensure that your passwords are kept secure and are complex enough so that they cannot be guessed. Also, be sure that the smart phone,

tablet, laptop or computer that you use is physically secured and has anti-virus/anti-spyware software installed in order to prevent unauthorised access.

Next, when shopping online, be mindful of the websites that you use, ensuring that they are reputable and secure. Always diligently review your bank statements to ensure that you are aware of each transaction listed and immediately notify your bank if anything on your statement seems unusual. Also, be mindful that identity theft can also be facilitated through the theft of personal documents from your trash, therefore when discarding your bank statements for example, completely shred them first so that the information cannot be read or copied.

Additionally, scams known as 'phishing scams' are aimed at getting unsuspecting persons to divulge personal information by posing as a bank's website or an official email from a bank. Never respond to emails that request your password(s), PIN or personal identification information. Instead, delete them immediately and contact your bank independently to confirm your account information or visit a branch in person.

Simple changes to your everyday life can reduce the risk of your information getting into the wrong hands. These steps cannot totally prevent identity theft however, so if you do fall victim, waste no time in reporting the matter to your bank and the police.

Constructing or Renovating your Dream Home-

Do you need Town and Country Planning's Approval?

BY ACACIA LEWIS, LEGAL OFFICER

If you have been looking for land to build your home or are preparing to carry out extensive renovations, you may have heard of the need for Town and Country Planning approval. For many, before locating the parcel of land, the first question asked is: "Is it Town and Country Approved"?

But what of those who are seeking financing to build their home or make renovations to their existing property, is town and country approval still needed? In most instances it is.

The Town and Country Planning Division (TCPD) is responsible for administering the **Town and Country Planning Act Chapter 35:01** on behalf of the Minister of Planning and Development. The objective of the Act includes;

- a) Making provision for the orderly and progressive development of land in both urban and rural areas' throughout Trinidad and Tobago,
- b) Granting of permission to develop land,
- c) Other powers of control over the use of the land.

It is interesting to note the Act defines development as;

- a) the carrying out of building, engineering, mining or other operations in, on, over or under any land;
- b) the making of any material change in the use of any buildings or other land; or
- c) the subdivision of any land.

Therefore the scope of the Act is very broad.

Further building means any structure or erection as well as any part of a building. As a result all building plans for new homes, extensions beyond the existing roof of a building and other substantial renovations or alterations to existing buildings must be approved by the TCPD.

However permission is not required for maintenance works or alterations made to the interior of the building or where the works do not materially affect the external appearance of the building.

In relation to building without permission, the Minister may within four (4) years of the building, renovation, or alteration being carried out, serve an enforcement notice on the owner or occupier. The notice will specify the alleged unauthorized development and may require the demolition or alteration of any building or work at the owner's cost!

Moreover, failure to comply with an enforcement notice is an offence and the owner can be fined. Therefore as the old people say, prevention is better than cure- apply for the TCPD approvals.

Employee of 1st Quarter

2016

Lisa Hernandez



With her friendly and professional service, Lisa ensures that home ownership is "an easy and rewarding experience" for our customers.

Lisa coaches and mentors her junior colleagues to ensure that her team achieves their targets.

Lisa, keep reaching for the STARS!



Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.



Productivity and you

BY CHERRIE CARACCILO – MANAGER, HUMAN RESOURCES

Productivity is never an accident. It is always the result of a commitment to excellence, intelligent planning and focussed effort

- Paul J. Meyer

I am certain you will all agree that since much of the success of any organisation depends upon the efficiency and effectiveness of its employees, the productivity of each employee must be of significant importance.

Employee efficiency has been described as an assessment of the efficiency of an employee and may be evaluated in terms of the output of that employee over a specific period.

Knowledge, and the practice of it, is the key to increased productivity. If we are proficient in our area of operation and familiar with the needs of our customers, the better equipped we become at quickly and comprehensively informing and guiding them. This increased productivity leads to a reduction in the time between our customer's enquiry about a mortgage loan and achieving the ultimate dream of home ownership and translates into customer loyalty and repeat or referred business – an overall positive result.

The advances in technology have contributed greatly toward increased productivity. Mobile devices, tablets, etc. have allowed employees to work anywhere and connect with colleagues at any time. No longer do we need to spend two hours travelling from one place to another to exchange ideas.

However, constant connectivity and the rise of social networking have made it easier and more tempting for employees to waste time on the job. This is known as '**cyberslacking**'.

Email processing takes up a considerable amount of our daily function. Effective email management practices can lessen the email's negative impact on productivity. These include limiting the number of times you access your emails and limiting the amount of time spent on each session.

So let us all acknowledge that we each have a role to play in making home ownership an easy and rewarding experience. The question may be asked, "If I am not a Mortgage Officer or Customer Service Representative, how does my productivity contribute toward this rewarding experience?" Consider this - in a steam engine the coals fuel the fire, the fire heats the water, the water vapour pushes the pistons, the pistons move the crank shaft and the crank shaft turns the wheel. So you see a lump of carbon can move a mountain.

Whoever you are, where ever you are in the Company, you are important and you can help to move the mortgage locomotive.

Let's get on track and be productive!

HR Focus





FAMILY DAY 2016

It is a lamb cook out

Family Day 2016

What if we told you... **INSIGHT**

Venue: Harry's Water Park #160 Tobagojute Road, Port of Spain, Trinidad and Tobago | Date: Saturday, April 9, 2016

STARS – Jan 1 to June 30, 2016

NEW HIRES:

- Anissia Kissoon – January 4, 2016
- Kaviann Alexis – February 10, 2016
- Elizabeth Salandy – February 10, 2016
- Khiry Moses – March 7, 2016
- Kishore Singh – March 7, 2016
- Clyndal Bullard – March 21, 2016
- Chinara Griffith – March 21, 2016
- Akeem Jack – March 21, 2016
- Jensen Edwards – April 18, 2016
- Vyjanti Khan – April 25, 2016
- Rachel Balkaran – May 9, 2016
- Dylan Maharaj – June 21, 2016

EXITS:

- Michael Clarke – January 14, 2016
- Darcel Khanhai – January 14, 2016
- Shane Sonny – January 28, 2016
- Kaylan Williams-Taylor – February 10, 2016
- Anissia Kissoon – April 8, 2016
- Kaviann Alexis – May 9, 2016
- Elizabeth Salandy – May 9, 2016
- Anastasia Cielto – June 24, 2016

Vacation Employment Programme:

June 13, 2016 to August 30, 2016

- Tyler-Marie Lee King - Finance Department
- Angel Williams - Finance Department
- Danielle Callender - Human Resources Department
- Yohance Devonish - Account Servicing Unit, Mortgage Administration
- Chelsea Perrotte - Account Servicing Unit, Mortgage Administration

MOVERS & SHAKERS:

Steffan Kabul - appointed to the position of

Mortgage Assistant within the Account Servicing Unit of the Mortgage Administration Department with effect from Tuesday June 21, 2016.

Vyjanti Khan - appointed to the position of Mortgage Assistant within the Account Servicing Unit of the Mortgage Administration Department with effect from Tuesday June 21, 2016.

Results Oriented

- Alicia Humphrey
- Alisha Seepersad
- Asha Primus
- Beverly Springer-Felician [2]
- Catherine Robinson
- Charmaine Giroux-John
- Gerard Loney [2]
- Hanessia Jordan
- Kesha Robertson
- Keisha Modeste
- Khalisha Cunningham
- Maxine Phillip
- Mikiel Caruth
- Nyasha Ulerie
- Othnel McBurnie
- Rae De Souza
- Rayna Comissiong
- Sharla Maharaj
- Sharlene Wharff
- Stefan Garcia
- Steffan Kabul
- Timothy Dookhan [2]

Customer Focused:

- Aaron Dyer
- Andre Jackie
- Alicia Humphrey
- Alisha Seepersad
- Asha Primus

Charmaine Giroux-John

- Christian Clarke
- Darren DeBourg
- Jensen Edwards
- Jinelle Charles
- Joanna Joseph Meloney
- Khalisha Cunningham
- Lisa Hernandez [2]
- Lyndon Superville [2]
- McQueda Baird
- Mikiel Caruth [2]
- Nadine Ammon
- Nicole Chang [2]
- Nikita Harris
- Renee Miller
- Ria Springer
- Shané Phillips [2]
- Sharlene Wharff
- Shernelle Richards [2]
- Terry Lynch
- Tessa Prince [2]
- Toni De Freitas

Integrity:

- Terry Lynch

Teamwork:

- Alicia Humphrey
- Alisha Seepersad
- Amanda Eugene

Andre Jackie

- Beverly Springer-Felician
- Charmaine Giroux-John [2]
- Desiree Jacobs-Campbell
- Jamila Carter
- Jinelle Charles
- Keisha Modeste
- Keeva Connell
- Kerrie-Ann Ramlal [2]
- Kerry Gibson
- Krystle Telesford
- Lyndon Superville
- Maxine Phillip
- McQueda Baird [3]
- Mikiel Caruth
- Nikita Harris
- Nisha Callender-Ali
- Othnel McBurnie
- Ria Inniss [2]
- Ria Springer
- Timothy Dookhan [2]
- Toni De Freitas [2]
- Tricia Ashton
- Yushina Balram-Bedi
- Yvette Maynard

Empowerment:

- Alisha Seepersad
- Andre Jackie
- Charmaine Giroux-John

Darren De Bourg

- Gerard Loney
- Jennifer Joseph-Lovell
- Jinelle Charles
- Lisa Grant
- McQueda Baird [2]
- Michelle Charles-Burnett
- Mikiel Caruth
- Nikita Harris [2]
- Stacy Patterson
- Terry Lynch
- Toni De Freitas
- Tricia Ashton

EMPLOYEE

OF QUARTER:

October to December 2015
Lisa Hernandez

EMPLOYEE

OF QUARTER:

January to March 2016
Mikiel Caruth

Movers & Shakers



Trinidad and Tobago Mortgage Finance Company relocated its east office from 32 Sanchez Street to 22A King Street, Arima on April 4, 2016. This office will continue to play a supporting role in achieving the company's strategic objectives in meeting the increasing demand for new mortgages in the east-west corridor.

The new office provides more space to accommodate growth and it is more convenient to our customers as it is just north of the Eastern Main Road, near the Arima Velodrome.

We remain loyal to our customers and their families in the eastern community in the residential mortgage market, demonstrating commitment to our Mission - "In partnering we make home ownership an easy and rewarding experience".

Arima - New Office



JOINED THE TTMF FAMILY IN:

October 2014

PREVIOUS EMPLOYER:

Self employed

POSITION HELD:

Information Systems Consultant

EDUCATION:

MSc Information Systems Management, BSc Computer Science

ORIGINALLY HAILS FROM:

The Nature Isle of the Caribbean, Dominica (you must visit but stay away from the bush-rum)

CURRENTLY HAILS FROM:

Glencoe, Trinidad

20 QUESTIONS WITH DALE DESERVE

it is difficult to accept that what he creates isn't real. I also love scuba diving, although once I descended too quickly and my ear drum rang for 3 weeks. That was a lot of fun! I love visiting countries in Western Europe. Most of all, I just love being home with a cup of coffee or wine watching something on NetFlix or using my computer.

6. Favourite movie?

I don't really have one, but "The Curious Case of Benjamin Buttons" comes to mind. I found the notion of being born old and growing younger to be thought-provoking. Being born old, the protagonist's 'childhood' friends were aged people and sadly they all died around him as he grew younger. Yet he attained such profound life-lessons from their life-stories, their accomplishments, hopes, dreams and regrets such that it shaped the man he grew young into. He was in a unique position to start from a point of wisdom and live his life as opposed to the rest of us who attain certain wisdom near the end when most of our life, hopes and dreams are behind us in the immutable past.

7. Best TTMF experience?

It's all good.

8. Personal Motto?

Live, Love, Laugh!

9. Best book you ever read?

The Foundation novels by Isaac Asimov.

10. Favourite Colour?

None.

11. What's your idea of success?

"Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful." - Albert Schweitzer.

This is what I believe. Success is a bi-product of happiness. I like to think that happiness allows for a configuration of one's life such that it makes it possible to exist outside of the rat race, or makes it seem that way. For me, success is peace and contentment with myself and everything I engage in.

12. Greatest Achievement?

Being the best father I can be to my only son.

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

You must pay attention to detail yet do not lose sight of the big picture. Innovate!

14. Who is your Role Model?

I do not have one, but there are a few people whose integrity, leadership skills, commitment and passion really inspire me. Our very own Ingrid Lashley is one such leader.

15. Most embarrassing moment?

(censored) - smile.

16. Life changing experience?

Holding my son moments after his birth. Something magical happens in that moment that alters one's perception of the value of life.

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

Learn to swim when I was a child. Still need to get around to that.

18. Any elusive goals?

Not really. As a child I had a goal to become a priest. I tried to sign-up to be an altar-boy but somehow obstacles kept getting in the way and it never happened. Later, that goal morphed into gynaecology but then I found computers, and since then my professional and personal goals have been quite clear and attainable.

19. Greatest fear/phobia?

Arachnids! I would freeze solid if a huge black hairy spider is anywhere near me.

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

Secure my entrance to heaven through negotiations. Besides that -Sky Diving! For unknown reasons, I crave the experience. I am looking forward to being absolutely terrified and then taking that leap nonetheless!

Get to know your manager

Safety tips in your home

BY KAREN ANTOINE-REID, HEALTH & SAFETY OFFICER

We have heard about many tragic stories involving the death and injury of people in their homes. Most times, these tragedies occur when least expected. The following information is provided to improve your awareness of hazards at home, and to encourage you and your family to take proper safety precautions.

Poisoning

Poisoning is one of the leading causes of unintentional-injury-related death. Prevent accidental poisoning by:

- Placing all medications in a locked medicine cabinet. Cleaning products and pesticides should also be stored away from young children in a locked cupboard.
- Keep loose coin lithium batteries locked away. These batteries can be extremely dangerous if swallowed or placed in the nose or ears.

Falls

Protect your family from falls by:

- Removing clutter, trailing cords and anything that poses a trip hazard
- Secure carpets to the floor
- Clean spills immediately
- Use non-slip adhesive strips or appliques on stairs and in the bath to prevent slips and trips
- Install hand rails on the stairs
- Provide adequate lighting
- Provide personal walking devices, if needed.

Sliding/ Electronic Gates

Sliding gates have been responsible for deaths by crushing. Ensure that these gates have support posts, brackets, cables, chains or other devices that would hold or support the gate should it become detached from its supporting hardware. This will prevent the gate from falling.

Electronic gates should also have motion sensors to stop or delay its closing should a person be detected in the path of the gate.

Choking

Protect children from choking by keeping small objects out of reach. Cut food into small pieces before serving it. Avoid giving them hard candy. Young children should be supervised while eating and playing. Persons over the age of 70 are also at high risk of choking by food and should be monitored as far as possible while they eat.

It is important to teach your family to know the signs of choking and educate them on important life saving techniques such as the Heimlich-Maneuver.

Drowning

Children are at the greatest risk of drowning. Protect them by:

- Monitoring them at all times when they are around water.
- Use snug-fitting life jackets instead of floaties.
- Ensure children are taught to swim.

Fires and Burns

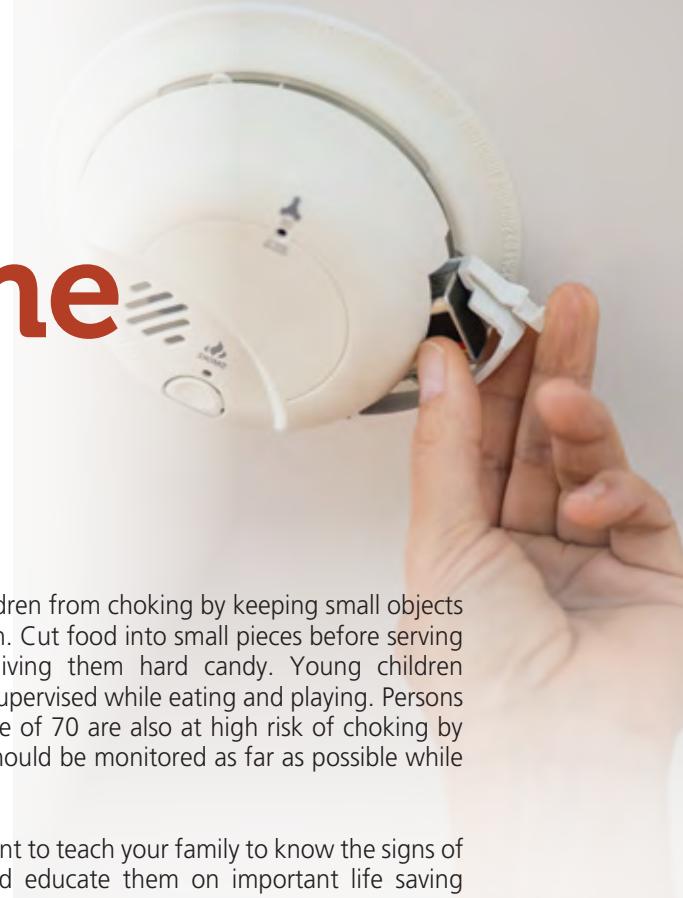
Assess your home to ensure flammables and matches etc. are stored properly and away from children. Practice kitchen safety at all times and use battery operated candles. Additionally, install a fire/smoke detection system and extinguishers.

It is very important to have an evacuation plan in place that is known and understood by all family members. Family members should also learn first aid and keep a mobile first aid kit at home in the event of an injury.

Dangerous Dogs

Dogs that are considered dangerous based on their breed, temperament and history of causing injury should be kept away from your home when you have young children. Seek proper guidance on how to ensure that your children are safe when you have dogs.

Make the safety of your family a priority.



10 Tips and Tricks for Microsoft Excel and Word

BY DALE DE SERVE – MANAGER, INFORMATION TECHNOLOGY



Microsoft Excel

1. Make Use of AutoFill

- Save time filling data in by using the autofill feature
- Fill a sequence (eg. 1,2,3,4) by pulling down the “+” symbol
- Autofill can be used to fill formulas and text in all directions around the cell by using the “+” to fill the sequence accordingly

A	B	C
1 Records	Col1	Col2
2 Recording #1	1.26015	1.
3	7.10218	1.
4	6.89637	1.
5	8.8298	1.
6	5.87236	1.
7	5.83791	1.
8	5.56444	1.
9	5.32297	1.
10	Recording #8	
11	5.21188	

Fig1. Illustration on the use of AutoFill

2. Manage Data Easily Using a Pivot Table

- Save analysis time by using a PivotTable
- The PivotTable tool analyses that data and brings it into a new sheet where you can manipulate the data
- Types of analysis that can be done includes but is not limited to calculating averages, standard deviation, addition and subtraction

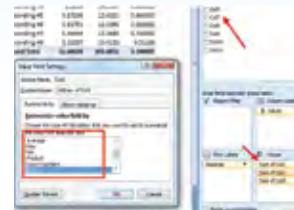


Fig2. Illustration of the creation of a Pivot Table



Fig3. Illustration on the shift between different excel Files

4. One Click to Select All

- Selecting all the data can be done by using the Ctrl + A shortcut. Clicking in the top left hand corner also provides the same output

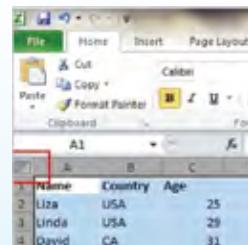


Fig4. Illustration on the use of the Select All option

5. Creating Short Cuts

- Short Cuts can be created as follows: File->Options->Quick Access Toolbar, add Cut and Copy from the left column to the right, save it. You will see two more shortcuts added in the top menu

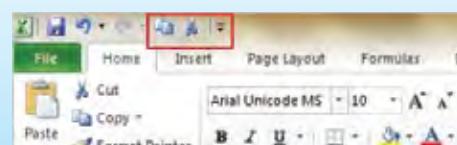


Fig5. Illustration on the use of Short Cuts

Bits & Bytes



Microsoft Word

6. Page Numbering

- Format page layout are on the “Insert” menu
- “Page Number” tool will automate and manage the page numbering for you

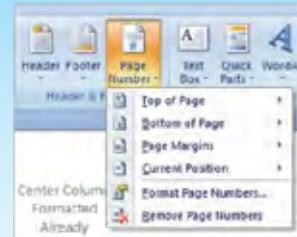


Fig 6. Illustration of the page numbering tool

7. Make Use Of Formatting

- On the “Page Layout” menu, change the format of the page views accordingly
- When formatting into sections of the page, use the “Columns” tool

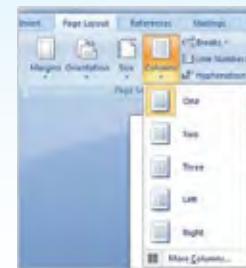


Fig7. Illustration of column formatting

8. Modify Page Margins and Borders

- The page Margin and Borders can be altered by the following:
- “Go to the “Page Border” tab, and click on “Options”

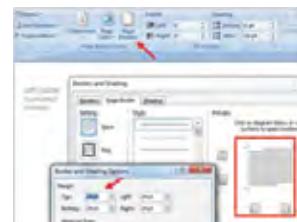


Fig 8. Illustration of Page Margin and Border editing

9. Adding Comments to the Document

- To add comments to your documents; on the Review tab, in the Comments group, click New Comment.



Fig9. Illustration on the use of Comments

10. Addition of Hyperlinks

- Select the information you would like to reference from another document
- Right click on the selected information
- Select Hyperlink
- Select the destination you would like to reference the document from and click ok

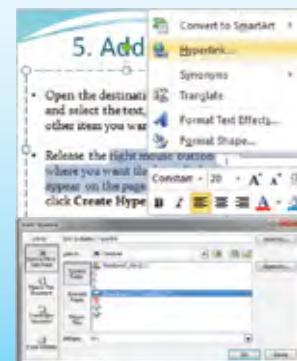


Fig10. Illustration on the use of Hyperlinks

Creamy Spiced Lamb

Ingredients

1 Tsp vegetable oil
1 oz Butter
2 sm Onions sliced
1 1/2lbs Lamb
1Tsp flour
8 whole cloves
2 Sticks Cinnamon broken
1" Root Ginger peeled and grated
2 Tsp Angostura Bitters
¾ Pint Lamb or Chicken Stock
¼ Pint Double Cream
2 oz Sundried Tomatoes sliced
3 Tsp fresh coriander (Bandania)
Zest and Juice of 1 Lemon
Salt and Pepper

Method

1. In Large stainless steel or cast iron pot fry lamb until browned
2. Add onions & fry until soft
3. Stir in flour, cloves, cinnamon, ginger and bitters cook 1min
4. Add stock and boil until thickened
5. Cover and simmer 40min or until tender
6. Stir in lemon zest and juice and simmer 5min
7. Stir in cream and sun dried tomatoes, coriander and gently reheat
8. Serve hot with Saffron Rice, garnished with toasted flaked almonds



Recipe

Welcome to **BRAINGLE**

There are 5 houses in 5 different colours. In each house lives a person of a different nationality. The 5 owners drink a certain type of beverage, smoke a certain brand of cigar, and keep a certain pet. Using the clues below can you determine who owns the fish?

The Brit lives in a red house.

The Swede keeps dogs as pets.

The Dane drinks tea.

The green house is on the immediate left of the white house.

The green house owner drinks coffee.

The person who smokes Pall Mall rears birds.

The owner of the yellow house smokes Dunhill.

The man living in the house right in the middle drinks milk.

The Norwegian lives in the first house.

The man who smokes Blend lives next door to the one who keeps cats.

The man who keeps horses lives next door to the man who smokes Dunhill.

The owner who smokes Blue Master drinks chocolate.

The German smokes Prince.

The Norwegian lives next to the blue house.

The man who smokes Blend has a neighbour who drinks water.

Entry Form

Name:

Ruby Tuesday

Contact info:

.....

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 July 12, 2016 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 July 18, 2016.

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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