

inSIGHT

DECEMBER 2018 Edition

BECOMING



**STRONGER
TOGETHER**



Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.



MORTGAGES | INVESTMENTS

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**Becoming stronger
together**



Becoming stronger together

By ROBERT C. GREEN - MANAGING DIRECTOR / CEO

Most of us were taught that there is strength in numbers or we know the expression, the whole is greater than the sum of its parts. These sayings are simply to make the point that together, the individual parts make the entity stronger. And then there is the famous saying by Henry Ford, "Coming together is a beginning, staying together is progress, and working together is success." These sayings apply to most of our relationships in life where two or more persons to come together to achieve a common goal. It is this coming together, what we commonly refer to as teamwork, that is the inspiration behind the theme of this edition of Insight, 'Becoming Stronger Together'.

We were never meant to journey this life alone. Our gifts, our talents, our expertise and our life experiences are given not only to benefit ourselves, but also to share, instill wisdom and mentor those around us. Other people will do the same for us, and this will continue into our older years. The more we work together and learn from each other, the greater the impact we will have on our lives and on our future.

The importance of teamwork is most often seen in sporting activities. An example is when star footballers who belong to foreign clubs, come home to join the national team. Their performance can be less than what is expected because they do not practice with the local players long enough to develop synergies necessary to bring out the best in each other. If the preparation of the team is properly managed, then the unique individual strengths will be complimented by the strengths of others, maximizing performance, bringing out the best in each team member and they will become stronger together.

Family members, teams, employees and even organisations all work together, to achieve a common goal. At Trinidad and Tobago Mortgage Finance Company Limited (TTMF), we engaged in a Memorandum of Understanding (MOU) with the Home Mortgage Bank (HMB), which was conceived to bring the resources of both organizations together to achieve greater results whilst maintaining the independence and integrity of both companies. The MOU covers the sharing of information, technical and administrative facilities and skills and is the beginning of our mutual success. This augurs well for the future as we will be working together to achieve greater success for each organization, which ultimately will redound to the benefit of our shareholders, stakeholders and customers as **we become stronger together.**



Reflections with Robert

Strategic alliance with HMB

Becoming Stronger Together

LAURETTE WALKER – CHIEF FINANCIAL OFFICER

In May 2017, Trinidad and Tobago Mortgage Finance Company Limited and Home Mortgage Bank (HMB) executed a Memorandum of Understanding (MoU) which sought to achieve maximum benefits and synergies from the common ownership of both TTMF and HMB by the National Insurance Board of Trinidad and Tobago; and to derive from such collaboration the maximum possible advantages from a close corporate alliance whilst maintaining the independence and integrity of both companies. Among the initiatives under the MoU were:

1. The opportunity to share TTMF's ICT facilities for loan administration, management information and online and social media marketing particularly as it relates to TTMF's banking platform;
2. The management of its entire portfolio of residential mortgages by TTMF;
3. Access to any additional administrative capabilities.

As a consequence of HMB's review of its strategic direction, which gave rise to the MoU, HMB has also realigned its business in keeping with its original mandate and has reinstituted as its mission, "to facilitate the growth and development of the housing finance market by the maintenance of a secondary mortgage market funded by capital market activities". Its vision is "to be the leading secondary mortgage institution in the local environment with the objective of creating liquidity in that market while providing financial returns comparable to those obtained by the shareholder on its other investments".

In the execution of its mandate HMB pursued growth through its secondary mortgage market operations, the origination of primary residential mortgages and maintained its presence as an issuer of debt securities and mortgage-backed securities in the capital market. In charting its strategic direction for the period 2017 to 2020, HMB reexamined its mandate in respect of the development of a system of housing finance and in particular, its role in support of the Government's housing policy.

In the National Budget 2010 - 2011, the Honourable Minister of Finance and the Economy articulated the intent to consolidate the Government's mortgage interests through the restructure of TTMF and HMB. The consolidation would serve to provide sustainable funding to the housing sector through these institutions by way of affordable mortgage financing and to fund the construction of homes by the Ministry of Housing and Urban Development through its various housing agencies.

Since the Minister's announcement, The National Insurance Board of Trinidad and Tobago (NIBTT) has acquired 100% shareholding in HMB and continues to own 51% of TTMF. The NIBTT has undertaken to rationalize its holdings in the two companies ensuring the maximization of returns in the best interest of the National Insurance programme. The intent of the consolidation as articulated by the Minister is therefore being fulfilled through NIBTT's rationalization initiative.

HMB has refocused its operations on the expansion of the secondary mortgage market, while providing the necessary funding to TTMF to expand its primary portfolios. To this end HMB has exited from the primary residential mortgage space, which is well served by TTMF and will provide financing facilities for land development and commercial projects including multi-family units. HMB will introduce developer financing in support of the Government's Public Private Partnership for the expansion of the housing stock. In its role as a developer of the capital market it will maintain its presence in the debt and investment securities markets through the development of additional mortgage backed securities for sale to investors.

TTMF continues to partner with the Ministry of Housing and Urban Development and its agencies, in its role as preferred lender under the Government's Housing Programme, through the provision of the subsidized 2% and 5% mortgage financing regimes and the

Business Features

Continued from page 3

administration of HDC's License to Occupy (LTO) Programme. TTMF has also initiated a staged financing programme which is being used towards the completion of existing HDC housing inventory. It is through the conversion of the LTO's to long term mortgages to the licensees, that the HDC obtains funds (among other mechanisms) to continue its housing programme.

It is in the context of HMB's role in respect of the sourcing of funds on the capital market and its provision of development financing to housing developers and TTMF's role as the provider of take out financing in support of the Government's housing, that the collaboration, that began with the MoU, will provide sustainable funding to the Government's housing programme.

In 2018 our collaboration with HMB continued in the area of treasury management, commencing with the preparation of a joint treasury operations plan which saw TTMF benefiting from 'just in time' financing by way of the sale of mortgages to HMB, in the amount of \$904M. The collaboration continues in 2019 and will see an additional \$625M in mortgages sold to HMB. A joint business plan was prepared and it expands the undertakings of the MoU to other non-financial areas. These are to be implemented in 2019.

Each organisation has a competitive advantage and expertise. The combining of these advantages in pursuit of NIBTT's need for improved returns and the support of the Government's housing programme, which ultimately is about the provision of affordable housing to families of Trinidad and Tobago make TTMF and HMB become stronger together.

The impact of Digital Media in Business

Technological innovations have affected the way humans communicate. The invention of the Gutenberg Press forever changed our world and gave birth to successive media outlets such as newspapers and magazines. Today, one of the most effective communication tools for business is digital media. Since the advent of the internet, people have come to do more and more of their interactions with each other and with corporate entities, online.

Societies are constantly changing, and technology often plays a part in that change. Digital Media has afforded brands new and innovative ways to reach customers, allowing them to make more efficient use of their marketing budgets. Digital media can use audio, video, images and text to convey messages.

Digital Media gives brands the ability to target the audience it wishes to reach. Whether a brand is a small, one-person operation, or a multinational corporation, it has an opportunity to interact with customers via the internet. The deciding factor for success is whether the content is engaging enough to attract and maintain the user's attention. You've heard the term "viral video" - a video that seemingly pops up from nowhere and within a short space of time, becomes the top of everyone's newsfeed. This phenomenon is not something that can simply be bought, but it is ultimately the quality of the content that will determine its success.

Digital Media can help brands fine tune their personalities, allowing them to build rapport with customers and cultivate meaningful relationships. Never has it been so easy for customers to interact with brands and vice versa. This can help boost brand loyalty as well as attract new customers in a way that doesn't appear as a hard sell. Consumers prefer brands that engage them through relevant topics, rather than just trying to sell to them.

Finally, there is the speed at which digital media can be implemented and changed. This results in brands being able to respond in real time thus ensuring its relevance and appeal. Digital Media has become a key part of marketing communications and any business must ensure that it keeps up to date with understanding its importance to its customer base.

TTMF CAN 2018

Corporate Social Responsibility refers to the act of a company working within the community in an effort to enhance the quality of life of its citizens thereby creating a positive impact on the activities of the recipients. As a socially responsible company, we identified one (1) home in each area that we operate and conducted a needs assessment in respect of furniture and appliances as well as minor repairs. The **TTMF CAN Project (Corporate Assistance for the Needy)** is the umbrella under which our CSR Project is administered.

In each of the areas, there exists homes for displaced and orphaned children as well as the elderly who are in need of basic care. We successfully executed this project for 2018 and the selected homes were supplied with furniture and appliances and minor repairs were carried out where necessary.

At the **Holy Name Training Centre** in Port of Spain we completed the computer room and conducted minor repairs to the bathrooms. For the children at the **Amica House in St. Augustine** we purchased some much needed furniture and installed mosquito screens on the windows. There are babies and young children at the **Couva Children's Home & Crisis Nursery**, and since the home is located near the river, mosquito screens were installed on all the windows. A PVC ceiling was installed at the **Hope Centre in San Fernando** for children, to address a termite problem. The couch and TV stand in the sitting room were also replaced. The **Tobago Probation Hostel**, houses older children and prepares them for adult life. You can imagine their pleasure when they received spa equipment on which they can practice their craft when they leave the home.

TTMF CAN also included a food drive from which **4,820** canned goods were collected and distributed to the homes.

As a responsible corporate entity, TTMF is committed to its true mandate which is shelter, safety, financial security and personal wealth and through volunteerism we have contributed positively to the lives of those less fortunate. **We can't help but help.**





Cross Training makes us Strong

Cross Training in any organization has several advantages and has become a widespread practice across the globe. Some of these advantages include increased worker flexibility, job coverage, productivity gains and improved employee relations.

Adding to employees' skill sets via cross training increases your flexibility. This has an effect of benefitting both the employee and the employer. You benefit from enhancing your value to the company and other future employers should you move on. The company enjoys a more well-rounded staff complement who can take on tasks usually done by others. This is especially beneficial when a company's workforce is very specialized, and worker's absence can mean a loss of productivity due to no other employee being able to fill their role.

Productivity is strengthened as a direct result of cross training. Often during slower periods of business, certain departments or personnel may not be fully utilized. This is likely to adversely affect the company's bottom line and could result in a drop-in staff morale. By equipping employees to perform other tasks, the effects of these slow periods of operation can be mitigated and employee relations improved. It can also help with managing position fatigue, a type of stress related to doing the same job repeatedly.

Employee relations can see a serious boost when cross training is implemented within an organization. As you gain a better understanding of the tasks performed by your colleagues, you gain an increased level of respect for them. This has been observed to precipitate an improvement in employee relations, resulting in a more positive work environment for all staff. Your confidence may also increase as you begin to see yourself as a more vital part of the organization. A win-win all around - **making us strong.**

The
company
enjoys a
more well-
rounded staff
complement
who can
take on tasks
usually done
by others.

Employee of the 3rd Quarter 2018

*Javid
Hosein*

*Congratulations
Javid
you make us proud.*



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NEW HIRES:

• Nailah Assing	Aug-20-18
• Kadesha Coker	Sept-03-18
• Nicholas Mohammed	Sept-03-18
• Shari Maule	Oct-22-18
• Sherwin Samsoondar	Dec-03-18
• Nahshon Ramlal	Dec-03-18

EXITS:

• Vernie Shield	Sept-07-18
• Cherise Modeste-Edwards	Sept-28-18
• Azaria Rambaran	Sept-28-18
• Nisha Wilson	Sept-28-18

VACATION INTERNSHIP PROGRAMME

Ended – August 30, 2018

- Kadesha Coker
- Monique Marcano
- Wayne Maynard
- Aaliyah Peterkin
- Stephanie Smith

MOVERS & SHAKERS:

Lisa Williams – promoted to the position of Assistant General Manager, Mortgage Administration effective September 3rd, 2018.

Wendy Huggins - promoted to the position of General Manager, Mortgage Services effective October 01, 2018.

Kharena Chee Wah - promoted to the position of Contact Centre Representative within the Contact Centre Unit with effect from October 01, 2018.

Steffan Kabul - promoted to the position of Contact Centre Representative within the Contact Centre Unit with effect from October 01, 2018.

Nicolette Medford - promoted to the position of Contact Centre Representative within the Contact Centre Unit with effect from October 01, 2018.

Brittany Morris - appointed to the position of Contact Centre Representative within the Contact Centre Unit with effect from October 15, 2018.

Kimberly Chinibass - promoted to the position of Contact Centre Representative within the Contact Centre Unit with effect from December 03, 2018.

Kevin Jeremiah - appointed to the position of Mortgage Assistant within the Account Servicing Unit with effect from December 03, 2018.

REWARD & RECOGNITION – 2018 STARS – July 1, 2018 – December 12, 2018:

RESULTS ORIENTED

Brandon Basdeo
Corey Joseph Samaroo
Javana Robinson-Glynn
Jazel Moses [3]
Julia Ramjohn
Kayode Redhead
Kester Dickson
Krystal Proudfoot
Kyle Andrews [3]
Marcus Phillip
Mickel Nicholas
Rayna Barrow
Robin Pantaleon
Steffan Kabul
Symone Young
Timothy Dookhan [2]
Toni De Freitas

CUSTOMER FOCUSED

Bilquees Brown
Chakiel Maloney
Christie-Marie Huggins-Legere
Crystal-Marie Salandy [3]
Davina Jagmohan [2]
Dimitri Songui
Glodean Yan Hip
Isaiah Phillip
Javid Hosein [2]
Karen Charles [2]
Kayode Redhead
Kester Dickson
Kimberly Chinibass [2]
Kishore Singh
Krystle Telesford
Kyle Andrews
Lennis-Ann Howard-Crichlow [2]
Makela Sherman
Marisa Gooding-Charles [3]
McQueda Baird [2]
Michelle Toussaint [3]
Nicole Chang [3]
Robin Pantaleon
Shakuntala Beharrysingh
Shavonne Cox Coudray [4]
Sheldon Romano
Shernelle Richards [6]
Steffan Kabul
Tenilla Henry [3]
Terry Lynch [3]

Tessa Salandy [5]
Valishti Ramdass [2]
Vinessa Lewis
Yvette Maynard

INTEGRITY

Melissa Paul-Saunders

TEAMWORK

Aaron Dyer
Adanna Cornwall
Angel Williams
Calleen Jones-Noel
Chakiel Maloney
Danielle James
Dimitri Songui
Gina St. Hilaire
Glodean Yan Hip
Hanessia Jordan
Isaiah Phillip
Javid Hosein
Jennifer Joseph-Lovell
Kennysa Superville-Ramdeo
Khalisha Joseph
Kishore Singh
Krystle Telesford
Makela Sherman
McQueda Baird
Michelle Toussaint
Nalini Kumar
Nathalia Garcia
Nickolai Williams
Paige O'Brien
Sharla Maharaj
Shavonne Cox Coudray [2]
Shernelle Richards [2]
Shirlene Chong Ling
Stacy Patterson
Stefan Garcia
Tenilla Henry
Timothy Rochford
Tricia Williams
Valishti Ramdass

EMPOWERMENT

Jennifer Joseph-Lovell
Kennysa Superville-Ramdeo
Krystle Telesford
Nadine Ammon
Shané Phillips
Stacy Patterson
Terry Lynch
Timothy Rochford
Tricia Williams
Yvette Maynard

★ **EMPLOYEE OF THE**
3rd QUARTER:
April - June 2018:
Javid Hosein ★

★ **EMPLOYEE OF THE**
4th QUARTER:
July - Sept. 2018:
Crystal-Marie Salandy ★

Movers & Shakers

Employee of the 4th Quarter 2018

*Crystal-Marie
Salandy*

*Congratulations
Crystal-Marie
you make us proud.*



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Tel No: (868) 623-TTMF (8863), (868) 625-TTMF (8863), Fax: (868) 624-3262
Website: www.ttmf-mortgages.com • E-mail: info@ttmf-mortgages.com



Long Service & Employee of the Year Award 2018 Awardees



Patricia Ilkhtchoui



Marc Trestrail

5 & 6
Years



Parbatie Chin-Cheong



Sunil Teeluck



Natalie Hector



Marissa Grenade-Allen

10 & 11
Years



Ria Springer



Tracy De Verteuil



Kayode Redbead



Jinelle Charles



Stacy Patterson



Shane Phillips



Makela Sherman



Usha Gajadhar



Danielle James



Alisha Seepersad



Ronise Williams



Morrissa Ross



Avian Harris-Khan



Gerard Loney

Long Service & Employee of the Year Award 2018 Awardees



Brent Mc Fee



Tanisha Douglas

10 & 11
Years



Nisha Callendar



Jennifer Joseph-Lovell



Cheryl Ann Strachan



Amita Gangar



Beverly Springer-Felician



Marsha Tuckett



Mc Queda Baird



Lisa Grant

15 & 16
Years



Catherine Robinson



Afya Marcial



Caren Atwaroo



Nadine Ammon

20 & 21
Years



Roma Abye



Charlene Williams



Michelle Charles-Burnett



Sheldon Romano



26
Years

Padma Bhual-Ali



36
Years

Gregory Lynch

Long Service & Employee of the Year Award 2018 Ceremony



Long Service & Employee of the Year Award 2018 Ceremony



A resolution on resolutions

Every year many of us make New Year's resolutions. Most of us who do, break them. Why do we bother? Well, the New Year symbolises leaving behind all of the experiences of the previous year, while ushering in a new beginning, a time to make new plans for ourselves and our loved ones, taking on new challenges and planning for the future. For us defaulters, maybe we are creating goals beyond our reach. Maybe we should take a little nibble which is more manageable instead of the big bite which chokes our plans. So, making resolutions that are easier to keep is more practical. Here are a few ideas.

Losing weight

It is fair to say that losing weight tops the list when it comes to resolutions. This can be a tough undertaking to maintain. For the New Year, instead of having a weight loss goal, resolve to exercise more frequently; schedule three days a week at the gym instead of seven. The key is to not place lofty goals on yourself but to establish what is more realistic and manageable and see how that works.

Giving up junk food

Thinking about this goal, you may say that it is easier for a camel to go through the eye of a needle. Instead of thinking about cutting back, focus on ways you can improve your diet by making simple changes. For example, start off by replacing the high calorie dessert with something else you enjoy, like fruit or yogurt. Attempting a total withdrawal from dessert after a meal, which you so enjoy, is not realistic and difficult to achieve.

Travelling and see new places

We all dream of seeing the world, but time and finance can prevent you from travelling abroad. Guess what? You do not need to purchase a plane ticket to enjoy new places and cultures. Set a goal to explore areas in Trinidad and Tobago that you have never visited. It could be near to you in your community or the many natural attractions nationwide.

Learning a new language

Learning a new language is a challenge, especially when you're doing it by yourself. Instead of focusing on verb tenses and how to construct proper sentences, try to learn just one word a day. Once you get the basics, you can increase your goal to two words, then three, then four. You get the picture.

Stop procrastinating

Overcoming procrastination isn't easy. It's a habit that can keep coming back, especially if you try to do too many things at once. To stop yourself from becoming overwhelmed, focus on trying to cross one thing off your to-do list. Just remember to not get upset if you don't get it accomplished in one day. If you're making progress, you're getting somewhere.

Morale of the story? Tackling less could lead to achieving more.

Bits & Bytes

20%*



We didn't think it was possible for us to own a home, but TTMF did! We got our mortgage from them at their **2% RATE** and now we living nice, nice.



*Special conditions and normal lending criteria apply.
In collaboration with the Ministry of Housing and Urban Development.

With a monthly income of up to \$14,000, you can qualify for a property valued up to \$1M.

FIRST TIME HOME OWNERS ONLY • 100% FINANCING



CALL: 623-TTMF (8863) or 625-TTMF (8863)



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EMAIL: info@ttmf-mortgages.com



WEBSITE: www.ttmf-mortgages.com



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QUESTIONS WITH LAURETTE WALKER

JOINED THE TTMF FAMILY ON:

November 27, 2017

PREVIOUS EMPLOYER:

Massy Wood Group, Home Mortgage Bank, Massy Gas Products & PricewaterhouseCoopers

POSITION HELD:

Finance Team Leader, Senior Manager-Finance & Administration, Accountant & Senior Auditor

EDUCATIONAL BACKGROUND:

Holy Name Convent, ACCA

ORIGINALLY HAILS FROM:

St. James

CURRENTLY HAILS FROM:

St. Joseph

1. **What is your favorite food?**
Anything Creole
2. **Three words that best describe you?**
Kind-hearted, forgiving and enjoys great food
3. **One weakness?**
Too Lenient
4. **What is your idea of a good time?**
Sitting on a calm beach at an "all-inclusive" resort in the Caribbean eating some tasty food with family and friends
5. **What are your Hobbies/Interests?**
Spending quality time with family and friends, eating first, then cooking, travelling, reading, watching movies
6. **Favorite movie?**
The Final Recipe
7. **Best TTMF experience?**
Teamwork demonstrated by the Blue Team members during the doll-house construction
8. **Personal Motto?**
"One day at a time"
9. **Best book you ever read?**
I do not really have a best book. I enjoy suspense novels
10. **Favorite Colors?**
Black and Purple
11. **What's your idea of success?**
Fulfilling my God given purpose before I die
12. **Greatest Achievement?**
Acquiring my own home at a young age
13. **What advice would you give someone aspiring to be in your position/a similar position?**
Always strive to deliver the highest quality in all that you do
14. **Who is your Role Model?**
My Dad
15. **Most embarrassing moment?**
Falling down the stairs in Long Circular Mall when I was a teenager
16. **Life changing experience?**
Sudden death of my mother
17. **If you had to do something over again, would you and what would it be?**
Not get married so young, and yes, I have done it again. But I got it right the 2nd time
18. **Any elusive goals?**
Finding proper balance in life
19. **Greatest fear/phobia?**
Losing my mind/memory
20. **One thing you would like to do before you die?**
An Alaskan Cruise

Get to know your manager

You are needed home

10 Safe Driving Tips

Proper road safety habits require a concerted individual and community effort. Our roads are as safe as our most dangerous driver. Here are some important tips that will help you play your part:

1. Don't drink and drive – Inhibiting your ability to safely operate a vehicle, not only puts you and your passengers at risk, but also the safety of other drivers and pedestrians.
2. Don't speed – Driving at high speeds increases your risk of an accident. Not only is your reaction time shortened, but your car's ability to brake safely can also be affected when travelling at high speeds.
3. Wear your seatbelt – Using your car's safety equipment can mean the difference between life and death and the statistics prove this. This includes car seats for children and the proper use of them.
4. Avoid distractions – Electronic devices such as cell phones or tablets should not be used while driving. If you must speak on the phone, be sure to use a hands free device or a Bluetooth headset and avoid texting while driving.
5. Don't drive tired/drowsy – You should be completely alert when driving so that you can respond quickly if danger arises. Being tired or drowsy while driving impairs your ability to react in a time manner.
6. Drive according to the weather/road conditions – Slippery roads make it difficult to stop at a safe distance. Take road conditions into account when preparing for a long drive, give yourself extra time to arrive if the conditions are not ideal.
7. Maintain your vehicle – A vehicle that is in good working order is statistically safer. Increase your chances for a safe drive by ensuring that your vehicle is regularly maintained.
8. Drive defensively – Defensive drivers are less likely to get into accidents. Driving aggressively and making sudden lane changes are factors that contribute to accidents.
9. Give others space – Do not follow too closely behind other vehicles, if they make a sudden stop or turn, you may not have enough space to avoid a collision.
10. Watch out for other drivers – It is a good rule of thumb to assume that the other drivers on the road are not as safe as you are. This prepares you for any unforeseen action on the part of fellow motorists and improves our reaction time.

Tips and Shortcuts in Microsoft Outlook

Here are a few tricks that can revolutionise how you use Microsoft Outlook!

1. **Organise your emails into folders:** Organising your emails into a folder system that identifies emails, by sender for example, makes it easier to navigate and minimize the time spent searching for that old email among thousands of others.
2. **Take advantage of Outlook's easy email templates:** If you find yourself composing the same kind of message repeatedly, save one of the emails as a template so that you can quickly reference it in the future. Go to File > Save As... > Outlook template, then click on Items > Choose Form... > User Templates when you're ready to put that pre-saved form to use.
3. **Save important emails, calendar events, and notes as files on your desktop:** This helps to streamline your inbox and allows you to access crucial messages and events even quicker. Simply drag an email, calendar entry, or other note on to your desktop or into a folder or click File > Save As if you would like to save it in a specific file format. Then, when you're ready to access it, double click and it will automatically open in Outlook.
4. **Schedule delivery of an email:** Do you want to compose a message now but send it later? Outlook makes it easy. Write your email, then go to Options > Delay Delivery > Do not deliver before, then specify the time and date you want it to go out. This perfect for crafting a few timely emails if you will be away from your desk or on vacation.
5. **Display emails as conversations:** This feature helps to make those long email threads a little easier to review by showing all connected messages in one conversation view. And it is easy to activate - simply click View > Show as Conversations.
6. **Create a calendar event by using natural phrases:** Instead of scrolling through the calendar to pick a specific date for an appointment or meeting, type phrases like "next Saturday" or "two weeks from now" into the date field and let Outlook do the rest.
7. **Block emails from specific senders:** While true anti-spam protection is best deployed by a trusted IT professional, you can block junk email by performing specific actions. Click Home > Junk email options, then in the new window that opens you can identify which senders (and even which countries) you want to block as spam.
8. **Rely on sticky notes for quick reminders:** Press Ctrl + Shift + N from anywhere in the Outlook interface to create a new note that can be dragged and positioned anywhere on your screen. This is great for quick tasks that don't need to be manually entered into your calendar.

BRAINGLE

W	E	I	V	E	R	A	V	R	F
O	D	E	F	E	N	C	E	I	H
R	V	B	P	X	E	C	Q	U	Q
K	O	K	V	E	E	O	L	G	H
I	I	S	A	C	T	T	K	N	J
N	N	I	L	U	T	S	E	I	Y
G	T	R	U	T	I	D	S	T	C
P	E	W	E	I	M	Y	N	L	I
A	R	Y	W	V	M	B	I	U	L
P	N	O	N	E	O	R	V	S	O
E	A	P	A	S	C	G	F	N	P
R	L	M	R	O	T	I	N	O	M
S	A	S	S	U	R	A	N	C	E
E	C	N	A	I	L	P	M	O	C
K	U	W	T	I	D	U	A	M	Z
D	S	E	V	A	L	E	G	L	Y

ASSURANCE
AUDIT
COMMITTEE
COMPLIANCE

CONSULTING
DEFENCE
EXECUTIVES
GOVERN

INTERNAL
MONITOR
POLICY
REVIEW

RISK
VALUE
WORKING
PAPERS

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 – Corporate Communications Department, in a suitably marked envelope.

The deadline for submission is January 28th, 2019 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 31st, 2019.

The competition is open to TTMF employees only. Management and staff of the Corporate Communications Department are not eligible to enter.

We couldn't have done it **WITHOUT TTMF'S HELP**

At first, we had no idea how we would help pay for Daddy's surgery. Then the staff at TTMF explained how we could use the value in our home to fund medical expenses. Now we can breathe easier.



Using the value in your home, you can do many things like: pay for medical expenses, finance education, refinance debt and more!

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From here... to Home.

To help you stay on track with your 2019 weight management goals, we have included a gluten-free and flourless dessert for you.

Gluten-Free Brownies

TOTAL TIME:

Prep: 15 min.

Bake: 30 min.+ cooling

YIELD: 1 dozen.

Ingredients:

1-1/4 cups semisweet chocolate chips
1 can (15 ounces) garbanzo beans or chickpeas, rinsed and drained
3 egg whites
1 egg
2 tablespoons instant coffee granules, optional
2 tablespoons canola oil
1-1/2 teaspoons vanilla extract
1/2 cup packed brown sugar
1/2 teaspoon baking powder
Dash salt
1/2 cup chopped walnuts, optional



Directions:

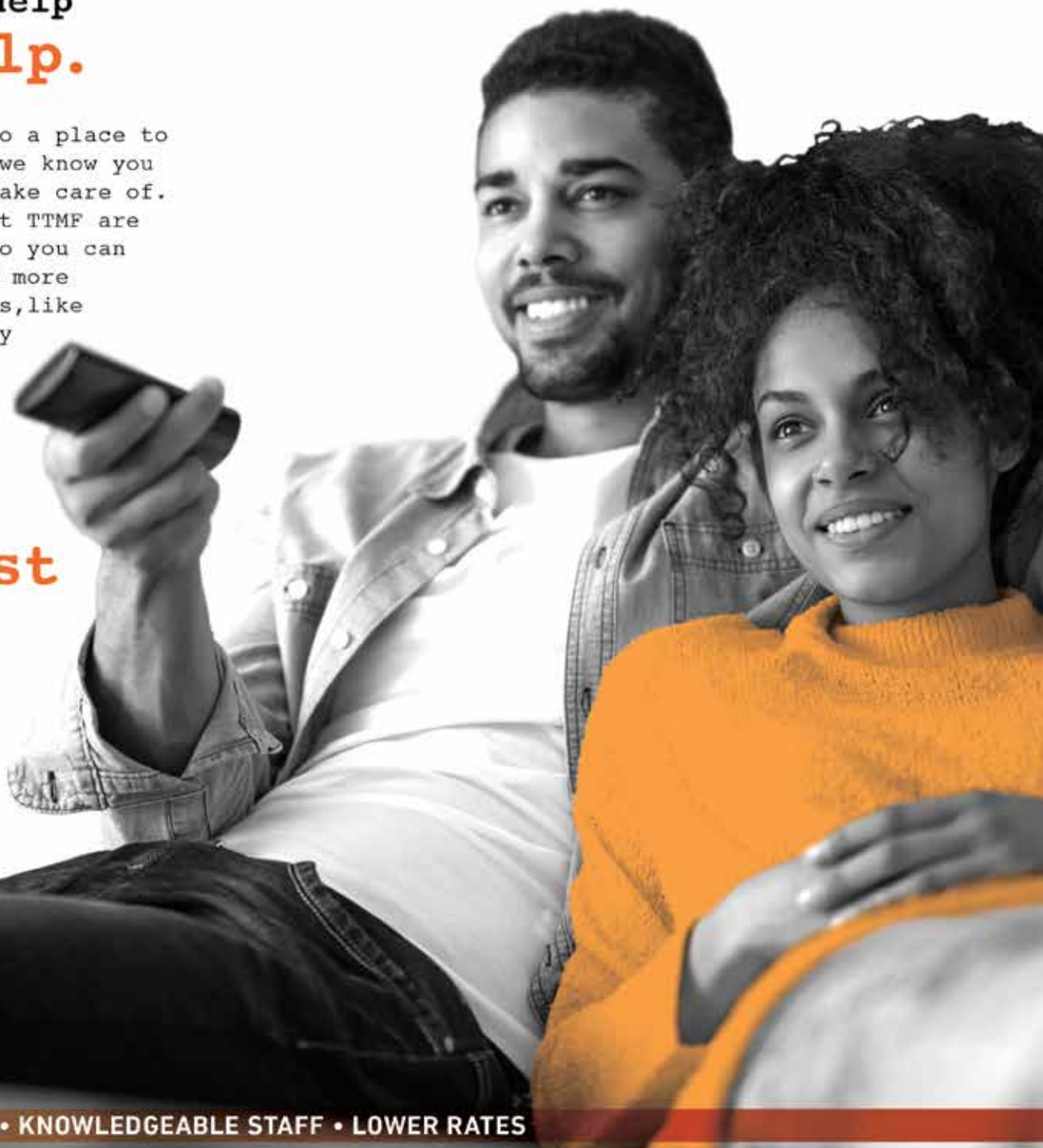
1. In a microwave, melt chocolate chips; stir until smooth. Cool slightly.
2. Meanwhile, place the beans, egg whites, egg, coffee granules if desired, oil and vanilla in a food processor. Cover and process until smooth.
3. In a small bowl, combine the brown sugar, baking powder and salt; add to bean mixture. Cover and process until combined. Gradually add the chocolate; process until blended.
4. Pour batter into a 9-in. square baking pan coated with cooking spray. Sprinkle with walnuts if desired. Bake at 350° for 30-35 minutes or until a toothpick inserted in the center comes out with moist crumbs (do not overbake).
5. Cool completely on a wire rack.

Recipe

We can't help but help.

When it comes to a place to call your own, we know you have a lot to take care of. That's why we at TTMF are here to help. So you can worry about the more important things, like spending the day together...

and leave the rest to us.



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