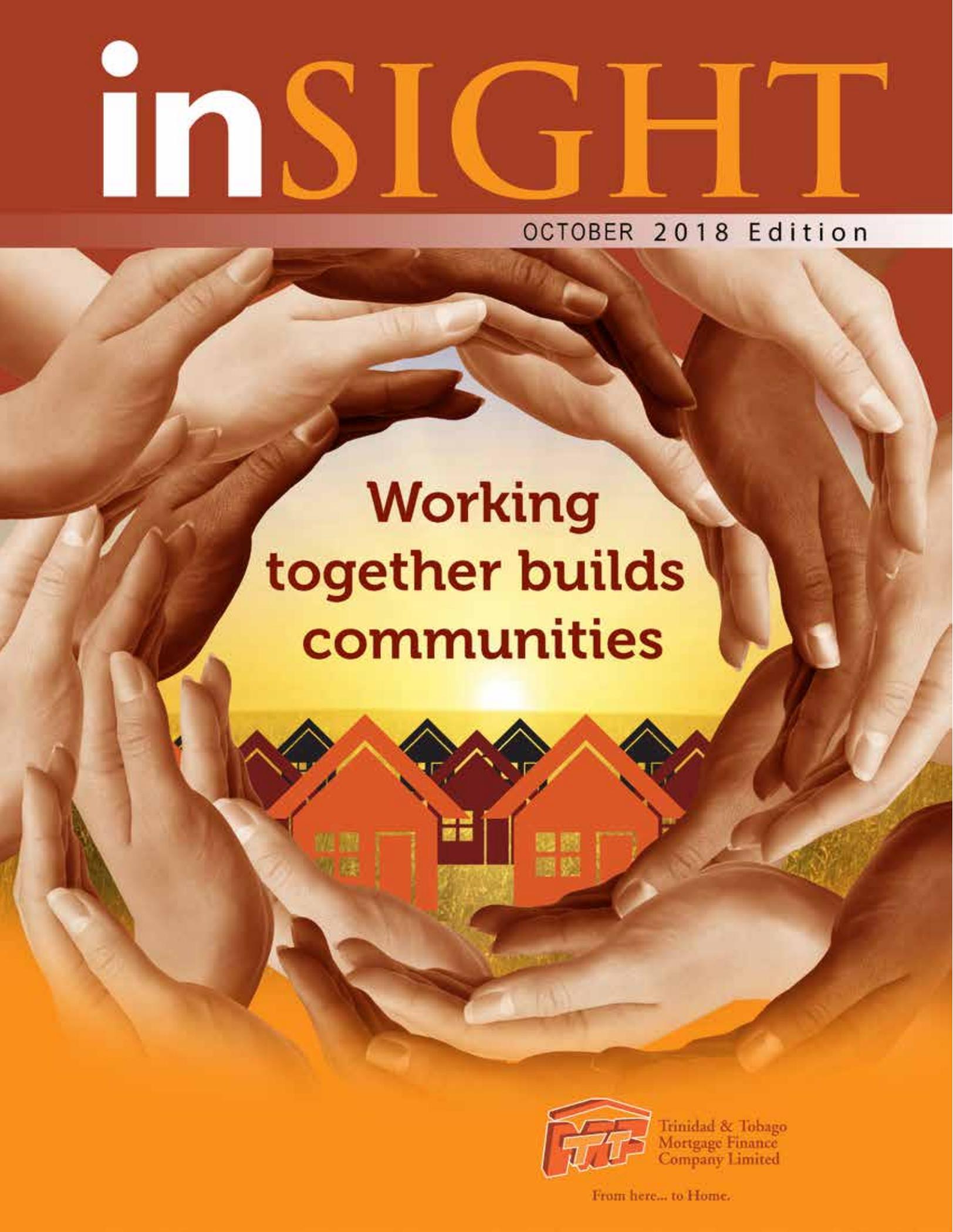


inSIGHT

OCTOBER 2018 Edition



**Working
together builds
communities**



Trinidad & Tobago
Mortgage Finance
Company Limited

From here... to Home.

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Working together
builds communities

Working together builds communities

By ROBERT C. GREEN - MANAGING DIRECTOR / CEO

It has often been said that when we feel a sense of belonging in a group, we work together much better as a team. When we actually enjoy spending time with our colleagues, we tend to work harder for the collective benefit. This is something we are very proud of at TTMF. We have a strong sense of community within the organization and this is evident in the way we work, the way we socialize, and most importantly in the way we rally together to help when one of our own is in need.

This sense of community is in no way limited to our colleagues internally, but extends even to our customers, and those at other organizations with whom we partner. A pertinent and very recent example of this is the devastating floods that occurred in East Trinidad on October 19, where entire communities of TTMF and HDC customers were affected. Also among those affected were a few of our own staff. By the following morning, at the HDC's request, we pulled together a small team of TTMF representatives who went to the shelters in the La Horquetta Community to deliver much needed supplies and offer assistance. Many of our staff assisted individually or pooled their resources to lend support to the communities and to our colleagues.

At the time of writing this article, we still stand ready to provide further assistance where necessary and are in the final stages of ascertaining what assistance is required by our colleagues, to be rendered soonest. This type of solidarity is true to form for us. Many years ago the Staff Charity was formed and to date have been able to assist numerous employees in their times of need. Some of these you may be aware of, such as the recent assistance given to our colleagues towards their respective medical bills. Additionally, we assisted members of staff in previous years who would have suffered damage to their homes from floods occurring in Diego Martin and other areas.

I am also always proud of the way our staff social events are received, and the level of engagement that is seen. The Sports and Family Days are always memorable, not just for the enjoyment, but for the kind of dedication and effort I see going into the preparations. The quality of the presentations continues to be a testament to the incredible talent and creativity of our staff while the camaraderie and competitiveness surrounding the events add to the excitement.

Our sense of community is also reflected in the way we celebrate each other. One person's success is all of our success and we don't hesitate to throw our support behind our colleagues even in their personal pursuits. We celebrate the birth of new babies into the TTMF family, accomplishments at SEA, send our retirees off with much fanfare and mourn the loss of loved ones with our colleagues.

At the end of the day we may all return home to our many different communities throughout Trinidad and Tobago, but we are all bound together by the cohesive community that is TTMF.



Reflections with Robert

TTMF Flood Relief Efforts

Our thoughts and prayers are with everyone who had experienced loss during the flooding on October 20, 2019. The disaster affected many, including members of our TTMF family. It is during times like this that we are challenged to show our commitment to our country and to our fellow citizens.

Many of us worked together over that weekend either directly or indirectly to provide relief. In the words of the late Helen Keller, "Alone we can do so little, together we can do so much!"



Introducing our 6% mortgage rate

BY MEERA ROOPAN – MANAGER, MORTGAGE ORIGINATION

TTMF's mission to 'make home ownership an easy and rewarding experience' was the driving force behind the introduction of the 6% Open Market Interest Rate to prospective homeowners whose higher incomes deny them the opportunity of owning a home under the Government's 2% and 5% Affordable Housing Programme.

In addition, despite the best efforts of staff to counsel customers against taking their business to our competitors, a number of them have moved their mortgages due to the more attractive 4.5% to 5% interest rates being offered.

Our initial 6% offer was approved in August 2017 for loans of \$3M and over to attract business at that level. Unfortunately, this lower rate did not bring in the volume of business anticipated.

In an effort to meet the demands of our customers and ensure that we remain relevant in the Open Market the parameters of the 6% facility was revised as follows:

- Applicable to all new business outside of the Affordable Housing Financing Regime of 2% and 5% for loan amounts of \$500,000 and over
- Up to 95% financing
- Offered to customers requesting redemptions/early repayment on a case by case basis
- Gross Debt Service Ratio (GDSR) and Total Debt Service Ratio (TDSR) will remain at 33.3% and 40% respectively
- Applicants must have a good credit history with only two (2) instances of arrears < 60 days for existing or prior credit facilities over the last five (5) years
- A Commitment/Acceptance Fee of 1% of the loan amount
- The Valuation Report must be no more than three (3) months old where 95% financing is being requested. The valuation for 90 % financing however will continue to be in line with the Mortgage Origination Policy requirement of no more than six 6 months old.
- All other lending guidelines remain unchanged

This initiative was officially rolled out to staff in May and, to date, we have seen a slow but steady increase in the number of 6% applications with 40 applications valued at \$39.4M being accepted as at June 30, 2018.

We will continue to develop other initiatives that seek to satisfy our customers and, by extension our employees and stakeholders as we all work together to build better communities.

Despite the best efforts of staff to counsel customers against taking their business to our competitors, a number of them have moved their mortgages due to the more attractive 4.5% to 5% interest rates being offered.

Business Features

Building our communities through our mortgage brokers

BY MYRTLE HARRIS – SENIOR MANAGER – BRANCH OPERATIONS

The Oxford Dictionary defines **community** as **a group of people living in the same place or having a particular characteristic in common.**

At TTMF, we believe that community provides security, stability, empowerment and creates wealth for members of that group of people living in the same place. Our goal is to engender community in two ways, firstly in facilitating homeownership through our range of mortgage products and secondly, by partnering with industry stakeholders who share a common characteristic – providing excellent service in pursuit of promoting homeownership. Mortgage Brokers have been identified as one such industry stakeholder. They are professionals working on behalf of prospective homeowners to assist them in realizing their dream of homeownership.

In December 2017, we launched our Mortgage Brokering Programme and invited practicing Mortgage Brokers and Real Estate Brokers to join our registry of approved Mortgage Brokers. Following the launch, interested brokers were requested to attend an Orientation Session at which our mortgage lending process was explained. The Brokers were taken through our process from pre-qualifying a prospect to lodging an application, and the approval of that application to finalizing/closing the transaction. In partnering with the Mortgage Brokers our intent is to develop a community of professionals working together on behalf of our respective customers and in so doing we can fulfil our Vision Statement:

“We are the lender of first choice for residential mortgages in Trinidad & Tobago. We are passionate and proud about what we do, with a reputation for exceptional, friendly and professional service. We focus on fulfilling our potential with the most skilled and knowledgeable team in the industry.”

As a consequence of their affiliations these Brokers have access to property listings and prospective purchasers in need of financing. Through our pre-qualification process, we have developed the Prospective Customers Management System (PCMS), a data base of prospective purchasers in the market for properties. In developing a synergistic relationship with the Mortgage Brokers, we are able to bridge the gap between Broker and Purchaser and in so doing, we are poised to provide a level of service to our customers and prospective customers that is exceptional. All parties working together (in community) for the benefit of our customers.

With over 50 years of experience in the mortgage business, we understand the changing needs of our customers and in our efforts to meet those needs we continue to develop initiatives which enhance our offerings, improve brand awareness, and position TTMF for an increased market share. Our focus on community has allowed us to work with our industry stakeholders in making homeownership an easy and rewarding experience for the citizens of Trinidad & Tobago.

In partnering with the Mortgage Brokers our intent is to develop a community of professionals working together on behalf of our respective customers

Business Features

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

Our very own place! We bought it!
TTMF walked with us, hand-in-hand,
from the application, to when we moved in.
Getting our home was a much easier
process than we expected!



NO HIDDEN FEES • KNOWLEDGEABLE STAFF • LOWER RATES



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



VISIT ANY OF OUR BRANCHES:

Port of Spain | Arima | Chaguanas | San Fernando | Tobago



EMAIL: info@ttmf-mortgages.com



WEBSITE: www.ttmf-mortgages.com



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From here... to Home.

The importance of Human Resources

BY SHARON DIAZ – SENIOR MANAGER, HUMAN RESOURCES

Human Resources is used to describe both the people who work for an organisation and the department responsible for managing resources related to employees. Over the years, the concept of human resources has changed, transitioning to a more strategic role by serving to lead and develop plans to support the overall goals, mission and future aspirations of the company. It is the act of being proactive so that employees have the necessary tools and attitudes to align with the direction the company is moving in.

If used strategically, Human Resources (HR) serves a critical role when it comes to ensuring a company's success and survival. HR has essentially become one of the most critical branding tools of the century! By making HR a strategic partner, organizations have placed HR departments to act as change agents and key communicators to build and implement plans that keep employees engaged and productive. This commitment to placing employees first and making them happy has long term benefits for any company. But what is a happy employee? Well, it boils down to wanting to feel like who you are matters, that what you do has an impact, and you're making progress!

Too many companies are overly focused on what they do but overlook and minimize who is doing the work. Although job security and financial stability remain important to job satisfaction, so are opportunities to use one's skills and abilities. The bottom line is people need to continue to grow in order to remain engaged and productive.

Have you ever heard the saying, "our people are our greatest asset"? Without good employees the best business plan and ideas can fail. In the current economic climate, any value added to an employee is value added to the organization. Employees are eager for opportunities to develop their skills and add value to their companies. It starts upon the hiring of a new employee and continues throughout the employee's tenure with the organization.

HR professionals help develop an organisational culture and climate in which employees have the competency, concern and commitment to serve customers well. It is therefore to an employer's advantage to ensure they can adequately manage their employee's expectations, creating a more positive environment at work, fostering high performance and ensuring employee engagement at all levels of the organization.

Human Resource Management (HRM) plays a strategic role in managing people and the workplace culture and environment. Successful companies need to be adaptive, resilient, quick to change and customer-centered. Within such an environment, the effectiveness of HRM is crucial to keeping people motivated and personally engaged so that they consistently contribute to company success.

Why is HR important? Because HR supports people and any organization is only as good as the people they lead.

The bottom line is people need to continue to grow in order to remain engaged and productive.

HR Focus

Employee of the 1st Quarter

2018

*Kharena
Chee Wah*

*Congratulations
Kharena
you made us proud.*



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Developing our high performers to improve service

BY SHARON DIAZ – SENIOR MANAGER, HUMAN RESOURCES

Achieving a high-performance culture is always a work in progress. Unfortunately, a well performing company is not good enough anymore. In today's world, with the ability to do business globally, and markets are saturated with businesses fighting for market share, it is now more important than ever to have a distinctive, high-performance culture. Even if things are operating at a high level, companies need to always be looking for ways to achieve the next level of excellence. Service remains at the forefront of company ratings and performance is key to success.

Distinctive high-performance cultures allow for a clear competitive advantage for any organization. Companies need to have something that differentiates them from their competitors. How well a company reinforces successful performance management behavior as a key business strategy is critical to building and sustaining a high-performance culture. Leadership behaviours and the effectiveness of feedback processes are required to build trust and strong internal relationships. In the absence of these factors, service is easily compromised.

The best way to guarantee high-performance customer support is to build a transparent company culture that emphasizes consistent and productive communication. But do you know who your high-performers are on your team? Managers tend to get so caught up in the details of how employees are doing their job that they forget to look at actual outputs, or results, that determine who is truly excelling in their role. Therefore, it is critical that they keep an eye on actual business numbers to identify who is producing the best products or keeping the customers happy.

Once a company appropriately identifies who their high-performers are, it is time to get out of their way and instead of coaching them to better performance, identify any obstacles that might be preventing them from doing an even better job. Lack of tools, resources and accountability are the mitigating factors that can stop them from succeeding in providing the best service every time they meet a new client or customer. Managers must do what they can to identify these factors without disrupting work. There may be something that can be done to help resolve road blocks and help them become even more successful.

Taking the time to look at how high performers produce their work can benefit service if managers focus on learning what it is that they do differently in order to excel and sharing that information with the whole team. When you can show the low and average performers what high performers are doing differently, you can show them how to work more efficiently. This helps make the whole organization more effective as best practices are streamlined and service levels are exceeded.

The best way to guarantee high-performance customer support is to build a transparent company culture that emphasizes consistent and productive communication.

Employee of the 2nd Quarter

2018

*Tenilla
Henry*

Congratulations

*Tenilla
you made us proud.*



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NEW HIRES:

- Kandace Phillip Jan-02-18
- Nikhil Kanhai Mar-01-18
- Nailah Assing Mar-07-18
- Tevon Mc David Apr-04-18
- Mystrie Ramroop-Isahark Apr-04-18
- Davina Jagmohan Apr-16-18
- Cherise Edwards May-07-18
- Giselle Arrindell-Lynch Jun-11-18

EXITS:

- Dale Maxima Apr-30-18
- Wilson Wright May-01-18
- Nailah Assing May-11-18
- Mystrie Ramroop-Isahark May-24-18

MOVERS & SHAKERS:

Marisa Gooding-Charles – appointed to the position of Customer Service Representative within the Mortgage Origination Unit with effect from July 2, 2018.

Christie-Marie Huggins-Legere - appointed to the position of Mortgage Assistant within the Account Servicing Unit with effect from July 2, 2018.

Symone Young - appointed to the position of Mortgage Assistant within the Account Servicing Unit with effect from July 2, 2018.

REWARD & RECOGNITION – 2018 STARS – January 1, 2018 – June 30, 2018:

RESULTS ORIENTED

Julia Ramjohn
Kerry Gibson
Lisa Lee Quay
Nathalia Garcia
Nyasha Wight
Shavonne Cox Coudray
Stefan Garcia

CUSTOMER FOCUSED

Aaron Dyer [3]
Adanna Cornwall
Andre Jackie
Angel Williams

Corey Joseph-Samaroo

Isaiah Phillip
Javid Hosein [6]
Jennifer Joseph-Lovell
Jinelle Charles
Kern Ali
Kerry Gibson
Kevon Griffith
Khalisha Joseph
Makela Sherman
McQueda Baird
Melissa Paul-Saunders [2]
Michelle Charles-Burnett
Michelle Toussaint [5]
Naila Samuel
Nalini Kumar [2]
Nickolai Williams [2]
Nicole Chang
Rayna Comissiong
Shané Phillips
Shavonne Cox Coudray [2]
Shernelle Richards [2]
Shirlene Chong Ling
Steffan Kabul
Tenilla Henry [4]
Terry Lynch
Tessa Salandy
Tricia Ashton
Vinessa Lewis

INTEGRITY

Melissa Paul-Saunders

TEAMWORK

Aaron Dyer
Adanna Cornwall

VACATION INTERNSHIP PROGRAMME

June 11, 2018 – August 30, 2018

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

TRANSFER:

- Kathy-Ann Arneaud-Ali – transferred to Corporate Services with effect from January 1, 2018.
- Eric Williams – transferred to Corporate Services with effect from January 1, 2018.

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
Kennysha 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
Kennysha Superville-Ramdeo

Movers & Shakers

Employee of the 3rd Quarter 2018

*Javid
Hosein*

*Congratulations
Javid
you make us proud.*

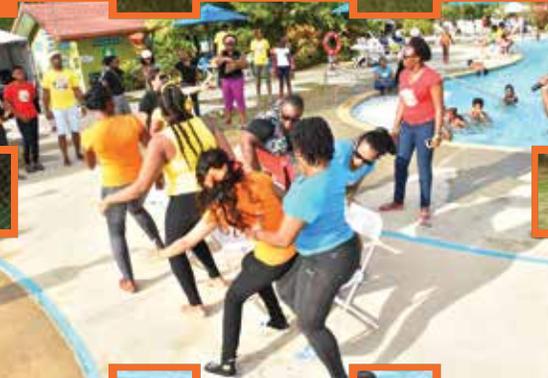


Trinidad & Tobago
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From here... to Home.



Family Day - Building Homes





Ministry of Housing and Urban Development -



Sports & Family Day



20

QUESTIONS WITH FELICIA BABB

JOINED THE TTMF FAMILY ON:

July 3, 2017

PREVIOUS EMPLOYER:

KPMG

POSITION HELD:

Senior Business Advisor, Risk Consulting

EDUCATIONAL BACKGROUND:

Member of the Association of Chartered

Certified Accountants (ACCA) and a

Certified Internal Auditor (CIA) with the

Institute of Internal Auditors (Global &

Trinidad and Tobago Chapter)

ORIGINALLY HAILS FROM:

Sea Lots & Petit Valley

CURRENTLY HAILS FROM:

Arima

1. **What is your favorite food?**
Curry. Anything curried but it must be accompanied by "Buss-up-Shut".
2. **Three words that best describe you?**
God-fearing, reserved, and genuine.
3. **One weakness?**
Chocolate cake.
4. **What is your idea of a good time?**
A quiet evening at home binge watching Netflix with snacks
5. **What are your Hobbies/Interests?**
I'm not sure if watching TV counts as a hobby but I really like doing that.

6. **Favorite movie?**
I don't have one but I like Action Thrillers & Comedies.
7. **Best TTMF experience?**
Being a part of the Strategic Planning Session in 2018
8. **Personal Motto?**
Set your mind on things above and not earthly things. Taken from Colossians 3:2
9. **Best book you ever read?**
Don't laugh. My favorite book was "The Hunger Games Trilogy".
10. **Favorite Color?**
Burnt orange.
11. **What's your idea of success?**
Living a life that is acceptable to God.
12. **Greatest Achievement?**
Completing ACCA and CIA examinations
13. **What advice would you give someone aspiring to be in your position/a similar position?**
First of all is prayer. Work really hard and do not allow anyone or anything discourage you and make sure that your "inner circle" is filled with people that genuinely care about you because you cannot afford to have those who you relying on for support working against you.
14. **Who is your Role Model?**
I don't have one in particular. I like certain things about so many different people...it's hard to list.
15. **Most embarrassing moment?**
Now why would I answer this?
16. **Life changing experience?**
Accepting Jesus Christ as my Lord and Savior. I never knew this kind of love and joy existed!
17. **If you had to do something over again, would you and what would it be?**
Choosing careers. I love doing what I do but if I were to start over I would choose Culinary Art because I love cooking and trying new recipes.
18. **Any elusive goals?**
Being a famous gospel singer. If you ever heard me sing...you will know why this is elusive LOL.
19. **Greatest fear/phobia?**
Spiders!
20. **One thing you would like to do before you die?**
Have healthy children and see them grow up hopefully in the fear of the Lord.

Get to know your manager

Making Our Environment Safer

BY KAREN ANTOINE-REID

We are connected to every element of the environment and we rely on it for our very existence. Globally persons are becoming more aware of the need to protect and preserve the environment.

The quality of air we breathe and the food we eat all depend on our environment and therefore we must care for it. So how can this be achieved? Here are some great ideas.

1. Improve your environmental awareness. Carefully consider the impact of your decisions on the environment. For example, should you drive alone or should you take public transportation or carpool? Think about ways in which you can conserve our natural resources such as turning off lights when you leave a room; utilizing less fossil fuel-based products and using buckets instead of hoses to wash your vehicles. Being aware will help you make more environmentally friendly choices.
2. Do not Litter. When we dispose of our garbage inappropriately, we destroy the beauty of our environment. This waste also eventually increases flooding and goes into our water streams which can then result in the death of marine life.
3. Start to plant trees. This is one of the most sustainable environmental actions that you can do. Trees absorb carbon dioxide and release oxygen. Additionally, they beautify the environment, provide shade, provide wind breaks, prevent erosions as well as provide a habitat for animals.
4. Practice the 3 R's (Reduce, Reuse, Recycle) so that you can limit the amount of waste that you produce.
5. Select less harmful chemicals. For example, choose less toxic paint. Choose products that you have researched to be safe while meeting your needs.
6. Protect wildlife by keeping the beaches clean, only hunting during the legal season, and preserving protected areas. You can join local groups which clean-up the environment and wild life preservations.
7. At work, you can take simple action to help the environment such as printing only when it is completely necessary to avoid wasting paper. You can also switch off your computer when not in use and avoiding the use of disposable cups to reduce the creation of waste.

TTMF is also playing its role in preserving the environment. All our activities are risk assessed to ensure that our actions have minimal impact on the environment. Our policies also encourage two-sided printing to reduce the use of paper. Additionally, all of our electronic waste, small and large are collected and properly disposed.

At TTMF, we are proud to be part of the solution and we encourage you to do the same as we work together to make our community and our environment cleaner and safer.

Safety

Ready to serve in any disaster

BY DALE DESERVE – MANAGER INFORMATION TECHNOLOGY

In Trinidad we say “God is a Trini” with respect to the island consistently being spared the brunt of the most dangerous hurricanes that emerge from the African coast. Unfortunately, that assertion cannot form part of an organization’s disaster recovery planning, particularly considering the high risk of flooding, downed-power lines and loss of telecommunications that occurred during previous hurricane seasons.

An IT Disaster Recovery site, sometimes referred to as a backup site is a facility an organization can use to recover and restore its technology infrastructure and operations when its primary data center becomes unavailable due to a disaster such as the impact of adverse weather conditions, fire or another disruptive event. This is an integral part of our disaster recovery plan and the wider Business Continuity Plan of TTMF.

TTMF’s commitment to safeguarding customer data is exemplified in the establishment of a robust Disaster Recovery (DR) Site at a secure offsite location.

The technology infrastructure within the data center at Albion Court is mirrored at the DR site at the San Fernando branch. That is, all mission-critical servers, business applications and data that exist at Head Office also exists at the DR site. The DR site is updated in real time by a process referred to as ‘data replication’. This is achieved with special software that constantly monitors all systems for changes to data. As soon as a change is detected, that change is “written” to the corresponding system at the DR site. At present, it takes less than 0.03 seconds for changes to be replicated.

In the event of a disaster that renders the IT infrastructure at our primary data center unavailable, a process referred to as ‘fail-over’ is initiated. Once completed, all end-users will be “re-directed” to the DR site. This process happens in the background with little to no disruption to end-users.

Although a DR site is sometimes referred to as a backup site, it isn’t a true backup in the traditional use of the word. Consider the scenario where you would make a backup of your Microsoft Office documents by copying them from your PC or laptop to a flash drive. If the documents on your PC are accidentally damaged, deleted, or corrupted, you can restore them from your flash drive. In the DR scenario, if data at head office becomes corrupted or damaged, then the replication software will happily proceed to replicate that damage and corruption to the servers at the DR site. Hence, a DR site is not meant to be a substitute for a comprehensive on-premise backup solution at the primary site. TTMF has such a backup solution, but its description is beyond the scope of this article.

Hence, a backup protects against data loss whereas replication promotes ‘High Availability’ of systems to ensure that we can continue to serve our staff and customers, under any condition to make home ownership an easy and rewarding experience.

TTMF’s commitment to safeguarding customer data is exemplified in the establishment of a robust Disaster Recovery (DR) Site at a secure offsite location.

BRAINGLE

1. You can carry it everywhere you go, and it does not get heavy. **What is it?**
2. Whoever makes it, tells it not. Whoever takes it, knows it not. And whoever knows it wants it not? **What is it?**
3. The more you take, the more you leave behind. **What am I?**
4. What comes once in a minute, twice in a moment, but never in a thousand years?
5. What has many keys, but can't even open a single door?
6. Mr. and Mrs. Williams have six daughters and each daughter has one brother. How many people are in the Williams family?
7. Re-arrange the letters, O O U S W T D N E J R, to spell just one word.
8. They have not flesh, nor feathers, nor scales, nor bone. Yet they have fingers and thumbs of their own. **What are they?**
9. Before Mount Everest was discovered, what was the highest mountain on Earth?
10. This is as light as a feather, yet no man can hold it for long. **What is it?**
11. Poor people have it. Rich people need it. If you eat it you die. **What is it?**
12. How do you make the number 7 an even number without addition, subtraction, multiplication or division?

Entry Form	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 – Corporate Communications Department, in a suitably marked envelope.

The deadline for submission is November 12, 2018 at 4:15 pm. Late entries will not be accepted.

On your entry form, please include your contact information and indicate your preference for one of the following: Ruby Tuesday, TG I Fridays or Zanzi Bar. Only one entry per person is allowed.

Neither photocopies nor e-mail will be accepted. The first correct entry chosen by random draw will be declared the winner and will be announced on November 16, 2018.

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

River Lime Cookout

CURRY DUCK WITH MURTANI RECIPE



Ingredients:

1 medium duck (Avg 5lbs) – roasted, cut up in small pieces and washed

Seasoning:

1 cup freshly ground / blended green seasonings (chadon beni, chives, local celery, fine thyme leaves etc.)
6-10 cloves of fresh garlic (grated)
3 large pimentos (finely diced / pureed, seeds in)
1 medium onion, finely diced / pureed
1 small piece of fresh ginger (approx. 2 inches) grated
Hot Pepper & salt to taste
(Tip: garlic, pimento, onion and ginger can all be pureed together in your blender or food processor. Reserve some of this fresh puree for the end of your cooking.)

Curry:

3 tbsps Duck & Goat curry powder
1 ½ tbsps Madras curry powder
2 tps amchar masala
2 tps ground geera
3tbsps Oil
1 packet of powdered (or 2 cups fresh) coconut milk
A few grains of crushed garlic
2 tbsps Chopped onions and pimento
Hot pepper & salt to taste

Method:

1. Season your duck with the seasoning ingredients listed above the night before you plan to cook it, or at least 2 hours before, allowing sufficient time to marinate
2. Heat a large pot on your stove or fireside and add oil.
3. While your oil is heating, mix together the curry powders, amchar masala and ground geera. Add chopped onions and pimento and enough water to form a thin paste
4. Once the oil is sufficiently heated, toss in your crushed garlic and hot pepper and allow to sauté until dark brown (but not burnt)
5. Add your curry mixture to the pot (be careful not to let it splash) and allow it to 'fry' in the oil, stirring intermittently. Your curry should be sticking to the pot when it's ready for the next step.
6. Add your seasoned duck to the pot and mix, ensuring that it is sufficiently coated with curry.
7. Lower your heat and cover the pot, allowing the duck to simmer for 5 to 10 minutes
8. Remove the cover and increase the heat to reduce the sauce in the pot until almost dry
9. Add water until the duck is just covered, mix well and allow to cook on high heat. You may add salt and additional pepper at this point if desired
10. When the sauce is reduced to a desirable level, add coconut milk and the remaining seasoning puree which was set aside earlier.
11. Allow to cook for an additional 3-5 minutes, remove from heat and serve with fluffy paratha and murtani (see next recipe)

MURTANI

Murtani, also known as upar gaar, is a popular river lime dish. It is essentially a very spicy choka made from a mix of roasted vegetables and hot pepper. Check out the recipe below and give it a try if you dare.

Ingredients:

1 large baigan (melongene)
5 medium tomatoes
5-6 young ochroes
1 head of garlic (whole)
Whole hot pepper(s) to taste
Salt to taste
1 small lime
3tbsps oil

River Lime Cookout MANGO CHOW



Ingredients:

- 5 green mangoes or any fruit you desire
- 5 large cloves garlic - grated
- 5 fresh chadon beni leaves chopped
- 1 hot pepper chopped
- ½ tsp salt
- ½ tsp black pepper
- 1 lime

Method:

1. Peel & cut mangoes in strips. Wash and place in a plastic bowl
2. Add grated garlic, chopped chadon beni, hot pepper, salt and black pepper to mango and mix.
3. Squeeze lime juice into the bowl and mix again. Add additional pepper and salt as desired.



Recipe compliments: Nadine Ammon - 1ST PLACE WINNER – Chow Competition
Ministry of Housing and Urban Development Sports and Family Day 2018

MURTANI Continued from page 22

Method:

1. Roast your vegetables, garlic and hot peppers over an open flame until blackened and softened
2. Add tomatoes, ochroes and hot peppers to a large dish and crush while still hot / warm using whatever is the best kitchen utensil you have at hand (dining fork, swizzle stick or if you're lucky, a mortar and pestle. Sometimes it helps to use your hand for good measure, but you might want to wear gloves.)
3. Peel the blackened skin off of the baigan and garlic and add the soft interior to the dish, crush and combine
4. Add salt to taste
5. Add a squeeze of fresh lime juice and combine thoroughly
6. Heat oil using ladle or deep spoon and (chunky) add to your roasted vegetables, mix thoroughly and enjoy while hot with your curry duck and paratha, or even with sada roti for breakfast.

Recipe

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