

Yule be home for Christmas with 100% financing

You're only one step away from your dream.
We make it possible for you to buy a home
with no downpayment,
with a 100% financing mortgage solution.



100%

Terms and conditions apply.
See your TTMF Advisor for programme details.

STACY
750- TTMF (8863)

MEERA
740- TTMF (8863)
JENNIFER
754- TTMF (8863)

VIDYA
744- TTMF (8863)
YYETTE
755- TTMF (8863)

MAUREENA
747- TTMF (8863)
TERRY
757- TTMF (8863)

ARIMA: 667-0732

CHAGUANAS: 672-5246

PORT OF SPAIN: 623/625-8863

SAN FERNANDO: 652-1151

TOBAGO: 639-1540



Trinidad & Tobago
Mortgage Finance
Company Limited

TTMF - from here... to Home.

inSIGHT

VOL 8 ISSUE 2 · JULY - DECEMBER 2010

in this issue

The Successful Auditor

Competence, Continuous Learning -
Striving for Success

Yule be Home for Christmas

Innovation in payment:

Citidirect Debit

Health and Safety Achievements

The Road to Exceptional Customer Service

strides of SUCCESS



From here... to Home.

blink 20%
VIGILANCE DISCOUNT

2

Insight with Ingrid: Strides of Success
BY INGRID L.A. LASHLEY
MANAGING DIRECTOR/CEO

3

The Road to Exceptional Customer Service
BY MIGUEL AWAI
MANAGER, MORTGAGE ADMINISTRATION

4

Innovation in payment: Citidirect Debit
BY BRENT Mc FEE
CHIEF FINANCIAL OFFICER

5

The Successful Auditor Competence, Continuous Learning - Striving for Success
BY WAHEEDA ALI
MANAGER, INTERNAL AUDIT

6

Employee of the Quarter 1 2010

7

HR Focus: Training and development

8

TTMF Staffers Dress Up

9

Long Service Awards Photos

11

Employee of the Quarter 2 2010

12

Yule be Home for Christmas
BY MARSHA RAE LEBEN -
MANAGER, MARKETING & PUBLIC RELATIONS

13

Bits and Bytes

14

Safety Zone: Safety and Health Achievements

15

Peoples and Profiles – Timothy Richard Rochford

17

Movers & Shakers
NEW EMPLOYEES, STARS FOR QUARTER 1, 2, 2010. NEW BABIES, ANNIVERSARIES – LONG SERVICE AWARDS RECIPIENTS 2010.

20

Old Family Recipes: Old Fashioned Sponge Cake, Rum & Raisin Cake

21

Get to know your Manager – Marsha Rae Leben – Manager, Marketing and Public Relations

22

Braingle

Strides of Success

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

'Continuity, Collaboration, Cohesion'. These are the corporate watchwords that define our approach to the implementation of our Strategic Plan 2009-2012.

Our Annual Report 2009 themed, "Building on a Strong Foundation", unified these attributes to represent stepping stones on our path to this goal. It is no coincidence, therefore, that as one chapter closes in TTMF's history, we are focused on ensuring continuous growth in the housing sector by collaborating with other government and government-related entities to form cohesive and more affordable financing arrangements for housing the citizens of Trinidad and Tobago.

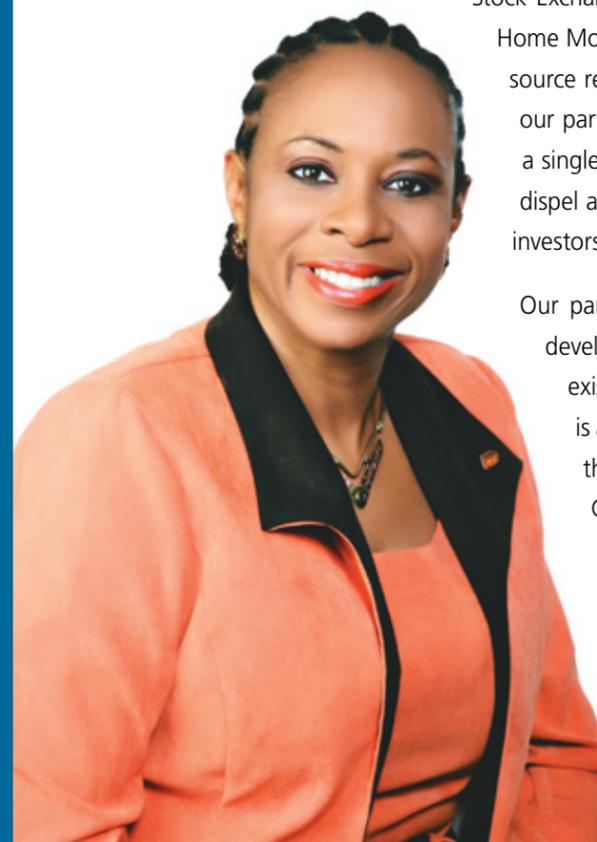
This is what we envisioned for Trinidad and Tobago Mortgage Bank (TTMB). In the acceptance of our recommendations, the Honourable Minister of Finance endorsed our vision for public mortgage financing in support of affordable housing in Trinidad and Tobago. TTMB, as we propose, will be a financial institution that will be publicly traded on the Trinidad and Tobago

Stock Exchange (TTSE). It will unify the strengths of TTMF and the Home Mortgage Bank under one umbrella body, as lender and funding source respectively. This newly formed entity will distill our dual abundance of information in our particular market segments to a single nugget of mortgage-centered wealth. TTMB as a single entity, housing two recognized leaders in the homeownership industry, will not only dispel any fears that may have lingered from the recent economic turbulence but will reward investors as the housing sector starts moving full speed ahead in 2011.

Our partners in the state agencies will not be left out. We will work with government developers to expand the funding base for new housing arrangements and re-energise their existing portfolios to ensure that the flow of funds are directed appropriately. Clearly this is a big step for TTMF. The inclusion of this proposal in the National Budget 2011 ensures that our vision for moving forward is one of tangible rewards, and is aligned with the Government's goals to ascertain affordable, financial options to those citizens with dreams of becoming homeowners.

It is a time of new opportunity for all stakeholders in the housing sector. We look forward to working with you to make this vision our reality. Stride with us.

On behalf of all of us at Trinidad and Tobago Mortgage Finance Company Limited, the Season's Greetings to you and yours.



Insight with Ingrid

Considering the economic environment and the competition which we face, it is imperative that all of us at TTMF focus on providing exceptional customer service in order to retain our customers and inspire a customer base which is loyal and repetitive. We cannot exist without our customers and they must know that we are aware of their importance.

Greet the customer with enthusiasm

Do not act as if the customer is a bother. Smile when you greet the customer and ask "how may I help you"? This simple gesture will set the tone for the entire conversation. It is very important to be friendly, courteous and to make your customers feel like you are their



The Road to Exceptional Customer Service

BY MIGUEL AWAI - MANAGER, MORTGAGE ADMINISTRATION

Providing 'greater than expected' customer service is simple. We can spend hours reading books and attending seminars about the ideology behind delivering exceptional service, but at the base, customer service is all about the attitude. The type of attitude where you care for your customers, listen and understand their concerns, empathize, and the willingness to go outside of your duties and responsibilities to meet and exceed their expectations.

It is not rocket science to treat people in the way that you would like to be treated, as every customer wants to feel wanted and appreciated. Instead of wasting the customer's time with the familiar rebuttal, "Well we don't do this," "I can't do that" try informing the customer of what can be done in order to rectify the issue.

As a small organisation in comparison to our competitors, we must present ourselves as a personalized caring company in order to make our customers feel valued as well as adding worth to the service we provide. The following are just a few points to help us as we strive to deliver exceptional customer service:

friend in this mortgage business. It is equally important that we use the proper salutation when addressing the customer.

Answer telephones and respond to messages promptly

We all know how annoying it is when we are unable to speak to someone when we need information or waiting anxiously for someone to return a call. At times it may not be practical to deal with all customers' queries within the prescribed timeframes; however, the customer should always be informed of the status of their query and the revised completion date. Even though the problem was not resolved, the customer will be pleased to know that you are working diligently on the issue.

Know the products and services offered at TTMF

A customer can sense when an employee is unsure about the information he/she is providing. One of things that frustrate customers the most is when an employee is unable to assist or answer a question. If you are unsure about something ask for assistance. Make sure you completely understand all the products, services and promotions offered at TTMF. Our customers

look to us for expertise, and so we need to provide the highest level of service.

Listen to the customers' concerns

Give the customer the opportunity to vent. Put yourself in the customer's shoes. Everyone wants to know that they are not only being heard but understood. Listen closely to the customer, show concern, and be genuine and sincere in your deliberations with the customer. Use active listening and active questions.

Meet your deadlines

It is very important that you are serious about deadlines and make them a priority. It is important that you and your customer are in agreement with the specific deadline. It is wise to always build in a cushion to your deadline in the event that things do not go as planned you will still have sufficient time to meet the promised deadline. Remember never promise a customer anything you cannot deliver.

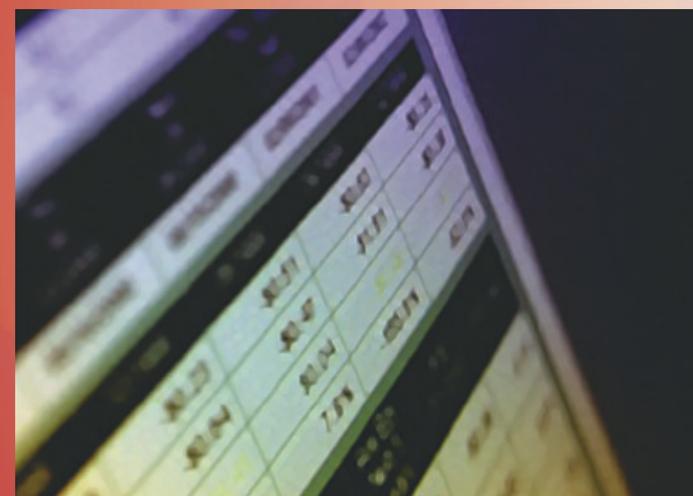
The bottom line is clear – service, service, service... this is what makes the difference – not the interest rate.

Innovation in payment: Citidirect Debit

BY BRENT MC FEE - CHIEF FINANCIAL OFFICER

The Automatic Clearing House system (ACH) is an alternate method of payment and is one of the central functions that make modern banking possible. By this means, salaries are credited to the employee's bank accounts and customers sometimes use the facility to make their mortgage instalments directly to our bank account. To further advance this method of prompt and efficient payment, we have engaged the services of Citibank to allow us to 'extract' the mortgage instalment directly from the customers' bank account.

Citidirect is an electronic banking platform provided by Citibank which would allow us this facility - to extract the mortgagors' instalment simultaneously and directly from his/her bank account at any local bank through the ACH at a pre-determined date monthly. It must be initiated by the customer by signing a Direct Debit agreement which



gives authorization to Citibank to access the funds in their individual bank accounts (the 'extraction'). TTMF receives the funds faster and the customer has the opportunity to review the payment with their bank. After Citibank's back office processes payments via the ACH, the loan payment information is sent to TTMF and funds are made available in TTMF's account.

As a responsible corporate citizen we continuously assess our environmental friendliness and Citidirect allows us to reduce paper costs by relying on the electronic movement of data and the preparation of payments and collections. It also provides an electronic solution to actively collect funds from

customers which improves our treasury management and record keeping. Citidirect has the ability to create, verify and authorize payments electronically.

When you use Citidirect, customers no longer need to come to our offices or mail in their payments. This service improves the lag time experienced by standing orders and reduces the amount of payments that must be researched for accurate information where such information is not provided by the customers' bankers.

Citidirect is the new and improved way to have efficient and timely payments to our customers' accounts. It is expected to become fully operational by June 2011 and over the coming months testing will commence.

The Successful Auditor

Competence, Continuous Learning - Striving for Success

BY WAHEEDA ALI - MANAGER, INTERNAL AUDIT

Life as an Auditor in today's society is fueled by competence and initiatives that promote continuous learning. In our role, as we attempt to add value and position our organizations to achieve its objectives, it is imperative that the right competencies and skill sets are harnessed to safeguard against the many challenges that may impede our strides towards success.

In one regard Auditors are required to be a repository of knowledge, possessing the technical expertise to embrace the responsibilities over a wide-ranging scope of activities. Some of these, may include the ability to assess the following:

- **safeguards against business risks**
- **effectiveness of business operations,**
- **the accuracy and reliability of financial reporting,**
- **safeguard of assets,**
- **deterrents of fraudulent activities,**
- **compliance with legal and regulatory requirements.**

To complement the skill of higher educational and professional backgrounds over the vast scope, Auditors must also possess a sound understanding of the organization's industry, products, services, and methods of doing business. This is necessary in order to effectively plan and execute its activities to ensure that appropriate ranking of priorities is achieved.

Over the years, the way business has been done from a transactional perspective is significantly impacted by technology which is another key avenue for development of skills. Technology impacts the methods of execution and can enhance synergies to create a more effective control environment.

In addition, it is also critical to ensure that both the written and verbal communication skills are fostered. An integral role of the internal audit is the ability to investigate and report on findings with due care, accuracy and objectivity. From the perspective of our value adding role as auditors, it is a critical success factor to be able to put forward findings and recommendations in a manner which fosters improvement.

Amongst the various competencies it is also important for auditors to maintain a healthy mindset and understanding of the professional attributes as they pertain to ethical standards and behavior.

The ability to integrate competencies and apply them to the role of internal audit, is critical for success as it creates the essence of striving for success and ultimately can determine whether our strides are precise and progressive, conscious or hesitant and invulnerable to the existing challenges. With the dynamics of the industry, to foster growth and success the auditor must maintain an attitude which supports continuous learning and development which is also supported by the professional association (Institute of Internal Auditors) through its mandatory continuing professional development (CPD) programme.

To complement the skill of higher educational and professional backgrounds over the vast scope, Auditors must also possess a sound understanding of the organization's industry, products, services, and methods of doing business.



Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.

Employee of the 1st Quarter 2010

Michael Clarke



Working with deadlines and want a quality job? – Michael Clarke is your man.

Michael is a repeat awardee. This is his second award and deservedly so. With his humble, pleasant, dependable and helpful nature, he is worthy of this honour.

Congratulations Michael on another well deserved award - you make us proud!!!!

Training & Development:

July to December 2010



JULY 15, 2010:

Marsha Rae Leben; Sharon Cools-Lartigue
Practical Corporate Social Responsibility Governance:
T&T Chamber of Industry and Commerce

AUGUST 3-4, 2010:

Desiree Jacobs-Campbell and Janice Selman-Taylor
Telephone Techniques:
MK Careers [Trinidad] Limited

AUGUST 11-12, 16-17, 23-24, 25 & 27 2010:

Candida McMillan; Charmaine Dookie; Gail Thomas; Hemant Mahabir; Leon Grey; Roma Ahye, Rianna Ramlal; Terry Lynch; Adena Brathwaite; Sean Alexander; Robin Pantaleon; Tricia Williams; Nadine Ammon, Makela Sherman; Adilah Caracciolo; Jinelle Charles; Marissa Grenade-Allen; Natalie Roberts; Michele Phillips-Lawrence, Miguel Awai; Lisa Dominique; Shirlene Chong Ling; Shannon Gellineau; Tracy Ramcharan; Mala Sookoo
Phoenix Refresher Training

AUGUST 19-20, 2010:

Judith Farrell
Grievance Handling made Simple:
Employers Solution Centre

SEPTEMBER 14-15, 22 & 23, 2010:

Alicia Ali-Brooker; Nisha Callender-Ali; Wendy Cuthbert; Charmaine Dookie; Duane Duncan; Ava Mohammed; Rianna Ramlal; Lisa Ransome; Cheryl Ann Strachan, Stacy Bramley; Amita Gangar; Leon Grey; Maureena Jackson; Jennifer Joseph-Lovell; Terry Lynch; Yvette Maynard; Lizann Paul; Meera Roopan; Vidya Singh; Candida McMillan
Credit Risk Management Workshop:
Institute of Banking and Finance of Trinidad & Tobago

SEPTEMBER 20, 2010:

Marsha Rae Leben
Writing Press Releases:
Arthur Lok Jack Graduate School of Business

SEPTEMBER 21, 2010:

Douglas Lee
"Pulse is Coming":
IBM World Trade Corporation

NOVEMBER 8, 11, 15, 18 22 & 25, 2010

All Employees
Absenteeism in the Workplace

NOVEMBER 8, 2010

Stacey Silman
HIV/AIDS in the Workplace:
Employers Solution Centre

OCTOBER 14-15, 2010:

Brent McFee; Waheeda Ali; Lisa Williams
Committed to Excellence:
Institute of Chartered Accountants of Trinidad & Tobago

OCTOBER 18-19, 2010:

Mala Sookoo
Message-based Report Writing:
Institute of Internal Auditors

NOVEMBER 2, 2010:

Philip G. Joseph
Cloud Computing from IBM World Trade Corporation

NOVEMBER 14-16, 2010:

Philip G. Joseph
ICT Business & Innovation Symposium, 2010

NOVEMBER 15, 2010:

Cherrie C. Caracciolo
Disciplinary Procedures & Practices:
T&T Chamber of Industry & Commerce

NOVEMBER 17, 2010:

New Employees
Money Laundering Prevention & Compliance:
QM Caribbean Ltd

NOVEMBER 26, 29 & 30, 2010

Senior Management Team
"Taking Charge ... Making change from awareness to action"

DECEMBER 1, 2010:

Robert C. Green; Brent McFee; Wendy Huggins
Networking Strategies for Success:
American Chamber of Commerce of Trinidad & Tobago



TTMF Staffers Dress Up





Long Service Awards Photos





Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.

Employee of the 2nd Quarter 2010

Roma Ahye

Roma, our Employee of the 2nd Quarter is best described as vivacious - she is energetic, strong and keen, characteristics easily seen in her work and her general demeanour.

She has shown her skill and diversity in the IT area by prompt problem solving, ensuring that we maintain network connectivity and communication 24/7.

Roma Ahye – our Shining STAR!!



Yule be Home for Christmas

Our End of Year Promotion 2010 “Yule be Home for Christmas” was developed to meet the needs of new customers who had not been able to acquire a deposit for the purchase of a new home, while giving us a competitive edge in serving a need that was not otherwise met. The promotion had the unique selling feature of ‘no down payment’ and was based on **100% Financing**. Its signature was Santa who is the universal symbol of giving – we were giving 100%.

As early as the first calendar quarter of 2010, Commercial Banks were reducing their mortgage interest rates in light of increased liquidity in the system and reduction in the overall economic activity. Notwithstanding this, the Central Bank indicated that the mortgage market is resilient and on this basis, as an organization whose rates are relatively fixed, we recognized that competing on the basis of interest rates would be ineffective. We must look at overall interest cost and our challenge was to find an innovative way to stimulate demand in a very competitive environment.

Our Customer Survey of April 2010 informed our approach, which told us of the need for ‘no down payment.’ Further, flexibility in repayment or lump sum payment without penalty, would allow our customer to manage his/her total interest cost over the term of the mortgage.

The **Qualifying Products** covered the spectrum of residential mortgage financing:

- Purchase and/or construction of property (land, homes)
- Equity financing

As an added benefit, TSTT offered our mortgagors a 20% discount on their Blink Vigilance product for customers referred by us, giving our customers a unique additional security feature.

Aggressive advertising and promotion was implemented. The response was encouraging as evidenced by the activity on our website which tripled during the promotion months. Overall we experienced a 28% increase in applications accepted during the period.

At the end of October we extended the programme to persons who had not yet identified a property. They were invited to come in and pre-qualify for our 100% financing with an additional six (6) months to close the transaction. This in effect extended the life of the programme to the end of June 2011.

“Yule be home for Christmas” was a success. We commend the TTMF family for their efforts and contributions.



Bits n Bytes

Office 2010 is the latest productivity suite to be released by Microsoft. Like its predecessor, MS Office 2007, it utilizes a ribbon interface in order to improve usability and consistency. File management and printing options are also simplified through a 'backstage' menu. Moreover, application presentations can be made more attractive through the use of superb graphic tools and image enhancement features.

In August-September 2010, we upgraded most of our Microsoft Office Suites to the 2010 version. Self-training was done through the use of online sources in order to familiarize our team with the new features of Office 2010. In this bits and bytes segment we review a few key features of Office 2010 that promote greater efficiency.

The Quick Access Toolbar

The Quick Access Toolbar is the small row of icons in the upper left, above the ribbon. It contains some commands that are used regularly: **Save**, **Undo**, and **Repeat**. You can add your favorite commands so that they are always available.

To add commands to the Quick Access Toolbar, click the **More** arrow to the right of the toolbar, or right-click the command you want to add, then click **Add to Quick Access Toolbar**.

Use Key Tips (the new keyboard shortcuts)

Press the ALT key, and then press the key that corresponds to the tab, menu, or command that you want.

To clear Key Tips from the screen, press ESC.

More commands in dialog boxes

The small arrow, called the **Dialog Box Launcher**, in the lower-right corner of a group, points to more detailed or advanced options available for the commands in the group. Click the arrow to open a dialog box or a task pane where you can work with the available options.

Work between versions of word/Excel

Word 2010 and Excel 2010 open older files in compatibility mode. Thus, it tracks anything you do in the new version that is not available in the old version and alerts you to any differences when you save your changes. If you then open the file in a previous version, any features you added that are unique to 2010 will not work in the previous version.

Most importantly, you may also lose data when you open the changed file in the earlier version of Excel. Therefore, pay attention to the messages that the Compatibility Checker displays, and correct any issues as necessary.

An option is to convert the file to the 2010 format. In Backstage view, click the Info tab and then click Convert. Click Yes to let Excel close and reopen the file.

You can also go to the Save & Send tab, click Change File Type, and click Workbook. That starts the Save As dialog box, and the format is selected for you.

Keep experimenting with the 2010 office suite. It promotes efficiency and effectiveness.

Health and Safety 2010

BY KAREN AMBROSE

At TTMF we endeavour to maintain a healthy and safe environment for our employees, contractors and our public while complying with the Occupational Safety and Health Act and other relevant requirements.

Here are some of the activities that we have successfully implemented to keep our environment safe and healthy:

Risk Assessments:

Every year we conduct Job/ Fire and Facility Risk Assessments to identify our risks and we work systematically to implement control measures to mitigate these risks. We have also ensured that all maintenance and repair work done in the building does not result in injury by performing Task-based Risk Assessments.

Encouraging Employee Participation:

Employees have been using the Employee Safety and Health (S&H) Concern Form to report their concerns. The S&H Committee works to ensure that concerns are addressed and feedback is provided. This has resulted in 100% completion of these concerns to date.

Training:

We continue to provide training based on the needs of employees on topics such as Fire Extinguisher Use, Driver Safety, First Aid, Tool Safety, Personal Protective Equipment (PPE), Slips, Trips and Falls, and Safe Manual Handling which helps us to work safely in our respective jobs.

Accident Investigations:

Every reported accident is investigated in order to put measures in place to prevent recurrence. To improve our safety awareness we send notices (cascade messages) on Lessons-Learned from accidents and other safety messages to all employees.

Inspections:

We have made improvements such as repair of the roof; tinting of glass wall in the Chaguanas branch; installation of electrical protection on outlets; installation of an external railing; repair of uneven flooring; installation of 3M matting in the Arima branch, to name a few, to correct hazards identified in inspections. Corrective Action Reports (CAR's) are issued for improvement of unsafe conditions identified. We have sixty completed CAR's.

Development of Procedures:

We currently have twelve approved S&H Procedures which give us guidelines on areas such as Contractor Safety, Emergency Evacuation, Electrical Safety, and Fire Prevention.

We have made significant strides towards improving the safety of our work environment. Let us press on together in our journey towards continued success.



Peoples and Profiles:

Timothy Rochford (TR) – SHARON DANIEL-MUNROE (SDM)

Calm, passionate and straightforward are the three (3) words which best describe this issue's People and Profile celebrity, Timothy Richard Rochford, who's personal motto is, Que Sera Sera, - What will be, will be. Sagittarius born, "Timmy", as he's affectionately called, joined our TTMF family in January 1984 as a Courier and worked his way up to his current position of Mortgage Officer - Collections, in the Mortgage Administration Unit.

I sat down to interview him to gain further insight into this individual.

SDM "I'm sure that this job brings with it many personal and professional rewards, but if you had the choice of another profession what would it be?" Leaving me speechless with his immediate response,

TR "An architect".

SDM "Yeah, really!" (Like most, I know Timmy is quite competent in free-hand drawing, but drawing on a professional level came as a surprise).

Married and the proud father of four (4) children ranging in ages from nine (9) to nineteen (19), Timmy hails from East Trinidad and is an avid sports fan, with a passion for football. No surprise then, he is a professional coach for our national youth league and coaches the Under 16 team at the 1st FC Santa Rosa Football Club in his hometown of Arima.

SDM "Does the hard-work, commitment and dedication you show for your club really pay off?"

TR "Well, let me give you a short story to answer this question. I can share with you the fact that one of my life changing experiences came from my passion for this sport. I have travelled to Asia and Africa and been a spectator of the U-17 World Cup within the last three (3) years and you know what I'll end by saying that I've come to the realization that football has limitless possibilities."

"I have travelled to Asia and Africa and been a spectator of the U-17 World Cup within the last three (3) years and you know what I'll end by saying that I've come to the realization that football has limitless possibilities."

This response answered my question but left me with another.

SDM "So, Timmy, who is your role model?"

TR "Jose Mourinno, Coach of Real Madrid, he thoroughly enjoys success with whatever team he coaches."

Timmy has also been the recipient of the Coach of the Year Award on many occasions but takes great pride that his greatest achievement thus far has been copping the title of "Best National (U-16) Youth League Coach 2010" - a befitting title for his dedication, commitment and perseverance with his skill and talent.

Timmy was quite fluent in his answers to my question on his preferences, to my surprise some of his answers were not at all what I expected, like: his favourite colour is turquoise blue, food is Bhagi Rice and Pork (cooked anyhow) and the best book he ever read is "The Art of War", written by Thomas Cleary. His hobbies and idea of a good time is a giveaway - playing football, coaching football, watching football and 'hanging' with close friends and family taking in a football match, I started to see a pattern. But his last response "hit me for six" - event planning and decorating, HUH! I just can't see Timmy enjoying anything that did not utilize a ball as a tool. This was going well, I was seeing a side of Timmy that I really did not know so I had to push on.

SDM "So Tim, do you have an embarrassing moment that you can share?"

TR "Why you had to go there. If I had to share something it would be being beaten by a pregnant lady in my leg of a race at the Maritime Mega Drive in 1996.

TR "That's it no more questions."

SDM "Just one more, are you afraid of or do you have any phobias?" I asked cautiously.

TR "This sounding like another embarrassing question, but if you must know ... I HATE SNAKES!!"

Okay, we all know now how to frighten Timmy.

I then went on to ask Timmy what he holds true as his best TTMF experience. He reminisced on the "good ole days" and for a brief moment had to ponder on his answer, which was the Maritime Mega Drive with the old TTMF staff, this was a sporting day of activities that occurred during 1993-1996.

I was now in a philosophical frame of mind and asked Timmy if he would leave us with some words of inspiration, so I asked,

SDM "Do you have any elusive goals?"

TR "That's a trick question, but honestly, I have none, I take the results on all situations in stride. If however I had a chance to do one thing all over, I'd do what was necessary to ensure that all my children realized their full educational potential. I'd also strive to fulfill my purpose in life."

He was sentimental and wanted us to note this life lesson, he explained,

TR "Learn to love what you're doing if you're doing it to survive or else, make the ultimate sacrifice and do what makes you happy."

In the final analysis, he says,

TR "Whatever you're happy doing, do it to the best of your ability."

Congratulations Timmy on your milestone achievement and many thanks for this intuitive contribution to Insight.

"Timmy was quite fluent in his answers to my question on his preferences, to my surprise some of his answers were not at all what I expected"

New Faces

July 12, 2010
 August 3, 2010
 August 3, 2010
 August 16, 2010

David, Keisha
 Harris, Nikita
 Hosang, Stephanie
 Jack, Arlene
 Ramjohn, Julia
 Risbrooke, Sachel
 Wilson, Chike
 Arneaud-Ali, Kathy Ann
 Williams, Lisa
 Rajkumar, Eden-Randy

Project Assistant, Contract
 Residence Assistant - Internal
 Accountant
 Vault Assistant

Farewells

July 8, 2010
 July 31, 2010
 August 31, 2010
 August 31, 2010
 August 31, 2010
 September 23, 2010
 September 30, 2010

Sam, Elizabeth
 Smith, Raymond
 Johnson, Camille
 Kennedy, Cynthia
 John, Marvin
 David, Keisha
 Jack, Arlene

New Babies

September 3, 2010 Gina St. Hiliare - Girl

Anniversaries

1 - 5 years

Carrington, Jerrold
 Ramlal, Rianna
 Balram, Yushina
 Douglas, Glenis
 Chong Ling, Goshan
 Phillip, Maxine
 Robertson, Kesha
 Proudfoot, Krystal
 Nasseir, Vanissa
 Roberts, Natalie
 Springer-Felician, Beverly
 Chang, Nicole
 Strachan, Cheryl Ann
 Mc Fee, Brent
 Beharrysingh, Shakuntala
 Callender-Ali, Nisha
 Joseph-Lovell, Jennifer
 Ramesar, Kristen
 Patterson, Stacy
 Ransome, Lisa
 Ali, Waheeda

Charles-Paul, Kathleen
 Lakhansingh, Crystal
 Sherman, Makela
 Comissiong, Rayna
 Eugene, Amanda
 Williams, Eric
 Arrindell-Lynch, Giselle
 Gangar, Amita
 Lynch, Terry
 Grenade-Allen, Marissa
 Persad, Renoka
 Phillips, Shane
 Inniss, Ria
 Selman-Taylor, Janice
 Bain, Ava
 Redhead, Kayode
 Dominique, Lisa
 Rulow, Ria
 Ramcharan, Tracy
 Gellineau, Shannon
 Charles, Jinelle

6 - 10 years

St. Hilaire, Gina
 Marcial, Afiya
 Paul, Lizann
 Brathwaite, Adena
 Jordan, Hanessia
 Baird, Mc Queda
 Miller, Renee
 Phillips-Lawrence, Michele
 Rahim, Alicia
 Giroux-John, Charmaine

11 - 15 years

Williams, Charlene
 Jackson, Maureena
 Clarke, Michael
 Lee Quay, Lisa
 Singh, Vidya
 Ammon, Nadine
 Maharaj, Chermine
 Ahye, Seeromanie
 Lee, Douglas
 Jackie, Andre

Over 16 years

Charles-Phillip, Heather
 Lynch, Gregory
 Harris, Myrtle
 Murrell, Lois
 Maynard, Yvette
 Borel, Curtis
 Piggot, Keith
 Caracciolo, Cherrie



Long Service Awards Recipients for 2010

10 years

Adena Brathwaite

11 years

Stacy Bramley
 Andre Jackie
 Calleen Jones-Noel
 Douglas Lee
 Chermine Maharaj
 Vidya Singh
 Bertram Solomon
 Tricia Williams
 Othnel McBurnie
 Joanna Joseph-Meloney
 Gail Thomas
 Meera Roopan
 Alicia Ali-Brooker
 Lisa Lee Quay
 Maureena Jackson

20 years

Wendy Huggins

21 years

Yvette Maynard

25 years

Curtis Borel

26 years

Timothy Rochford

STARS for Quarters 2, 3 & 4

Quarter 2

Teamwork

Roma Ahye
 Michael Clarke
 Othnel McBurnie
 Jazel Moses
 Meera Roopan

Empowerment

Kerry Gibson

Quarter 3

Teamwork

Michele Phillips-Lawrence
 Rodney Ettienne
 Adena Brathwaite

Empowerment

Gregory Lynch
 Kathleen Charles-Paul

Quarter 4

Results Oriented

Rianna Ramlal

Customer focused

Rianna Ramlal

Teamwork

Amita Gangar
 Catherine Robinson
 Charlene Williams
 Charmaine Giroux-John
 Goshan Chong Ling
 G. Tanisha Douglas
 Heather Charles-Phillip
 Jennifer Lynch
 Makela Sherman
 Marissa Grenade-Allen
 McQueda Baird
 Nezelle Clarke-Ashby
 Rayna Comissiong
 Renee Miller
 Ria Rulow
 Wendy Danglade

Empowerment

Catherine Robinson

Movers & Shakers

Movers & Shakers

Goshan Chong Ling

has been appointed to the position of Office Assistant, Vault Operations wef July 5, 2010.

Lisa Dominique

has been promoted to Assistant Manager, Account Servicing wef September 1, 2010.

Makela Sherman

has been promoted to Mortgage Officer, Account Servicing wef September 1, 2010.

Mala Sookoo

has been promoted to Audit Officer wef October 1, 2010.

Brent McFee

has been promoted to the position of Chief Financial Officer wef November 1, 2010

Lisa Williams

has been appointed to the post of Manager, Finance wef November 1, 2010

Nyasha Ulerie

has been appointed to the position of Senior Administrative Assistant wef November 1, 2010



OLD FASHIONED SPONGE CAKE

INGREDIENTS

- 1 cup flour
- ¼ tsp. salt
- 4 large egg yolks
- 1 cup grandulated sugar
- 1 tbsp. lemon juice
- 1 tsp. grated lime peel
- 1 tbsp. cold water
- 4 large egg whites

PREPARATION/METHOD

- Sift flour and add salt.
- Beat egg yolks until thick and pale in colour.
- Gradually beat in sugar.
- Add lemon juice, peel and water.
- Fold dry ingredients into egg yolk mixture.
- Beat egg whites until stiff, fold into batter.
- Pour batter in an ungreased 9" tube pan, cut with knife to remove air bubbles.
- Bake in a preheated oven at 325°F until top springs back when touched.
- Invert and cool completely.
- Loosen cake with spatula and shake from pan. Serve with homemade coconut or vanilla icecream.



RUM & RAISIN CAKE

INGREDIENTS

- 2 tbsp. margarine
- ½ cup brown sugar
- 3 tbsp. flour
- 1 cup raisins
- 1 ½ cups flour
- 2 tsp. baking powder
- ½ cup or 4oz. margarine
- ½ cup grandulated sugar
- 2 large eggs or 3 small ones
- ¼ cup rum

- 1 tbsp. milk
- ¼ cup icing sugar
- 1 tbsp. water

PREPARATION/METHOD

- Melt 2 tablespoons of butter and remove from heat.
- Add brown sugar, 2 tablespoons flour and raisins, stir well and set aside.
- Combine 1 ½ cups flour and baking powder.
- Cream margarine and sugar until fluffy.

- Beat in eggs one at a time.
- Fold flour alternately with rum and milk into creamed mixture.
- Pout ½ batter into a greased wax-lined 7" or 8" round pan. Sprinkle raisin filling reserving 3 tablespoons for top of cake.
- Pour remaining batter and sprinkle remaining raisin mixture.
- Bake at 350°F for 40-45 minutes, invert and remove paper.
- Blend icing sugar and water, drizzle over cake. Allow to cool completely before serving with your choice of icecream.

Old Family Recipes



20

QUESTIONS WITH MARSHA RAE LEBEN

JOINED THE TTMF FAMILY ON:
March 1st, 2010

PREVIOUS EMPLOYER:
Bars International

POSITION HELD:
Director - Operations

EDUCATIONAL BACKGROUND:
Masters in Business Administration,
B.Sc Economics & Mathematics

ORIGINALLY HAILED FROM:
Reform Village, Gasparillo

CURRENTLY HAIRS FROM:
Reform Village, Gasparillo

1. What is your favourite food?

Curry and Chinese.

2. Three words that best describe you?

Dependable, Organised, Trusting.

3. One weakness?

Sweet tooth.

4. What is your idea of a good time?

A lime with good food, drink, music and close friends.

5. What are your Hobbies/Interests?

Planning events, shopping, spinning.

6. Favourite movie?

Armageddon.

7. Best TTMF experience?

Sports and Family Day.

8. Personal Motto?

Work hard. Always do your best. Don't envy the things people have because you do not know what they did to get it.

9. Best book you ever read?

None in particular. I usually read romance novels.

10. Favourite Colour?

Red, Orange.

11. What's your idea of success?

Having the things I need and the peace of mind to enjoy them.

12. Greatest Achievement?

Masters in Business Administration.

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

Love what you do and have the drive, determination and desire to succeed.

14. Who is your Role Model?

My parents.

15. Most embarrassing moment?

None that I can recall.

16. Life changing experience?

Getting my dog.

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

All my experiences have made me who I am today. No redo necessary.

18. Any elusive goals?

None. Everything in God's time.

19. Greatest fear/phobia?

Falling

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

Travel the world.

Welcome to *BRAINGLE*

1. Give me food, and I will live; give me water, and I will die. What am I?
2. I have holes in my top and bottom, my left and right, and in the middle. But I still hold water. What am I?
3. I can run but not walk. Wherever I go, thought follows close behind. What am I?
4. I'm the part of the bird that's not in the sky. I can swim in the ocean and yet remain dry. What am I?
5. I am weightless, but you can see me. Put me in a bucket, and I'll make it lighter. What am I?
6. At night we come without being fetched, and by day we are lost without being stolen. What are we?
7. I'm where yesterday follows today, and tomorrow's in the middle. What am I?
8. It is said among my people that some things are improved by death. Tell me, what stinks while living but in death smells good?
9. You can have me but cannot hold me; Gain me and quickly lose me. If treated with care I can be great and if betrayed I will break. What am I?
10. I fly, yet I have no wings. I cry, yet I have no eyes. Darkness follows me; lower light I never see.

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 February 4, 2011 at 4:15 pm. 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 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 February 7, 2011.

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

Get to know your manager