

JULY 2020

INSIGHT

Forging Ahead in Challenging Times



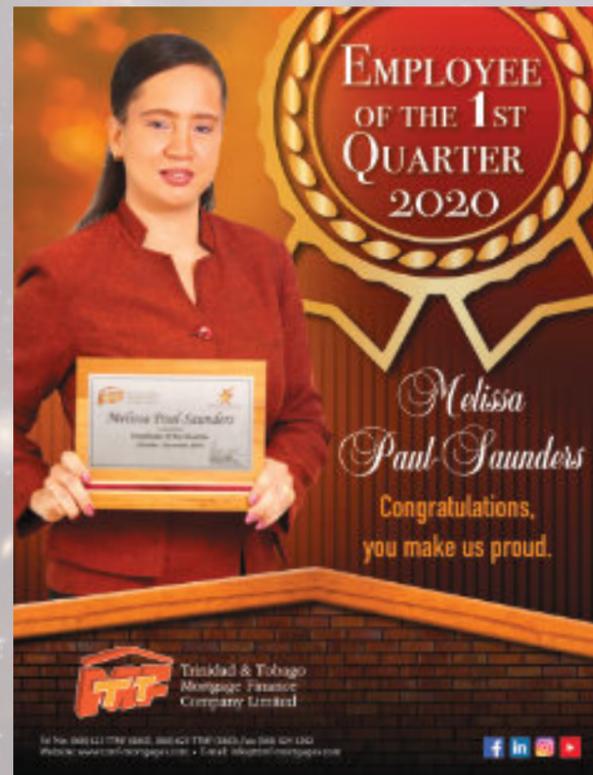
Trinidad & Tobago
Mortgage Finance
Company Limited

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EMPLOYEE OF THE QUARTER OCTOBER TO DECEMBER 2019



**MELISSA PAUL - SAUNDERS
EMPLOYEE OF QUARTER**

INSIGHT

MANAGING DIRECTOR/ CEO'S MESSAGE

The motto of our nation promotes national development and is even more relevant in the challenging times of COVID-19, the pandemic that has impacted the global economy and the fabric of society. We are challenged as an organisation to forge ahead to attain success that cannot be achieved without the continued collaboration and support of our valued customers, partners, stakeholders and employees.

We are faced with greater challenges of conducting business by practicing excellence in the delivery of our products and services to loyal customers in a socially distanced environment. This task may be daunting, but must be embraced with an opportunity to enhance productivity through an innovative work environment.

All organisations are now faced with the challenges of providing and serving the business community in a unique way with limited financial and human resources, but we must remember that aspiring together is one key way to achieve sustainability as a team.

We remember our valued customers who continue to support us, as our dedicated and committed team, colleagues, stakeholders ensure that home ownership is facilitated through scheduled appointments. This is conducted through our customer service centres that facilitate easy transactions via online communication. A convenient rewarding experience for your health, safety and well-being.

As we stand united as an organisation, despite our diversity, through cooperation and collaboration we will continue to aspire together to achieve success.

Come let us build our nation together as we strengthen our organisation towards sustained productivity and success. ■



**Robert C. Green,
Managing Director/CEO**

FORGING AHEAD IN CHALLENGING TIMES

"Together We aspire, Together We achieve"

Patrick S. Castagne.



TEAMWORK WHILE SOCIAL DISTANCING

The COVID-19 pandemic has altered the way businesses are operating, made mandatory over the 'stay at home' period. Alternative work arrangements that were not necessarily utilized in the past, such as virtual meetings, working from home, and online collaboration—have now become our everyday reality.

TTMF is a team-oriented organisation because we recognise that we are stronger together. We must not allow physical distance to disrupt the bonds we have created and the teamwork that we demonstrate in providing service to our customers.

Here are a few tips on how to continue to deliver the excellent service to each other, for which we have become known.

Remember our purpose: We exist for the provision of financing to citizens of our beloved country, and we do this family by family, home by home. We must always remain focused on our stakeholders, especially our clients.

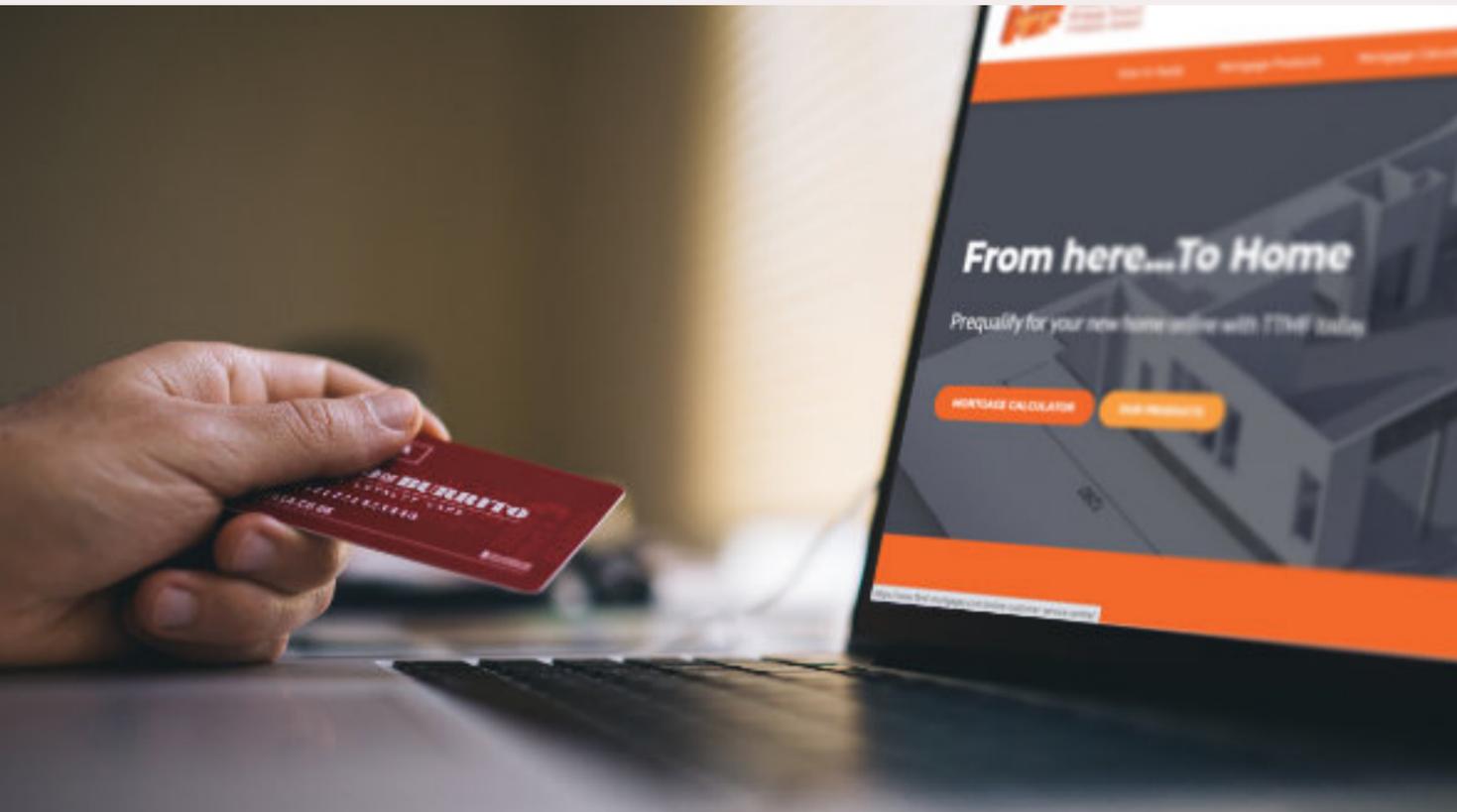
Communicate effectively: Take advantage of the technology available to keep each other in the know. Remember that some methods, such as email or text, do not convey the nuances of speech and are therefore subject to misinterpretation. Choose your words carefully and, if possible, follow up with a call or chat.

Be timely: Some persons are flexible when it comes to work hours. However, this doesn't change deadlines for deliverables. You can work from midnight until sunrise if it suits you; but if a document is due at 8:00 a.m. on Tuesday, make sure it is ready.

Treat online meetings with respect: Yes, you might be attending a team meeting sitting at your dining room table, but be on time and properly dressed. A cup of coffee is fine, but avoid snacking, wandering off, or taking calls. Act as you would in the office.

Make productivity your priority: Ask family members to respect your workspace and to cut down on interruptions, clutter and background noise while you work or are online with your team.

We're all professionals, who belong to one of the country's most trusted and prestigious organisations. In this time of uncertainty and upheaval, we must continue to show professionalism, efficiency and self-control in the service of our nation. ■



ONLINE PICK UP

While the world continues to be impacted by COVID-19, rest assured that we are committed to ensuring the health, safety and wellbeing of our customers, our employees, our suppliers and all other stakeholders.

In this regard, we have implemented an Online Customer Service Centre on our website: www.ttmf-mortgages.com. It is the first item under the Customer Service tab and customers can access some of our routine services digitally. Such services include requests for documents, manage payments, book appointments and more. When a customer requests a document such as a Statement or Letters, these can be returned to the customer via email or TTPOST or they can collect at a branch if necessary.

We have also expanded our payment options and we encourage customers to partner with us by using one of the following options to safely make their mortgage payments:

1. Complete the [Direct Debit Authorisation Form](#) which allows you to pay your mortgage electronically and automatically from any bank.

2. Via online banking or at any branch of Republic Bank. Customers are required to include their TTMF account number(s) when making payment and use the link [Mortgage Proof of Payment](#) to submit proof of payment.

Booking an Appointment online to [Get Prequalified](#) is now an available feature for customers and they can choose to Schedule a Phone Call to conduct the interview or they can come into a branch of their choice. After locating the property, customers can then go online to Book an Appointment with an Officer to apply for Financing for a Mortgage

If your account is in arrears, or if there has been an adverse change in the customer's financial situation they can arrange to meet with a Collections Officer to discuss their options.

We urge you to follow the advice of the authorities and please take the precautionary measures outlined by the World Health Organisation (WHO), the Ministry of Health and other related agencies for protecting yourself and your family against the spread of COVID-19. ■



OWNING A HOME BEFORE AGE 30

Owning a home is on the list of priorities for any progressive person. Owning a home before one turns 30? Now that is ambitious; but not at all far-fetched. And since at TTMF, our maximum term is 30 years, the time to buy is now. The longer the term, the smaller the installment.

Here's what you need to know to get you on the way:

Save - A no-brainer, yes, but it still has to be said. Save at least 30 percent of your salary each month and at least half of any bonuses, back pay and income tax refunds. Some ways to save - Choose staycation or Tobago over overseas vacations; public transport over buying a car but, if you really need a car, it doesn't have to be a new one; just a good working one; cook food over buying food; put your needs over your wants.

Credit check - How's your credit? You may not have a loan, but you may have a cable, phone or electricity bills. You may also think that paying bills each month puts you in the clear, but if you're not paying those bills on time, that affects your credit.

If you're serious about buying your home before 30, this is not the time to help out a friend or family member by putting your name on their bill. Their non-payment or late payment on a bill reflects poorly on you and your credit. If you want to know about your credit standing, check your bank.

Get prequalified – Contact us through our Online Customer Service Centre to get prequalified. The prequalification process analyses your financial information to help you determine the amount of money you can borrow.

Start looking - Go through the Homes for Sale section of the classified ads or take a drive through the neighbourhood that you desire to see if there are any homes on the market in that area within your price range.

Your first home may not be your dream home, so you should adjust your expectations. Develop your plan and remain steadfast in your focus towards achieving your goal of home ownership and you will succeed. ■



We're all in this together



Robert C. Green, Managing Director/CEO of TTMF presents donation cheque to Elena Villafana, General Manager of FEEL

TTMF ASSISTS IN COVID-19 RELIEF EFFORTS

During the period of our Stay at Home Orders, we were bombarded by COVID-19 messages such as 'Stay Home, Stay Safe', 'Practice Social Distancing', 'Flatten the Curve' and 'We are all in this Together'. But, we wanted to deliver a gentle but powerful reminder of our shared humanity and our collective vulnerability at this moment in time, that encourages us to be more empathetic, compassionate and considerate of each other.

So we developed the message 'Together'. In creating this message, we made a donation to F.E.E.L. (Foundation for the Enhancement & Enrichment of Life), on behalf of every person that participated in creating the message, to purchase food, for distribution to deserving families and to help their work in serving the poor and dispossessed through NGO's across Trinidad and Tobago. ■

GET TO KNOW YOUR MANAGER

TWENTY QUESTIONS WITH LISA GRANNUM



Joined the TTMF family on: January 7, 2019
Previous employers: RBC Royal Bank Ltd, The University of Trinidad and Tobago, NCB
Positions Held: VIP Area Manager – East; University Treasurer, Business / Commercial Banker
Educational Background: Finance, Sales & Marketing, Banking
Originally hails from: Four Roads, Diego Martin
Currently hails from: Paxvale, Santa Cruz

What is your favorite food? My Mom's Saltfish & Dumpling

Three words that best describe you? Passionate, Approachable, Empathetic

One weakness? Impatience

What is your idea of a good time? Liming, drinking and playing cards on my back-porch with family & friends.

What are your Hobbies/Interests? Love Football (World Cup), Cricket (CPL 20/20), Hockey and Art (sketching in pen &/or pencil)

Favorite movie? City of Angels (with Meg Ryan)
Best TTMF experience? Gatsby Night – Got the opportunity to dress up, hang out with my Team, Colleagues and their respective Partners, in a fulfilled, relaxing atmosphere. It was truly a splendid affair that brought back memories of similar youthful experiences

Personal Motto? 'ALWAYS Treat Others, As You Would Like To Be Treated'

Best book you ever read? The Bourne Identity (Robert Ludlum). I generally love espionage.
Favorite Colors? White

What's your idea of success? Being able to just dress-back and know your loved ones are comfortable and genuinely happy and that your contribution to that, is undoubted.

Greatest Achievement? My Son. He's grown into the most compassionate, genuine, level-headed young man I know, despite undergoing some very hard life experiences. I'm really proud to be his mom!

What advice would you give someone aspiring to be in your position/a similar position? Exercise care, compassion and due diligence in everything you do, be genuine, flexible, committed and success would be a foregone conclusion.

Who is your Role Model? My parents (now deceased), but their lessons, coaching, comforting, shaped me and provided me with the foundation and buffer I needed to become the Mother, Sister, Employee, Manager and overall down-to-earth woman I am today. Their memory continues to inspire me to always work harder and do better, each day.

Most embarrassing moment? Having to return a cart full of groceries at Hi-Lo (yes it was Hi-Lo then) because I exceeded my daily limit on my card.

Life changing experience? 'The year 2014',...the worst year of my life ever! I Lost my job, my home, both parents (six months apart) and underwent a change in my marital status; all within a 12-month period. Had it not been for God's grace, my sanity would have been lost as well...lol!

If you had to do something over again, would you and what would it be? I would not have remarried.

Any elusive goals? Financial freedom

Greatest fear/phobia? Frogs

One thing you would like to do before you die? I have 2 must dos actually – (1) A visit to Greece...its art and culture is just so 'rich', almost pure. Just must have that experience before I die! (2) Must see and experience the running with the bulls in Pamplona, Spain ■

MOVERS & SHAKERS

INSIGHT: January to June 2020

- **Catherine Robinson** – promoted to the position of Accounting Officer within the Finance Department with effect from January 02, 2020.
- **Melissa Seupersad** - appointed to the position of Mortgage Assistant within the Account Servicing Unit of the Mortgage Administration Department with effect from January 06, 2020.
- **Liana Tavernier** - appointed to the position of Contact Centre Representative within the Contact Centre Unit of the Mortgage Services Department with effect from January 02, 2020.
- **Mark Bobart** – promoted to the position of Technical Support Officer within the Information Technology Department with effect from April 01, 2020.
- **Stefan Garcia** – promoted to the position of Technical Support Officer within the Information Technology Department with effect from April 01, 2020.

NEW HIRES



Analeze Fisher

February 3 2020



Kelsie Guevaro

January 6 2020



Chantelle Hadley

January 2 2020



Kristal Joseph

February 3 2020



Cherish Agard Seegobin

January 6 2020

EXITS

Keizyia Calliste
Felicia Babb
Josanne Belfon-McLeod
Keisha Modeste

January 6, 2020
January 17, 2020
March 1, 2020
March 9, 2020

REWARD & RECOGNITION

STARS – January 01 – May 31, 2020

Customer Focused

Desiree Jacobs-Campbell
Javid Hosein (4)
Kerry Gibson (2)
Laurie-Anne Carter
Rayna Barrow
Shakuntala Beharrysingh
Steffan Kabul
Tessa Salandy (2)
Vyjanti Khan

Teamwork

Desiree Jacobs-Campbell
Ria Inniss

Empowerment

Desiree Jacobs-Campbell
Jinelle Charles



EXPERIENCES WORKING FROM HOME

Port of Spain



Nadine Ammon

My routine began from 10:30am allowing family members to conduct online classes which began at 8:30am. When they were done, I then occupied the living room dining table and they would

now occupy the porch. Once I started 10:30am I worked until 4:30pm. I stopped to allow IT to run their updates. This is when I had lunch or cooked quickly. I resumed work once IT was finished until 9:00pm. I've sometimes worked until 11:30pm in order to get the job done. This was every day and still manage the home and preparation of meals. If I had to step outdoors (grocery) I began later and ended later.

My workspace was the dining table with my laptop, stationery, note pads etc. Breaks were dependent on aches, as the chair wasn't a computer chair, I often felt pain in my wrist, shoulder and back, because the set up wasn't an office chair or desk. Distractions at home were; loud neighbors drilling, doing work in their apartments, loud speaking during conference calls, sound of the television whilst trying to work, interruptions, examples: "what's for lunch", "what's for dinner" as now I am faced with everyday preparation of meals.

Because of the distractions, noise and interruptions during the day, at night worked out more convenient. We mostly used UI Signature so there wasn't a need to review a physical file as the system had the information that was necessary, in some cases Nautilus system helped. I felt a bit of both, part of a team working from home and isolated at times as there was no confrontation

with peers, if there were queries regarding an account, I relied on whatsapp or a phone call.

I definitely was fully occupied at all times, I worked Saturday and Sundays as necessary. If I had to work from home again I would definitely set up a proper desk and chair space in my bedroom and prepare a timetable for starting and ending with a routine (ie. normal working hours as necessary), I would share that schedule with family members to avoid unnecessary disruptions. I would plan my task and week ahead according to the hours needed and arrange my home differently pertaining to meals, errands etc. ■



Charmaine Dookie

My routine was the same as any normal working day, except that I would start work from 9 am instead of 7:30 am and go until 4:30pm instead of 4:15 pm. I worked

on the floor of my home since its carpeted and I'm quite comfortable there. I would take a break then and head out on the road for some exercise, change of scenery and food. These breaks would usually find me at Maracas Bay, Mount St Benedict and my normal Lady Chancellor run. I would then resume work at 8pm and stay at it until 11pm. While breaks were only necessary for the fundamental things. After working from home for the first week I really looked forward to my outings and run-ins with law enforcement. By about the third week of lock-down they knew me by my first name.

As I had no distractions at home, I was very focused and task solution oriented which allowed me efficiently and effectively handle all that was put on my plate. Nothing was distracting. It really didn't matter once I had work to do it got done – day or night. I work best on my own, so I never felt alone and I was constantly busy when I sat down to work.

The national lockdown made me realise that I would do nothing differently. I am a very focused and determined individual. I achieve the tasks that I've undertaken, and I make the necessary sacrifices to get the job done efficiently. I have never had time to waste and even in the midst of a global pandemic I did nothing different. ■



Myrtle Harris

The prospect of working from home has always been appealing to me as I longed for the opportunity to sleep a bit

later, not have to leave home by 6:30am in an effort to avoid the morning traffic into Port of Spain or hustle to beat the afternoon traffic out of the city. So, when the 'stay at home' order was announced I was elated, it was a dream come true. But you know that phrase, 'be careful what you wish for'. I quickly realised that working from home in a household with six (6) other adults who had nothing but time on their hands, me being the only person actively engaged, was very distracting.

Although my plan was to follow the advice of the 'experts' (health professionals local and abroad) and set a routine to assist in establishing a level of normalcy during what was an unprecedented situation, it never happened. Inevitably the latest statistics from other territories (local and regional) and our daily press briefings were a source of much discussion among family members, and this made it incredibly difficult to focus on the job at hand. My schedule quickly evolved into a few hours of work during daylight hours (two to three hours) with my assignments being completed in the wee hours of the morning (my quiet time). It was not at all uncommon for me to go to bed at 2:30am after starting that shift around 7:00pm. This drastic change to what was previously a normal schedule affected my sleeping and eating patterns to the extent that it was a challenge for me to readjust once we came back to work on rotation.

While I thoroughly enjoyed the opportunity to engage with family members throughout the day during the stay at home period, working from home was for me bitter/sweet as it impacted the way I was able to work. As a result, the notion of 'working from home' in similar circumstances has definitely lost some of its appeal. ■



Afiya Marcial

I always longed to have the option of working from home. However, having to do so under the 'stay at home orders' during the Covid-19 pandemic was less than ideal. In the

earlies, I found myself comforted by the fact that I was able to continue working remotely, to serve customers who needed their payments deferred. I enjoyed the perks of not having to face rush hour traffic and report to duty for 8:00am daily, being able to perform my duties in comfortable lounge wear as opposed to the company issued uniform and having the flexibility to determine the start of my workday. Conversely, as the 'stay at home orders' continued to be extended and the volume of work increased at an unanticipated pace, I developed bittersweet emotions as there seemed to be no end in sight. I found myself working longer hours, sometimes clocking as much as twelve (12) hours a day, seldom taking any breaks, just to ensure that targets were met. This led to the realization of how much I took for granted the importance of an ergonomically designed work-space.

All in all, working from home was a welcomed experience. The opportunity proved that our technological advances facilitated continued effective and efficient communication with both our external customers and the internal team. One point that I will like to highlight though, is the importance of establishing boundaries, to ensure that your family/personal life is not compromised. ■



Nicholas Mohammed

My work from home experience, simply defined, was a balancing act. Like everyone, you are trying to process what's happening in

the world around you as it relates to the pandemic while still attempting to be productive. The first part of the process was implementing a routine and trying to maintain this routine. This applied to everyone in the household. Those of us who are parents became home school educators overnight. It was now about managing not only your work schedule but also providing support during the day as an "assistant teacher".

The first part of the day was ensuring online home school started on time. Once that was set up, then my day could begin. With everyone claiming their own work from home territory in the house, my usual home office setup would have been either in the living room or kitchen.

A work station in the kitchen can be dangerous. With snacks in such close proximity, my weight would have paid the price. But it also had its pros as multitasking could have been done in terms of meal prep.

The most interesting experience for me during the period was still being able to interact with our customers and hear their own personal stories as to how the pandemic affected them. Many of our clients were trying to come to terms with the effects of the pandemic and how their individual lives had changed. Many expressed uncertainty as to how they were going to be impacted by the economic situation. I believe it was good for them to have a TTMF voice that they could interact with and obtain financial advice from during such a difficult time.

Moving forward, technology has to continue to be our best friend. With the global pandemic ever evolving we must also be able to evolve and adapt. Communication tools are critical now more than ever. I believe we will all learn greatly from this experience and come out the better for it! ■



Lisa Williams

In what was an unexpected but welcome announcement that our office would be closed from March 30th, I quickly packed up my office and headed home. Amongst my folders were

requests received from mortgagors who wanted the deferral on mortgage payments facility. The number of requests up to that time was about 300 per day with increases anticipated. Addressing these responsibilities along with domestic responsibilities and care for two small boys would be interesting to say the least. My workspace was setup that very evening as my dining room table became an office desk and my living room contained a small work area. My boys were very happy to see all the new 'toys' mommy brought home. I don't recall getting any rest that first night as my mind considered the monumental task that was before me. In fact, if I am honest sleep was a 'nice to have' on most days as during the day I transitioned between mom and employee but my best work was done at night when my boys were in bed.

Frequent discussions were held with the team working on the project and with the executives. As there was no formal workday, sometimes the calls and messages were at weird hours. In fact, other team members also did their best work at night, so we worked in the time available to us. One of my most profound memories is teaching a team member how to do Vlookups in Excel to enhance his reporting, about 11pm one night. As the stay at home got extended eventually to May 31, the task of teacher was added to the list. After the first week of trying to teach, I am now very grateful to my sons' teachers because these boys are difficult to keep still and focus on anything for any prolonged period. This experience confirmed for me that I am not a teacher. Some days we just shelved the books and went outside, me to chill, and the boys to dig in mommy's garden.

If I could do things differently, I would spend more time with the children and doing schoolwork because we are still trying to play catch up to this day. With the work, I would 'rally the troops' earlier. Many persons thought of this as a Mortgage Administration project and did not offer assistance. Others did not understand the impact to the organisation's reputation which transcended units and so their assistance was limited. We need to understand that when we are in our uniforms, 'We are TTMF'. Customers do not see Departments; all they see is TTMF. Hats off to everyone that assisted! We did what was required to get the job done and I am thankful for your support.. ■

San Fernando



Amita Gangar

2020 is certainly a year of adjustments, of '1sts' and of self-discovery. Being a chronic asthmatic, the Covid-19 Pandemic brought with it health and hygiene considerations, Stay-at-Home restrictions, a barrage of

emotions and adjusting to living in a 'new normal' world.

For me personally the Pandemic brought with it, a two-sided coin. On the one hand, I experienced a barrage of buried emotions, such as sadness and

anxiety that I didn't even know were underlying. While on the other hand and on a more positive note, the Pandemic granted me the opportunity to really self-reflect, the ability to work from home for the 1st time ever in my career and the chance to really perfect my organizational and management skills. It resulted in most of my days ending on a high and with distinct sense of accomplishment.

The COVID-19 Pandemic was indeed a game changer. Given the person I am, where professionalism, perfection and service are just some of the watchwords I live by, work from home orders allowed me the chance to really integrate standards practiced at the Office, into my day schedules not generally practiced at home. So, for example, the setting of fixed routines which included worship, exercise, preparation of meal(s) and then to work, were undertaken with exuberance and with care. The work from home experience provided a much welcomed distraction from adverse thoughts, a level of mental relaxation and sense of fulfilment as like when I'm at the office, as I was still able to assist many customers during this very trying period for us all.

My workspace was extremely comfortable and located in the heart of my home (living/dining area) as this provided ease of access, proper lighting and proper ergonomic support. With no 'real' distractions at home, my set routine was perfect, often resulting in me spending hours on the laptop, without even feeling exhausted. There were moments when certain Projects were assigned and I found myself working to the wee hours of the morning, without a care or second thought. It was truly a satisfying experience.

Given my experience over this time, I most certainly will embrace work from home again. ■



Morrissa Ross

On a daily basis I would operate out of my kitchen using the kitchen counter and a stool. This work station allowed for a space where I would easily use the laptop and write/make notes if needed. My working

hours were structured surrounding windows of opportunities and was not fixed. To keep abreast I

would work as early as 5:00 AM – 7:00 AM with intermittent checks during 11:00 AM - 1:00 PM and 3:00 PM – 5:00 PM or sometimes during the night. Needless to say, that the reason for the above schedule was mainly due to me having kids.

I am a parent of 3 kids and as such, I was obligated to become a teacher. This was and still is a challenge for me. Having them at different stages of learning/development demanded a lot. I was stretched amongst being a mother, teacher and working at home. In the beginning it was manageable, then it intensified as online schooling came on stream for my 15 and 5 year olds. Notwithstanding, having young ones who continuously requires attention, wants something or the usual having to clean up after them.

In summary, working from home is familiar territory for me. As such, it is normal for me to experience instances where I may not connect to the server or access information. What was not the norm is not feeling included or part of the team as it pertains to the dissemination of information. The only major difference for me with working at home was my additional job, of becoming a full-time teacher. I have to end by saying thank God for Teachers. ■

Arima



Maureena Jackson

The mighty COVID-19 forced mankind to shut-in our homes. It respects no one, no creed nor race, the virus spreads itself from the high to the lowly and from the elderly to the new born baby. My time of

reckoning was used mainly for introspection, throwing myself at the mercies of God and building a stronger relationship with my personal LORD and Saviour, Jesus Christ. This 2020 being my final year of employment was an emotional one for me. I reflected on God's love for mankind. My heart was filled with thanksgiving to God for answering my prayers and in 1996, placing me as His ambassador, in what I consider, to be the best company in the whole world, TTMF.

Working from home during this period was in no way challenging for me but it was a unique experience where I found myself completing HR matters, explaining terms and conditions of facilities and assisting with deferrals, answering and making calls to existing and potential customers, sending and responding to emails, website enquiries, WhatsApp messages, and at the same time tending to the daily chores and demands of my family. Some customers were afraid of tomorrow, lost jobs and reduced incomes, brought frustration and anger but TTMF rose to the occasion. The staff worked assiduously to ease the customers' burdens by processing deferrals as quickly as possible. Constant communication was maintained with my TTMF family as many as possible to ensure that they were kept abreast of relevant information and faring well. The Holy Spirit has used COVID to reinforce my faith and trust in the Sovereign God and I pray that this will be everyone's prayer. ■

Indeed, it was a pleasure for me working at home, managing my own hours and carving out a portion of the day or night where I would work efficiently. Often times I would call on Lisa or Morrissa and this definitely helped in creating the team like environment.

Would I work from home again? I wish I could work from home every day, in the comfort of my pajamas and hair bonnet with a steaming cup of peppermint whose aroma would soothe the senses and taste stimulate the brain. ■



Wendy Cuthbert

Stay At Home Orders became the new normal of working from home. Initially, I felt disjointed from the group. One moment I was scared, and the next I was feeling encouraged that this too shall

pass. After the new normal soaked, and my team started connecting regularly via mobile, WhatsApp, text, emails and teleconference, that feeling of isolation subsided.

Although, it was work from home, a conscious effort was made to stay on track, by fixing my sleep and wake up times, taking the time to go about my normal morning routine e.g. pray, shower, and dress for the day ahead. This time, the dress code was more comfortable than my typical professional attire. This, along with all meals & snack (smile) and rest/break times.

My designated workspace was in the porch area (fresh air and cool ocean scenery), which, by the way, did not take away from work time. Sitting down in the designated space for work sent a clear signal to my brain, that, it was time to focus. When I was not working, I stayed away from my designated workspace. Accessing the information was via the work systems e.g. aperiio, UI, emails, etc.

However, the physical files that could have been worked on during the stay at home order, was a challenge, especially new files that was not yet scanned to the nautilus system.

To say 'Fully occupied', yeeesssssss. I will not do anything differently. ■

PROTECTING YOUR HOME

If you are a new homeowner, Congratulations.

We know that making your house a home is your first priority but more important than that is the safety of your home. What plans do you have to protect your investment? Here are a few options to consider:

Homeowners Insurance – the insurance options are many for property and contents insurance. At TTMF, we provide Homeowners Comprehensive Insurance which covers the physical structure. You should however, do an honest assessment of the contents of your home to understand the real value of your possessions if you should suffer a loss. Research insurance providers and discuss a package that will be suitable for you. Ask as many questions as you like to ensure that you get proper coverage.

Home Security – If you don't have a dog, burglar proof or an alarm system, then you have made yourself a soft target. Apart from the aforementioned also try motion sensor lights around the property. If your neighbourhood is without one, it might be a good idea to start a watch group so everyone looks out for each other.

Flooding, Hurricane, Earthquake - these are considered acts of God. While no natural disaster is predictable, putting a family emergency plan in place so that everyone knows whose responsibility it is to turn off the gas, the lights and water. Around the home, ensure drains are always cleared to prevent flooding, unless you live



in a known flood-prone area in which case you should research your insurance options. Examine your home for structural defects in the walls and ceilings and repair immediately.

Fire related disasters are, for the most part, preventable but it takes your due diligence. Unplug heating appliances before leaving your home, turn off the gas and replace defective cords or plugs on appliances. Let your electrician come by to check on plugs and outlets. Invest in a fire extinguisher. Put a family evacuation plan in place, just in case.

These are just some of the steps you can take to protect your investment and to keep you and your family safe and secure. ■

Tobago



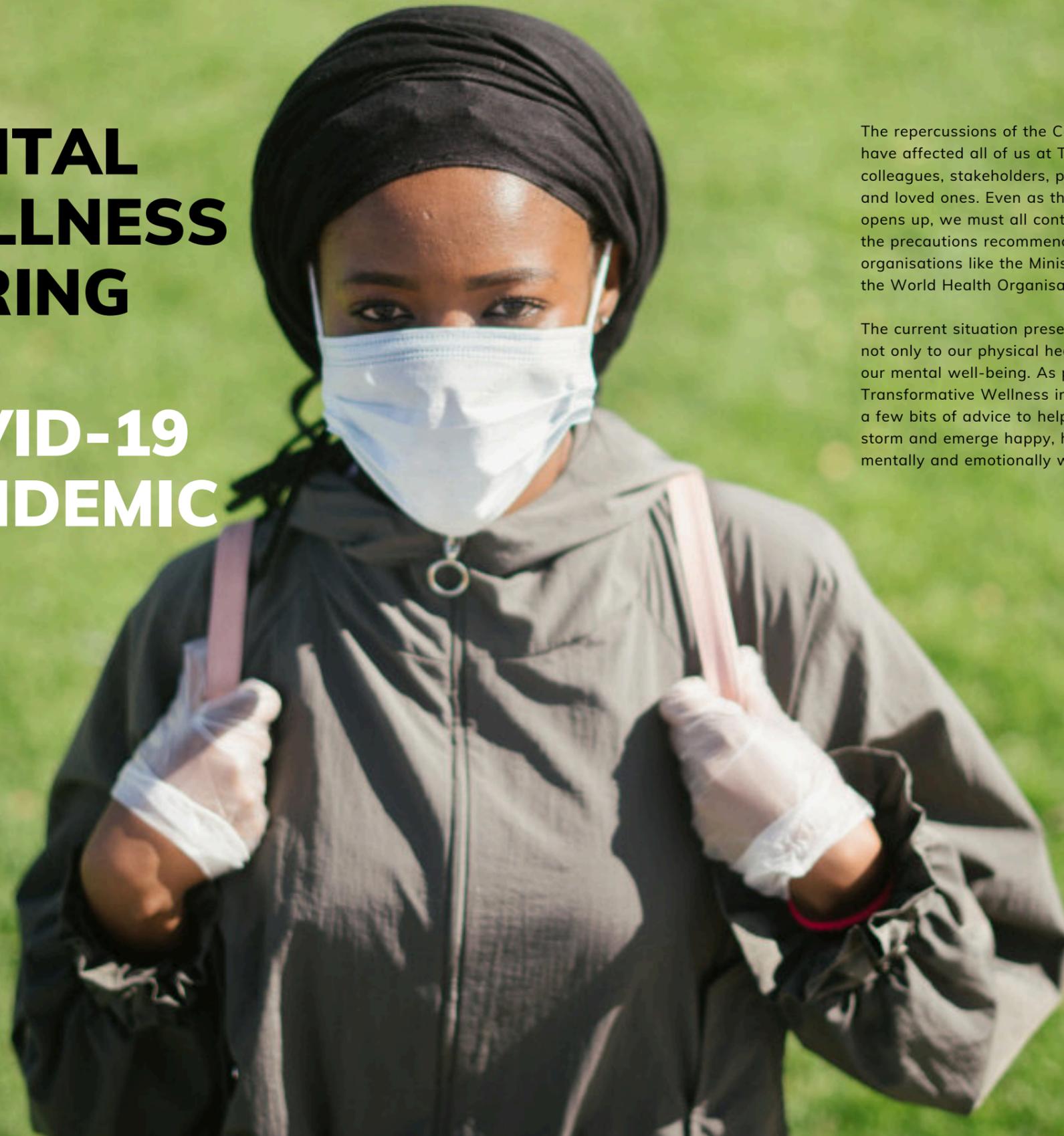
Karen Charles

Working from home was ideal for me as I usually get my best work done in an environment that's quiet and hardly has any distractions or interruptions.

On mornings, after my smoothie of course, I'd set up my laptop on the porch overlooking the backyard, this quiet yet scenic spot was idyllic as the noises of everyday traffic and life in general were silenced. This afforded me the opportunity to work undisturbed, well except for the occasional, "Mommy, what it have to eat?".

At other times I'd set up in my bedroom for the night shift. I can truly say these were the perfect hours for me as I am generally a night person. In the still of the night the creative juices flowed freely allowing me to write and strategise on my approach to acquiring business in what is our new normal. At nights the time flew by and only when I heard the Cocorico singing lustily at the dawn of a new day would I realise I had been working for quite a few hours.

MENTAL WELLNESS DURING THE COVID-19 PANDEMIC



The repercussions of the Covid-19 pandemic have affected all of us at TTMF, our colleagues, stakeholders, partners, families and loved ones. Even as the country slowly opens up, we must all continue to observe the precautions recommended by trusted organisations like the Ministry of Health and the World Health Organisation.

The current situation presents real threats not only to our physical health but also to our mental well-being. As part of our Transformative Wellness initiative, here are a few bits of advice to help you weather the storm and emerge happy, healthy, and mentally and emotionally well.

Get your information from trusted sources only:

Do not be fooled by conspiracy theories, misinformation or gossip. Rely on people and organisations with a trusted track record for accuracy, such as international, national and local authorities and reliable news channels.

Get back into your routine. During the recent lockdown, days and weeks began to flow into each other. We now need to re-establish a routine for work, recreation, child care and education in order to stay on track.

Care for your body. Look after your health by maintaining a proper diet and exercise regime. If you are still uncomfortable with exercising at the gym or in public spaces, find something motivating to follow on YouTube, or create your own exercise routine.

Avoid drugs and alcohol. Boredom, frustration or anxiety might tempt you to consume alcohol or drugs, but this will only increase your risk and make the situation worse.

Limit social media. Overuse of social media may lead to depression and increased isolation and expose you to dangerous unfounded rumours. Also, limit video gaming and screen time in general.

Rest and recreate. Get adequate sleep, keep up with your hobbies, and spend time with your family.

Help others. We are all in crisis, and that burden can be lessened if shared. Make donations to trusted organisations. Help the elderly with their shopping.

Express gratitude. Say thank you to health care workers who put their lives at risk for us. Be grateful to your family, your friends, your neighbours and God for protecting you thus far.

Trust in your future. ■

BRAINGLE

Our Family

Circle the words found in families.



- | | | |
|---------------|---------------|------------|
| AMAZING | DAVID | JORDAN |
| ANGRY | EXCITING | LEROY |
| ANNOYING | EXERCISE | LOVEABLE |
| AWESOME | FAMILY | LUNATICS |
| BIRTHDAYS | FRIENDS | MARCIA |
| BOARD GAMES | FUN | NICE |
| BOATING | FUNNY | OUTGOING |
| BORED | FURRY | PAIGE |
| CARING | GAVIN | PAUL |
| CATS | GIVING | PICNIC |
| CHALLENGING | GRANDCHILDREN | RELAXATION |
| CINDY | HAPPY | SCARY |
| CLEAN | HUNGRY | SMART |
| CLOSE | JACK | TIME |
| COMPASSIONATE | JACK JACK | TRAVEL |
| CRAZY | JEAN | WEIRD |
| CREATIVE | JOHN | |

ENTRY FORM:	Name:	<input type="checkbox"/> Jenny's Restaurant
	Contact Info:	<input type="checkbox"/> TGI Friday's <input type="checkbox"/> La Cantina

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 September 8th 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: Jenny's Restaurant, TGI Fridays or La Cantina. 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 September 10th.**

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

HEALTHY MANGO SMOOTHIE



Ingredients

- 2 Julie/ Starch Mangoes, in season from April (or use canned puréed mangoes)
- 250–300ml/9–10½ fl oz cold milk
- ½–1 tsp runny honey, or to taste, according to the size and sweetness of the mangoes
- ice cubes, to serve

Method

1. Stand one of the mangoes upright with the narrow end facing you. Slice off the 'cheeks' on either side of the stone and slice these in half lengthwise.
2. Cut around the stone to take off as much flesh as possible, capturing all the running juices in a bowl.
3. Remove the skin by peeling or cutting the fruit carefully off it. Repeat with the other mango. Discard the skin and purée the flesh and juice in a food processor or blender.
4. Add the milk and honey and combine until it becomes a thick smooth mass. Chill until ready to drink. Add the ice cubes and serve straight from the fridge. A little goes a long way, so serve in small glasses.

SERVING YOU SAFER & BETTER

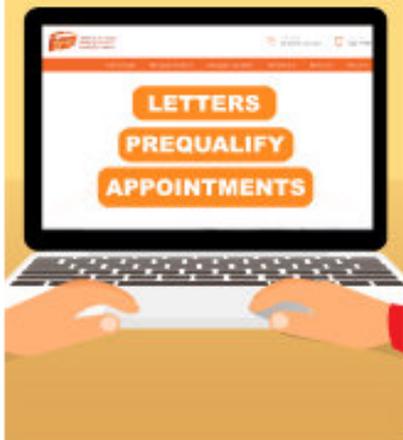


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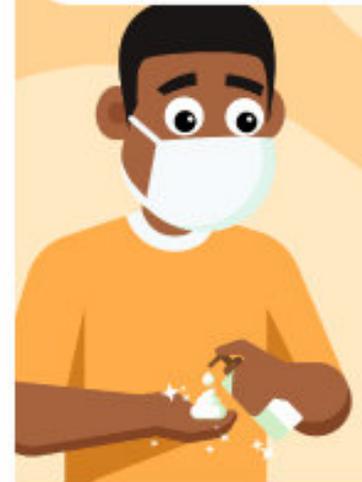
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SCREENING UPON ENTRY
OF OUR OFFICES



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SANITISERS PROVIDED



WEAR A FACE COVERING



HATS AND SUNGLASSES
ARE PROHIBITED



MAINTAIN APPROPRIATE
PHYSICAL DISTANCE

