

inSIGHT

Special Edition: 50th Anniversary

Becoming



in this issue

- ◆ 50th Anniversary Events
- ◆ Employee of the Year
- ◆ Homeowners Expo



Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.

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inSIGHT

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Becoming 50

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

The fiftieth anniversary is the golden anniversary. It is with this precious metal that we can compare, when we consider what we do in our business. Like gold, over time, our customers' homes appreciate in value. Indeed purchasing a home is a golden moment in anyone's life. The experience of helping someone achieve that goal is just as fulfilling. It is gratifying to walk with our mortgagors along the path of home ownership, providing an investment through which the quality of lives of families and their future generations can be improved.

Fifty (50) years of service is a milestone of which we are proud. In that time we have assisted more than 20,000 families in acquiring their homes. Through the Government's housing programmes and the housing projects of private developers, we anticipate that, in the future, we will assist thousands more families to realize their dream of owning a home.

While we can cite as evidence of our success, fifty (50) years of being integrally tied to the lives of generations of Trinbagonians, we highlight the fact that we have been the preferred lender for Government's housing programmes. We now provide mortgages to all income levels for any residential property at any value. But we are particularly proud of our role in the 2% mortgage programme which facilitates any property valued up to \$850,000.00, even those outside of the Government's housing programmes. We are equally proud of the recently introduced 5% mortgage programme allowing families earning up to \$30,000.00 to acquire homes valued up to \$1,200,000.00. The Government Assisted Programmes (referred to as GAP) led to the formation of a unit for service to these special customers.

Befitting the celebration of fifty years of excellent service, on the 5th of every month for the year 2015, we took the opportunity to celebrate with and thank all who supported us over the years. We had three events in recognition of TEAM TTMF. We acknowledged the sterling contribution of our stakeholders, customers and professional suppliers and shared time with the children of Raffa House, our Corporate Social Responsibility project for the last three years.

The celebratory year began on January 5 with the hosting of a thanksgiving service and blessing of our staff and home at Albion Court. In February, in the midst of our Carnival activities, we hosted our first ever 'All Inclusive' lime for staff and suppliers, which by all accounts, was a resounding success.

Understanding the value of customer relationships, Customer Appreciation Days were held at our branches throughout the year. In March we hosted our customers in Arima, in May, Chaguanas, in October, San Fernando and in November, Tobago.

On Easter Sunday we hosted an Easter Bonnet Pageant and Tea Party. The event allowed children in our TTMF family to meet and interact with the children of Raffa House, all of whom displayed their exotic bonnets and berets and participated in an energetic egg hunt.

The celebrations continued in June, when we rocked on the high seas at our Karaoke Cruise aboard the Treasure Queen. The TTMF family and our professional suppliers created a new bond that we trust will rebound to the referral of new business.

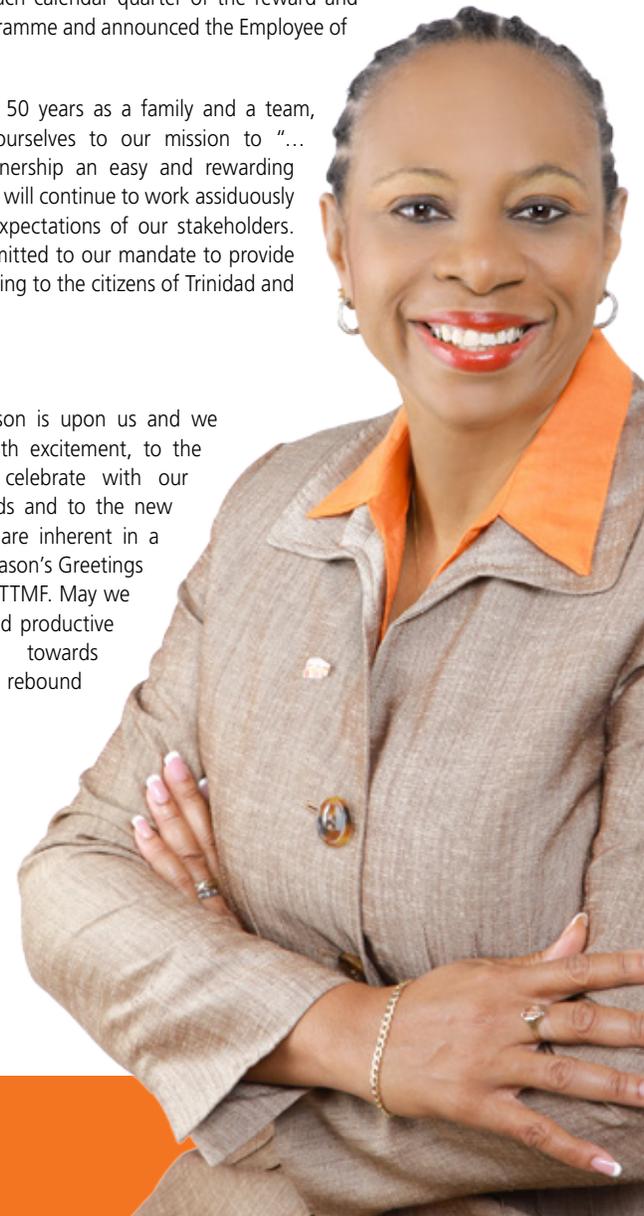
During the July to August school vacation, our celebrations centred on our children with a trip to the Zoo and a picnic at the Botanical Gardens. In August we hosted the children to a movie, Shaun the Sheep, held at Movie Towne, Port of Spain.

In September we hosted our first Homeowners' Expo. We had over three thousand (3,000) visitors, 80% of whom indicated that the event exceeded their expectations. The customers, professional suppliers and exhibitors that were present have asked that we repeat the occasion in 2016.

Our celebrations culminated with a gala event held at the Hyatt Regency Hotel. We were happy to celebrate with our many stakeholders. We thank Permanent Secretary Joycelyn Hunte who represented our line Minister, the Honourable Ms. Marlene Mc Donald, as our feature speaker. We recognized our employees for each calendar quarter of the reward and recognition programme and announced the Employee of the Year.

As we celebrate 50 years as a family and a team, we rededicate ourselves to our mission to "... make home ownership an easy and rewarding experience". We will continue to work assiduously to surpass the expectations of our stakeholders. We remain committed to our mandate to provide affordable financing to the citizens of Trinidad and Tobago.

The holiday season is upon us and we look forward with excitement, to the opportunity to celebrate with our family and friends and to the new beginnings that are inherent in a new year. The Season's Greetings from all of us at TTMF. May we have a happy and productive 2016, working towards recovery and to rebound to growth.



Insight with Ingrid



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From here... to Home.

Home Ownership is still achievable

BY MYRTLE HARRIS – SENIOR MANAGER, MORTGAGE OPERATIONS



Attaining the age of 50 is a significant milestone and for many it involves transitioning to a life stage of uncertainty in respect of retirement prospects, future financial well-being and the possibility of health issues.

In the context of home ownership, a 50 year old beginning the acquisition process would be considered a 'late starter', as traditionally, by age 50 many would be established in their careers, have a family, own a vehicle (or two) and be in the final years of their mortgage. Yet for some the circumstances of life may not have allowed home ownership to be a priority, although it would have been a lifelong dream.

At any age, for most, the purchase of a home is the single largest investment in a lifetime. It follows therefore that a number of factors would be considered prior to making such a decision. Consideration must be given to the location: should the property be on flat land or on the hillside; should you consider a condominium, a townhouse or a detached unit; should you opt for a single or two storeyed dwelling? The list goes on bringing with it a level of anxiety. For the 'late starter' however, that level of anxiety is heightened as in addition to current market prices and interest rates, your age which influences the available mortgage term must also be considered. Fortunately for this group, TTMF offers a mortgage product designed to suit your individual needs. Your dream of home ownership can become a reality, even at age 50.

As a first time homeowner with a gross monthly income of \$10,000.00 or less you may qualify for a mortgage up to \$850,000.00 for the purchase of a residential property. There's no down payment as we offer 100% financing at a rate of 2% up to a maximum age of 70 years. Where your gross income is greater than \$10,000.00 monthly but does not exceed \$30,000.00 monthly, we offer 95% financing (only 5% down payment) on property valued up to \$1.2m at a rate of 5% and up to a maximum age of 70 years. Lower interest rates and an extended term, makes it easier than ever to qualify for that mortgage. So don't hesitate, an appointment is not necessary to take advantage of this offer. All you need do is visit one of our conveniently located branches (Port of Spain, Arima, Chaguanas, San Fernando or Tobago) or visit our website at www.ttmf-mortgages.com, and our friendly and professional staff will work with you, providing the guidance to emerge from the process a proud and satisfied homeowner.

Researchers say many of those who have passed their half century are enjoying the time of their lives. Let us take you from here to home as you enjoy the best time of your life.

For the 'late starter' however, that level of anxiety is heightened as in addition to current market prices and interest rates, your age which influences the available mortgage term must also be considered. Fortunately for this group, TTMF offers a mortgage product designed to suit your individual needs. Your dream of home ownership can become a reality, even at age 50.

Business Features

How to increase your property value

BY NICOLE HOSPEDALES – MANAGER, CORPORATE SERVICES

Properties can increase in value just because of its location. Infrastructural development such as new roads or highways or the improvement of the water and electricity supply can increase your property value. The establishment of surrounding housing developments and new businesses can also have the similar effect. As the availability of land decreases, the price of yours will increase. It is simple economics really – the law of demand and supply.

Another approach is by more direct means conducting repairs and maintenance to the existing structure. These can include:

- Changing galvanize roof to colored aluzinc sheets matching your exterior paint job,
- Replacing louvre panes with French styled windows with attached burglar proofing that will improve on your security features,
- Adding exterior concrete moldings for window dressing,
- Installation of automatic security gates,
- Repaving and retiling the entire yard space,
- Adding an additional room to the existing structure,
- Installing air conditioning,
- Securing the perimeter of the property,
- Repainting the existing structure on the property,

Updating the interior of the home also increases value.

The heart of the home is often the kitchen. We not only cook

there, but we do homework, we watch television and it is usually the first place where everyone gathers. The number one priority is to create an efficient workspace ensuring easy access between the three points of the kitchen triangle, that is, the sink, fridge and cooker. Install appliances that are as up to date as possible and change out the hardware on the cabinets.

An updated bathroom also adds value. The secret is to keep things simple. You don't need to do a lot with the room, it's all about the features that you put in, such as a set of new taps, a heated chrome towel rack, a big new shower head, a glass screen or glass door instead of a shower curtain. You can spend a little more to replace an outdated vanity, old plumbing and lighting fixtures or add a new tile floor. This will guarantee a lot of bang for your buck and give your bath an updated, modern look.

Walk around your home and make a list of all the little things that are broken or are in need of repair. Individually, small repairs might not seem important, but if every room has just one thing wrong, those small things will add up to create the impression that your home has been neglected. If you don't feel comfortable tackling the repairs yourself, hire a handyman for a day and watch your "to do" list disappear. Staying on top of maintenance today eliminates problems down the road.

These small changes can add significant value to your property because in case of any sudden changes in the real estate market, you can stay afloat with the Joneses and still survive!



Improve your Financial Intelligence

BY JOSANNE BELFON

Management of your financial affairs differs greatly today from that which would have applied 50 years ago. Today, it's not just about savvy investing and budgeting, but also about protecting yourself from becoming a victim of financial crime. (As if managing your money wasn't already hard enough, right?) While this may seem daunting, it really is not. Let's explore just how easy being 'smart' really is:

Cash – Despite improved security features on all currencies, counterfeit is still successfully circulated. The quickest identifier one can look for on most bills is the watermark. The texture on authentic bills is also thicker with embossed or 'raised' print, unlike counterfeit that is printed on regular paper.

Credit Cards – Avoid having your card data copied or 'skimmed' by keeping your credit card in sight at all times. When shopping on the internet, try to use trusted websites with which you are familiar and always ensure that the website displays a closed padlock (secure) on the browser's address bar. Carefully review your credit card statements and report any discrepancies to your bank immediately.

Debit Cards – You should memorize your PIN and shield it from persons around you when using an ABM or paying at a merchant. Never use an ABM machine if the card slot appears to have been tampered with (signs of card skimming devices).

Cheque Books – Avoid unauthorized access to your bank account by keeping your cheque book in a secure place at all times and replacing it immediately after use. Always sign cheques using a felt-tip pen since regular ball-point pens can leave indentations of your signature on unused pages. If your cheque book is stolen, fraudsters can use these indentations to forge your signature. Always report lost or stolen cheque books to your bank immediately.

Internet scams – Beware of mysterious emails from strangers who claim that you've won a prize or request financial assistance from you in return for a hefty payment. Ask yourself – If I haven't participated in a game/lottery, then how could I have won? If this person needs help in completing a transaction, why would they contact a complete stranger? These scams are common attempts to have you disclose your personal information (for identity theft), or to get you to send money, in the hope that you receive a larger payment in return. If it sounds 'too good to be true' then it probably is!

The truth is that times are constantly changing and regardless of your age, you must constantly adapt your financial approach. Being as knowledgeable as you can about your finances gives you the best shot at comprehensively managing your money throughout your working years and beyond.

Title Deed

Title Number KAJIADO/LOODARIAK/579

Approximate Area 104.0 hectares

YOUR LEGAL GUIDE TO LAND PURCHASE

BY ACACIA LEWIS, LEGAL OFFICER

Becoming 50 is no obstacle to acquiring your own home as the same legal requirements that apply to a younger adult apply to you. We shall examine the main requirements of owning the land on which your dream home stands or will be constructed.

One key to understanding homeownership in Trinidad and Tobago is appreciating that there are two systems of transferring title in land – Unregistered /Common Law/ Deeds system and Registered system.

Sale Agreement

Whether the land you intend to purchase is unregistered or registered, you should enter into a written agreement for purchase. There is no specific format but it should clearly describe the parties, the property, the price and any other provision essential to your agreement, for example the date by which the purchase should be completed.

Investigation of Title

After the agreement is signed, the Vendor is obligated to provide you with his title documents for the land being purchased.

For unregistered land the Vendor will only have copies in his possession since all original title documents are kept in the Registrar General's Office. Those copies would serve as a starting point in investigating the title. An Attorney-at-Law acting on your behalf would usually instruct a Search Clerk to make a search of the indices of Deeds kept at the Registrar

General's Office. The Search Clerk is obligated to search all deeds relating to the property up to 20 years preceding the date of the Sale Agreement, to ensure that the Vendor indeed has good title, free from encumbrances which may adversely affect your use and enjoyment of the property.

However under the registered system a Certificate of Title in respect of the particular parcel of land is generally conclusive proof of ownership.

Searches are also conducted of the indices of Judgments, Lis Pendens, Probate of Wills and Letters of Administration, etc.

Transfer of Title

If the land being purchased is unregistered then the sale will be completed when the signed deed transferring the property to you is registered in the Registrar General's Office, whereas the sale of registered land is endorsed on the Certificate of Title by the Registry officials.

If you are financing the property purchase by way of a mortgage, the Attorney acting for the lending institution would register a deed of mortgage in the case of the unregistered land or a memorandum of mortgage in the case of registered land. This is usually done at the same time with the registration of the sale from the vendor to you.

Disclaimer: The information stated here does not constitute legal advice. Always consult a qualified lawyer on any legal problem or issue that may affect the property.



IDENTIFY YOUR LEADERSHIP STYLE

KEYS TO ACHIEVEMENT

BY CHERRIE CARACCILO
MANAGER, HUMAN RESOURCES

“Keys to Achievement” may sound like a best seller and I will not be surprised if such a title already exists. While the material you need may be easily sourced from ‘Amazon’, the answer is often found in the wisdom of experience.

What is your leadership style? We are all leaders in one way or another, in one place or another. Here are some questions which can help you determine your style:

- 1 Do you lead by example and expect others to follow?
- 2 Do you try to build consensus to determine the direction to take?
- 3 Do you direct everyone like a General on the field of battle?

All of these styles have their merits, yet no one will fit every circumstance. A successful leader adapts his/her style to a given situation.

Theoretically, there are four general types of leadership:

- 4 Coaching
- 5 Directing
- 6 Delegating
- 7 Supporting

Coaching: This involves a great deal of “hands-on” and is most beneficial when certain weaknesses are displayed by the employee. However, for coaching to be effective, the employee must first acknowledge the weaknesses and indicate a desire for help.

Directing: This style typically involves taking the lead in a challenging situation and applying knowledge and experience to complete a task.

Delegating: This style requires the leader to provide guidance and get “hands-on” only when it is apparent that the employee shows signs of failure or asks for assistance. This style is most effective with employees who display the ability to work independently.

Supporting: With this style, the leader’s main function is to instill confidence in his/her reports so that they eventually become more self-sufficient and productive.

Experience will, therefore, dictate which style is more effective and relevant. After years of determining what works and what does not, procedures and behavioural patterns will emerge. Knowing how to get the job done is important, getting the job done ‘right’ is more important.

Taking the time to assess the task ahead may seem to some persons to be a waste of time. “Jump in and start to swim,” some may say. But are you in a one lap sprint or a four lap medley? Are there obstacles or a clear lane? Is this a relay and if so how many legs do I have to swim?

At this point “just jump in” does not sound so smart. Time spent checking and planning your approach reduces the time spent wondering and making corrections to unforced errors.

Simply put ... Look before you lead.

Employee of Quarter 1 2015

*Rayna
Comissiong*

Rayna has been described by her colleagues as approachable, dedicated and dependable.

Undeniably a "people person", Rayna is a true team-player and has the ability to multi-task effortlessly. Her positive work ethic and the ease with which she interacts are key to nurturing customer relationships.

Congratulations Rayna on a job well done!



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Celebrating 50 years of mortgage service excellence

Commendations

We are always delighted to hear that our staff is 'going the extra mile' to assist and upholding our Vision to 'make home ownership an easy and rewarding experience'. One of our customers and his wife took the time to recognize our efforts and in today's highly competitive market.

Kerry Gibson – Mortgage Officer, Mortgage Origination

My wife and I wish to express our most heartfelt gratitude and appreciation for the love, care and professional service extended to us, since we first met you at TTMF.

You have always been there guiding and advising us safely throughout the process.

Happily, the transaction was concluded on Wednesday April 1, 2015 and we are happy to inform you that we are now proud home-owners.

This could not have been in any way possible without your guidance and for this, we thank you.

From the beginning, we knew that God had placed before us someone who was caring like a mother and who would not leave us stranded or lost.

Ms. Gibson, you are truly a God-sent and we pray that God will continue to bless you and your family abundantly.

TTMF is truly blessed to have someone like you in their midst.

Once again, we thank you, we thank you, we thank you!

Tessa Prince – Customer Service Representative, Mortgage Origination and

Kayode Redhead – Mortgage Assistant, Mortgage Operations

It certainly was a most memorable experience and congratulations must also be extended to the following staff who also interacted with us during the process;

Ms. Prince, who welcomed us on our first visit to TTMF and advised us as to what was required. Her patience and level of professionalism must also be highly commended. First impressions certainly do last and she certainly fits the part.

Mr. Redhead also displayed great qualities that must also be commended. He communicated with us in a most efficient and pleasant manner when additional information was required of us or just to give an update.

As mentioned, although the market has become quite competitive, the simple courtesies and the general feeling that one gets when someone shows that they care, are invaluable.

On behalf of my wife and I, we thank you once again.

Employee of Quarter **2** 2015

Keeva Connell

'Quiet and strong' are the two words that best describe Keeva.

Her warm personality and strong organisational skills earn her the respect of her colleagues. Never one to shirk a challenge, her favourite refrain is, "Don't worry, we'll get it done."

Congratulations Keeva. Your drive, determination and positive outlook contributed toward this well-deserved award.

Hats off to you!!



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“

When we unpacked the last box and I realised that we won't ever have to move again, that's when it really sunk in.

”

STEPHANIE JOSEPH

*English Teacher
and proud home owner.*



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Employee of Quarter 4 2015

Christian Clarke

'Deadline driven', 'customer focused' and 'team spirit' are words that spring to mind when describing our Employee of the Quarter, Christian Clarke.

With a good work ethic, he has been designated a peer-coach/mentor to share with colleagues his process improvements which have delivered first-rate results.

He is also described as a gentle giant with a big heart!

Congratulations Christian on a job well done!



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Blessing of Our Home - January 5th

Celebrating 50 years of mortgage service excellence



Carnival All Inclusive - February 5th

Celebrating 50 years of mortgage service excellence



Customer Appreciation Day – Arima – - March 5th

Celebrating 50 years of mortgage service excellence



Easter Bonnet Parade - April 5th

Celebrating 50 years of mortgage service excellence



Customer Appreciation Day - Chaguanas - May 5th

Celebrating 50 years of mortgage service excellence



Karaoke Cruise - June 5th

Celebrating 50 years of mortgage service excellence



Picnic and Zoo Lime - July 5th

Celebrating 50 years of mortgage service excellence



At the Movies - August 12th

Celebrating 50 years of mortgage service excellence



Homeowners Expo - September 19th

Celebrating 50 years of mortgage service excellence



Customer Appreciation Day - San Fernando - October 5th

Celebrating 50 years of mortgage service excellence



Customer Appreciation Day - Tobago - November 5th

Celebrating 50 years of mortgage service excellence

50th Anniversary Gala Celebration

December 5th



Celebrating 50 years of mortgage service excellence



FTT
50TH ANNIVERSARY
*Gala
Dinner*

50th Anniversary Gala Celebration - December 5th

Celebrations of our 50th Anniversary: Customer Appreciation Day

BY ASSISTANT MANAGERS – BRANCH OPERATIONS

Arima – March 5th

Maureena Jackson, Assistant Manager, Branch Operations

Customers' Appreciation Day on March 5, 2015 was an event to mark our 50th Anniversary. It was certainly a pleasure coupled with pride and honour to be the first branch selected to promote this event. We were made ready for the occasion with fanfare and décor suitable to the occasion. It was so similar to expecting guests to your own home! We brought together the best of our offering with snacks and gifts to treat our customers, and to show our appreciation.

As we engaged our customers, we were reminded of the importance each one played as part of our extended TTMF family. The staff was not to be left out as we too executed our bidding with meticulously crafted attention to ensure that the event added value to our patrons while reflecting the ethos of TTMF. Members of our head office team including the Managing Director/CEO, the Chief Operations Officer and our Managers, together with the Assistant Manager at our Chaguanas branch, were present to provide an additional touch to the occasion.

Yes, giving thanks signifies a mark of respect. This event was one of those signature occasions filled with expressions of thanks and appreciation which lived up to our expectation.

Chaguanas – May 5th

Stacy Bramley, Assistant Manager, Branch Operations

What stood out most on our Customer Appreciation Day, was not just what happened on the day itself, but the preparation period that extended over the months before. It was during that time leading up to "D" day that

I really felt the enthusiasm and anxiety by the team(s) involved, internal and external, to ensure that all the planning would be executed exactly the way it should. No stone was left unturned, from the smallest detail like having enough garbage bags to the more obvious items which were checked and double checked up to the afternoon of May 4th. "D" day continues to be remembered by our loyal customers who remind us of their May 5th experience on their monthly visits.

Many thanks to the Chaguanas Branch staff, Marsha, Calleen and Darren, for their support and to the other staff members who played an integral role in this event. May 5, 2015, celebrating our 50th Anniversary, a day to remember in the life of TTMF

San Fernando – October 5th

Amita L Gangar - Assistant Manager, Branch Operations

What stood out most to me is the fact that we gave thanks. It is said "in all things, give thanks" (Thessalonians 5:18) and as a company we recognized the importance of giving thanks to God and to those responsible for our success. I loved that a major part of our 50th anniversary celebrations was simply to say thanks!

Our day on October 5, 2015 was filled with happiness and love and this put so many smiles on the faces of persons who once thought they were only known to us as a mere account number. We hosted some of our first 50 mortgagors of the branch, as well as those now starting the journey with us. They were both surprised and pleased.

Our management and marketing team were up front and personal with our customers and this displayed our warmth, generosity and comraderie. This too was another highlight for me as our customers enjoyed meeting

and greeting with the decision makers and for some, they were able to put a face to a name as we often say. This simple gesture goes a long way in ensuring our 'marriage' to our customers is unbreakable.

Tobago – November 5th

Wendy Cuthbert - Senior Mortgage Officer, Branch Operations - Tobago

An appreciation day is a work-time event shared with employees and valued customers.

While it is easy to get bogged down in the day-to day tasks of our work lives, it is no excuse to not say thank you.

Tobago's appreciation day was held on November 5, 2015. Customers were not only appreciated with a small token and delicacies, but what was significant was that the day was supported by most of our management team as well. Although the day was obstructed by the heavy rainfall, it was filled with fun and laughter, where customers were put on the spot to share their talents, answer questions on what they know about TTMF, and even take a shot at singing the jingle 'From here...to Home'. Our jingle was sung with different lyrics, pitch, hums, you name it. This brought even more laughter. One of the things highlighted on our special day, is that Tobagonians have talent "fuh so".

It is also important to give thanks to the suppliers who help our business to run smoothly. A cocktail function was held later in the evening. This was significant, in that it was a time of giving us the opportunity to network and connect while saying thank you in a memorable way. We were privileged to have the company of the Honourable Chief Secretary, Mr Orville London and some of the Secretaries of the Tobago House of Assembly, who also participated in the event.



Celebrations of our 50th Anniversary: The Raffa House Experience

BY RACHAEL BYNG-ROBERTS, FOUNDER, RAFFA HOUSE.

Easter Bonnet Parade

"Put on your Easter bonnet

With all the frills upon it

You'll be the grandest lady in the Easter parade

I'll be all in clover

And when they look you over

I'll be the proudest fellow in the Easter parade."

Excitement filled the air as Aunty Gloria stayed up all night making the Easter bonnets and hats for the children. At first, they were shy but when the costumes started to take form, enthusiasm grew.

Sunday April 5th 2015 came and the children in all their galore hopped out of the bus and swarmed TTMF to make their debut at their first Easter Bonnet Parade and Tea Party.

Their portrayals were appealing and some were quite original. Nigel Baldeo "Spiderman" was the people and judges' favourite and was indeed "the proudest fellow in the event."

Emperor Valley Zoo and Picnic

After dreaming all night of the giraffe at the Emperor Valley Zoo, Shiva awoke to the sound of pouring rain. A sense of disappointment swept over him as he ran to Sir David's room to enquire about the trip to the Emperor Valley Zoo and picnic with TTMF. He was assured that Sir Chima would still be picking them up with the bus and all would be well. That morning, the children prayed for the rain to cease and we know that God hears the prayers of children. Sunday July 5th, 2015 was a memorable day at the zoo. "What made it even better," Jorrell said, "we got plenty nice things to eat". A most memorable evening for us too as we can count the instances when the children went to bed early. This was one of those rare evenings.

An evening at the 'Shaun the Sheep' Movie

"Aunty Candace, when are we going to Movie Towne?" asked Celena. "Soon!" Aunty Candace replied. "When is soon?" Celena asked. "Soon is August 12th, 2015. That's the date that TTMF invited us." "Oh! I see. So what are we going to see?" Celena continued. Aunty Candace trying to be patient looks at her and says "Shaun the Sheep." As she did tears came to her eyes as she pondered on how lost these sheep were and looking for a shepherd. She promised in her heart that she would be a good shepherd to the children and thanked God quietly for TTMF and the love they extended to Raffa House over the past three years.

Like in the movie of very little words, emotions filled the minds and hearts of all in the audience. In some way they drew a parallel between reality and the movie ... the grass always looks greener from the other side. Sooner rather than later the lesson learnt is that this is not always true, in life we should be more grateful for what we have and not envy others.

Editor's Note: *TTMF is proud to have partnered with Raffa House over the last three (3) years as part of its corporate social responsibility. The relationships built have been priceless.*

Celebrations of our 50th Anniversary: Homeowners Expo

BY MARSHA RAE LEBEN – MANAGER, MARKETING & PUBLIC RELATIONS

Our Mission Statement states, “In partnering we make home ownership an easy and rewarding experience”.

For fifty years and continuing, we have been making home ownership an easy and rewarding experience through mortgage service excellence. As part of our celebrations for our 50th Anniversary we partnered with our stakeholders, suppliers and affiliates to host the first ever ‘Homeowners’ Expo’ in Trinidad and Tobago. The exposition was held on Saturday, September 19, 2015 at the Canedo Hall, Centre of Excellence. It catered to the many customers that we have served over the years but also provided the opportunity for prospective homeowners to learn about acquiring a home.

Attendees were given the opportunity to become pre-qualified for a mortgage. On the basis of this qualification, families were able to explore housing options from the Trinidad and Tobago Housing Development Corporation (HDC) and the Land Settlements Agency (LSA), our partners in the Government’s housing programme. For those wishing to build, the Doc’s Engineering Group showcased their innovative construction system that promises to deliver a completed home in record time. The Chaguanas Borough Council also provided information about obtaining approvals of house plans, adhering to building codes and the requirements for a Completion Certificate.

The legal considerations in respect of home acquisition are always of great interest to home buyers. The crowds lined up to gain legal insight from both Johnson Camacho & Singh and Lex Caribbean.

Armed with information on their eligibility for borrowing, potential home buyers also had the opportunity to explore the purchase of existing homes by speaking with representatives of G. A. Farrell & Associates and Raymond and Pierre, Chartered Valuers, about property values in their desired residential communities. For those wishing to build, A. C. Campbell, C & H Associates and representatives of the Institute of Surveyors of Trinidad and Tobago were available to provide information on the cost of construction. Wilson Arts Design & Construction Limited were on hand to advise on house design, while Damus Building Solutions displayed their options for roofing and building supplies.

The acquisition of a home is typically a family’s first major investment. Protecting that investment is of vital importance. Families learned about protecting their home from natural disasters, accidents and malicious damage from M & M Insurance Brokerage Services Limited. ‘Mortgage Cover’ offered by the CUNA Mutual Group

was also explained, coverage that will safeguard the mortgage and by extension the home in the event of the untimely demise of the family’s bread winner. Life insurance information was provided by representatives of Guardian Life of the Caribbean. Protection against unwanted intruders has become a standard requirement for new and existing homes and options for such security systems were showcased by The Security Zone Limited.

The acquisition of the home is the first step to wealth creation. Maintaining and upgrading the home increases that wealth. Many house proud families visited the home furnishing and maintenance exhibitors. Roopnarine Hardware Limited showcased their building supplies. California Stucco Company Limited demonstrated their innovative wall finishes and was a popular stop for attendees at the event. Keeping with the wall finishes theme, Beyond Paints Limited demonstrated their many options for using creative colour schemes to beautify the home. Wang Tong Agencies Limited displayed their innovative options for faucets and showers. Beta Homes demonstrated the many shelving and storage options that they offer. Traditional favourites were the furniture and appliances displayed by the American Stores Limited, Fabric Land and Home Land Furnishings. For do-it-yourself persons, Laughlin & De Gannes Limited demonstrated their wide range of light and heavy duty tools.

A beautiful well-manicured garden helps to relieve the stress of life and provides the opportunity for families to enjoy the outdoors. Centrascape Garden Centre offered landscaping and hardscaping services to this end.

More than 3,000 persons visited the Homeowners’ Expo. On-site surveys were conducted, and based on the feedback, the event was a tremendous success. The most common purpose for visiting the Expo was to receive information on buying or building a home and to determine the eligibility to borrow. Over 72% of the attendees indicated that their purpose was met and 88% rated their experience as good to excellent.

The exhibitors who participated in the event, also rated the event as good to excellent and indicated that they are very likely to exhibit at a future event. They commented that it was an excellent opportunity to display and exhibit their product offering to interested persons and homeowners. They also indicated that the event exceeded all of their expectations.

We can boast that the ‘Homeowners’ Expo’ was indeed successful. Look out for another in 2016.

Employee of the Year 2015



Tessa Prince



Trinidad & Tobago
Mortgage Finance
Company Limited

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Celebrating 50 years of mortgage service excellence

STARS

NEW HIRES:

- **Asha Primus** – January 2, 2015
- **Kishore Singh** – January 2, 2015
- **Lydania Nelson** – January 26, 2015
- **Shavonne Cox Coudrary** – February 2, 2015
- **Khalisha Cunningham** – March 2, 2015
- **Steffan Kabul** – March 9, 2015
- **Rae De Souza** – May 6, 2015
- **Kirlan Adams** – June 1, 2015
- **Kwesi Isi** – June 1, 2015
- **Deon Jadoo** – June 15, 2015
- **Nathalia Garcia** – June 15, 2015
- **Anastasia Cielto** – July 1, 2015
- **Krystal Proudfoot** – September 1, 2015
- **Lynda De Lamothe** – September 1, 2015

VACATION EMPLOYMENT PROGRAMME: June 1, 2015

- **Lynda De Lamothe** – Finance Department
- **Adrian Edwards** – Finance Department
- **Stephen Hernandez** – Corporate Services Department
- **Abena Jackson** – Corporate Services Department
- **Adam Suite** – Marketing Department

EXITS:

- **Mon'im Mohammed** – February 23, 2015
- **Rodney Ettienne** – April 15, 2015
- **Kyle Nunes** – April 30, 2015 [contract ended]
- **Gail Thomas** – May 15, 2015
- **Shannon Seebran** – May 29, 2015
- **Lydania Nelson** – July 6, 2015
- **Teron Ramirez** – September 30, 2015
- **Kishore Singh** – September 30, 2015 [contract ended]

TRANSFER:

Amanda Eugene, Mortgage Assistant – transferred to the Mortgage Origination Unit, Mortgage Services Department wef March 2, 2015.

Results Oriented:

Tricia Ashton
Mc Queda Baird
Keeva Connell
Tracy De Verteuil
Timothy Dookhan
Gerard Loney
Jazel Moses
Judith Farrell
Nikita Harris
Nisha Callender-Ali
Reisha Singh-D'Abreau
Ria Inniss

Customer Focused:

Nicole Chang
Christian Clarke [2]
Jinelle Charles
Karen Charles
Keeva Connell
Darren De Bourg
Amita Gangar
Kerry Gibson
Lisa Hernandez
Carline Kent
Calleen Jones-Noel
Jennifer Joseph-Lovell
Terry Lynch
Tessa Prince [4]
Kristin Ramesar [2]
Makela Sherman
Krystle Telesford
Charlene Williams
Andre Jackie
Alicia Humphrey [2]
Bridgette Lutchman [2]
Calleen Jones-Noel
Charlene Williams
Christian Clarke [2]
Danielle James
Darren De Bourg [2]

Desiree Jacobs-Campbell
Heather Charles-Phillip
Javana Robinson-Glynn
Jazel Moses
Jennifer Joseph-Lovell
Jinelle Charles
Josanne Phillips
Karen Charles
Karen Ramdeo
Kerrie-Ann Ramlal
Kerry Gibson [2]
Kristin Ramesar
Krystle Telesford [3]
Lisa Hernandez
Lizann Paul
Marissa Grenade-Allen
McQueda Baird
Morrissa Ross
Nadine Ammon
Nalini Kumar-Williams
Nathalia Garcia
Nikita Harris
Nisha Wilson
Rayna Comissiong
Ronise Williams
Shane Phillip
Sharon Daniel-Munroe
Shernelle Richards
Stacy Patterson
Tessa Prince [3]
Valishti Ramdass
Wendy Cuthbert
Wilson Wright
Yvette Maynard

Teamwork:

Kern Ali
Nadine Ammon [2]
McQueda Baird
Goshan Chong Ling
Sharon Daniel-Munroe

Movers & Shakers

Tracy De Verteuil
 Rodney Ettienne
 Amanda Eugene
 Kerry Gibson
 Ria Inniss
 Jennifer Joseph-Lovell
 Douglas Lee
 Terry Lynch
 Renee Miller
 Kerrie-Ann Ramlal
 Teron Ramirez
 Nisha Wilson
 Alisha Seepersad
 Sharlene Wharff
 Wilson Wright
 Andre Jackie [2]
 Alicia Humphrey
 Bridgette Lutchman
 Calleen Jones-Noel
 Charmaine Giroux-John
 Charlene Williams
 Christian Clarke
 Danielle James
 Darren De Bourg
 Desiree Jacobs-Campbell [2]
 Heather Charles-Phillip [2]
 Javana Robinson-Glynn [2]
 Jazel Moses [2]
 Jennifer Joseph-Lovell
 Jennifer Lynch
 Jinelle Charles [2]
 Josanne Phillips
 Karen Charles
 Karen Ramdeo
 Kerrie-Ann Ramlal
 Kerry Gibson [2]
 Kristin Ramesar
 Krystle Telesford [3]
 Lisa Hernandez
 Lizann Paul
 Lyndon Superville
 Marissa Grenade-Allen
 McQueda Baird [2]
 Mikiel Caruth
 Morrissa Ross
 Nadine Ammon
 Nikita Harris [2]
 Nisha Wilson
 Rae De Souza [2]
 Rayna Comissiong [2]

Robin Pantaleon
 Ronise Williams
 Shane Phillip
 Sharon Daniel-Munroe
 Shernelle Richards
 Stacy Patterson
 Tessa Prince
 Valishti Ramdass
 Wendy Cuthbert
 Wilson Wright
 Yvette Maynard

Empowerment:

Tricia Ashton
 Linda Lake-Caesar
 Terry Lynch [2]
 Julia Ramjohn
 Krystle Telesford
 Nisha Callender-Ali
 Rayna Comissiong
 Reisha Singh-D'Abreau

EMPLOYEE OF QUARTER 1: Oct-Dec 2014

Rayna Comissiong

EMPLOYEE OF QUARTER 2: Jan-Mar 2015

Keeva Connell

EMPLOYEE OF QUARTER 3: Apr-Jun 2015

Tessa Prince

EMPLOYEE OF QUARTER 4: Jul-Sept 2015

Christian Clarke

MOVERS & SHAKERS:

Adanna Cornwall - appointed to the position of Mortgage Assistant, Mortgage Operations Unit wef January 2, 2015

Morrissa Ross - appointed to the position of Business Development Officer, Branch Operations Unit [San Fernando] wef February 2, 2015

Shernelle Richards - appointed to the position of Customer Service Representative, Mortgage Origination Unit wef February 2, 2015

Danielle James - appointed to the position of Customer Service Representative, Branch Operations Unit [San Fernando] wef March 2, 2015

Shavonne Cox Coudrery - appointed to the position of Mortgage Assistant, Mortgage Operations Unit wef March 2, 2015

Nadine Ammon - appointed to the position of Senior Mortgage Officer, Mortgage Services Department wef May 1, 2015

Nisha Callender-Ali - appointed to the position of Senior Mortgage Officer, Mortgage Services Department wef May 1, 2015

Nalini Kumar-Williams - appointed to the position of Mortgage Officer, Mortgage Operations Unit wef May 1, 2015.

Aaron Dyer - appointed to the position of Mortgage Assistant within the Mortgage Operations Unit wef June 1,



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QUESTIONS WITH ALLISON EDWARDS

JOINED THE TTMF FAMILY ON:

October 01, 2014

PREVIOUS EMPLOYER:

The Central Bank of Trinidad and Tobago

POSITION HELD:

Financial Examiner

Educational Background:

MBA Finance, BSc. Economics and Finance

ORIGINALLY HAILED FROM:

Morvant

CURRENTLY HAILES FROM:

Trincity

1. **What is your favourite food?**

Cantonese Noodles and Pepper Shrimp.

2. **Three words that best describe you?**

Driven, considerate, honest.

3. **One weakness?**

Cries easily... I possess extra tear ducts it seems.

4. **What is your idea of a good time?**

Entertaining or having fun time with my family, relatives and close friends.

5. **What are your Hobbies/Interests?**

Cooking, facebook and watching HGTV.

6. **Favourite movie?**

The Sound of Music... can't count the number of times I have seen this movie.

7. **Best TTMF experience?**

Finance Department Earth Angel Gift Exchange.

8. **Personal Motto?**

I can do all things through Christ who strengthens me...

9. **Best book you ever read?**

The Seven Habits of Highly Effective People by Stephen Covey (I even bought the kids version for my boys...The Seven Habits of Happy Kids...I would highly recommend this book for anyone with kids).

10. **Favourite Colour?**

Pink.

11. **What's your idea of success?**

Self actualization...the ability to realize your true potential.

12. **Greatest Achievement?**

Breaking through the cycle of poverty to become financially secure and having the capacity to be a blessing to others.

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

Perseverance always pays big rewards. The more daunting a challenge the

greater the pay-off in the end, so just remain steadfast to your desires and goals.

14. **Who is your Role Model?**

My dearest mom, a wise yet firm and gentle soul.

15. **Most embarrassing moment?**

So many...but crying in front of a group of teenagers while waiting tables at Pizza Hut Roxy (late 90s) could probably take first place.

16. **Life changing experience?**

The birth of my first son.

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

This is a difficult question, as I am pretty satisfied with all the decisions in my life, however I may have chosen to pursue a path that encouraged my creative side.

18. **Any elusive goals?**

Hosting my own television programme.

19. **Greatest fear/phobia?**

Fear of frogs and heights.

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

Travel the world.

Get to know your manager

SAFETY AT AGE 50 AND BEYOND



BY KAREN ANTOINE, HEALTH & SAFETY OFFICER

As we celebrate our experiences, success and continuous development on becoming 50; likewise we recognize the wisdom and value of persons age 50 and beyond working among us.

There is a global increase in the number of persons age 50 and over in the workforce. The majority of workers over 50 want to continue working even beyond pensionable age. Instead of being unfit to work due to ageing and ill health, many describe themselves as feeling as fit and capable as ever to continue being actively involved in the work environment. Recognizing this, it is important for them to continue to remain physically and mentally healthy to enjoy their work life.

Here are some safety and health tips for persons age 50 and beyond:

- **Reduce the risk of musculoskeletal injuries:** Ensure that your workstation is properly adjusted to reduce the likelihood of injuries, such as lower back pain, carpal tunnel syndrome, and tendinitis.
- **Ensure that your work area is sufficiently illuminated:** Do you experience eye discomfort? Is your work area bright enough? Consider whether the lighting is sufficient and that glare is minimized. This would protect your vision.
- **Keep active by boosting your exercise:** This is no time to start taking it easy. Research says that increasing the intensity of your workouts is exactly what you need in midlife. This would help improve both your mental and

physical health. However take proper precautions. If you have not exercised recently, it is important to start slowly and build up to the point where you are moving as quickly as you would like.

- **Avoid static postures:** Stand up to file, make copies, walk to another work area occasionally to get needed information and utilize your allotted breaks to avoid prolonged sitting. These activities help to reduce the likelihood of back pain and fatigue.
- **Sleep well:** Inadequate sleep puts you at greater risk for cognitive decline. Poor sleep also makes it harder to maintain a healthy weight and avoid certain diseases. Therefore enjoy the blissfulness of a good night rest to feel rejuvenated.
- **Eat a balanced diet:** Try to get the most out of your food. Avoid empty calories but seek to get nutrient rich food which provided you with the vitamins, minerals etcetera needed.
- **Get your checkup:** It is important to stay on top of cholesterol, blood pressure and body mass index and other health matters when you enter midlife. Ensure that you follow medical advice provided to keep healthy.

This is your golden time. Own it, enjoy it and be safe and healthy as you continue with the vigor and expertise that only an experienced person can deliver.



Microsoft Tips for using Public Wi-Fi

BY DALE DE SERVE – MANAGER, INFORMATION TECHNOLOGY

Public Wi-Fi is convenient and attractive to users on the go however, it is inherently insecure!!! In light of this, patrons ought to consider implementing the following safeguards in an attempt to reduce their vulnerability to data leaks.

Set network location to “Public”

When you connect to a new network connection with Windows, the “Set Network Location” window pops-up automatically. Be sure to set the location to “Public Network” when prompted, if you’re connecting to a public hotspot. The Public Network location blocks file and printer sharing – which are common routes for data snoopers. ‘HomeGroup’ is not available with this option selected and network discovery is turned off, too; all of which makes your data less visible on a wireless network.

Don’t save passwords

Yes, it is tempting. There are just so many passwords to remember. Websites and browsers are forever asking if you want to save and store passwords. A general rule of thumb is that you’re probably better off not storing your username and password anywhere, especially when it comes to banking sites and the like. That goes double for road warriors who frequently connect via public Wi-Fi. If you have trouble remembering your passwords, use a password manager.

Avoid sensitive transactions

This is less a technical tip than a behavioural one: If at all possible, avoid doing more serious tasks like bill paying, accessing your bank account, or using your credit card when connected to public Wi-Fi. Save those transactions for when you’re connected safely to your home wireless network.

Use HTTPS and SSL

Many websites use HTTPS and SSL to make your connection to them more secure – both are protocols that provide encrypted communications. HTTPS is more secure than HTTP – sites that use the former are indicated by a padlock and green colour in your browser’s address bar. Financial institutions and major retailers should all use SSL on their websites to make transactions and communications more secure.

Use a firewall

Turn on Windows Firewall, and use the setting for public networks for more secure access. Of course, a good quality Internet security suite with its own more robust firewall is a good idea, particularly for laptops which are hooking up to public hotspots.

Consider Using a Virtual Private Network

This service allows a user to route all network traffic through a separate secure, private network, thus giving you the security of a private network even though you’re on a public one. You have a number of choices, however I recommend CyberGhost as a robust free option. Install it on your computer, turn it on whenever you’re on a public network, and you’ll be much safer than without it.

Trini Chow Chow

Ingredients

- 1 cup carrot
- 1 cup cauliflower
- 1 cup green beans
- 2 cups bell peppers (red and green)
- 1 cup white/sweet onion
- 6 pimento peppers
- 15 cloves
- 6 tablespoons sugar
- 2 tablespoons turmeric
- 3 1/2 cups vinegar
- 3 tablespoon mustard
- 2 tablespoon cornstarch
- 2 tablespoon grated ginger

Directions

1. Dice the vegetables into tiny pieces. Cut all the vegetables the same size.
2. Place all the chopped vegetables in a large bowl, add salt (about 1 heaping tablespoon) and cover with water. Mix well so the salt dissolves and store overnight.
3. The next day, in a large pot, place the vinegar, turmeric, sugar, mustard, ginger, cloves and corn starch, whisk as you bring to a boil. Turn down the heat and allow to simmer for about 10 minutes. Keep whisking.
4. Strain this liquid to remove the cloves and any lumps and return to the pot on medium heat. Drain the vegetables and add to the pot.
5. Stir well and bring to a boil. Then reduce to a rolling boil/simmer and cook for 10-15 minutes until it thickens.
6. Stir every few minutes so everything gets incorporated well with each other for that perfectly blended chow chow. It will thicken up further as it cools,
7. When cooled, store in clean glass bottles in the fridge.



Recipe



Available only at TTMF



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\$ 8,000	30	\$ 721,463	\$ 721,463	\$ 2,667
\$ 7,500	30	\$ 676,371	\$ 676,371	\$ 2,500
\$ 5,000	30	\$ 450,914	\$ 450,914	\$ 1,667
\$ 4,000	30	\$ 360,731	\$ 360,731	\$ 1,333

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Welcome to *BRAINGLE*

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

Using the numbers 1 through 9, fill the sudoku grid so that every column, row and block contains the numbers 1 through 9. No number can repeat within any column, row or block.

<h2>Entry Form</h2>	Name:	<input type="checkbox"/> Ruby Tuesday
	Contact info:	<input type="checkbox"/> TGI Friday's
		<input type="checkbox"/> 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 January 8th, 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 January 11th, 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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Celebrating 50 years of mortgage service excellence

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Email: info@ttmf-mortgages.com

Website: www.ttmf-mortgages.com



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