



19th Edition

Bulletin

Staff

May 2015

Staff bulletin is a newsletter with the primary objective of disseminating information and other issues in the organization to all members of staff

Advisory Corner



The Gardener's Badge Story

A landscape gardener ran a business that had been in the family for two or three generations. The staff were happy, and customers loved to visit the store, or to have the staff work on their gardens or make deliveries - anything from bedding plants to ride-on mowers.

For as long as anyone could remember, the current owner and previous generations of owners were extremely positive happy people.

Most folk assumed it was because they ran a successful business.

In fact it was the other way around...

A tradition in the business was that the owner always wore a big lapel badge, saying **Business Is Great!**

The business was indeed generally great, although it went through tough times like any other. What never changed however was the owner's attitude, and the badge saying **Business Is Great!**

Everyone who saw the badge for the first time invariably asked, "What's so great about business?" Sometimes people would also comment that their own business was miserable, or even that they personally were miserable or stressed.

Anyhow, the **Business Is Great!** badge always tended to start a conversation, which typically involved the owner talking about lots of positive aspects of business and work, for example:

- the pleasure of meeting and talking with different people every day.

ferent people every day.

- the reward that comes from helping staff take on new challenges and experiences.
 - the fun and laughter in a relaxed and healthy work environment.
 - the fascination in the work itself, and in the other people's work and businesses.
 - the great feeling when you finish a job and do it to the best of your capabilities.
 - the new things you learn every day - even without looking to do so and the thought that everyone in business is blessed - because there are many millions of people who would swap their own situation to have the same opportunities of doing a productive meaningful job, in a civilized well-fed country, where we have no real worries.
- And so the list went on. And no matter how miserable a person was, they'd usually end up feeling a lot happier after just a couple of minutes listening to all this infectious enthusiasm and positivity.

It is impossible to quantify or measure attitude like this, but to one extent or another it's probably a self-fulfilling prophecy, on which point, if asked about the badge in a quiet moment, the business owner would confide:

"The badge came first. The great business followed."



In This Issue

Advisory Corner	1
Words of Wisdom	2
Performance	3
Staff Issues	4
General Knowledge	8
Health Tips, Jokes, & More	10

Core Values

*Relationship
Excellence
Support
Passion
Efficiency
Creativity*

WORDS OF WISDOM

Quote of the month

*What you have to do
and the way you have
to do it is incredibly
simple. Whether you
are willing to do it,
that's another
matter."*

~ Peter F. Drucker ~

Bible Verse

*It is not good to have
zeal without
knowledge, nor to be
hasty and miss the
way.*

~ Proverbs 19:2 ~

OTHER WISE SAYINGS

"There are no secrets to success. It is the result of preparation, hard work, and learning from failure."

– Colin Powell

"Nothing that is really worth having, comes quickly and easily. If it did, I doubt that we would ever grow."

– Eknath Easwaran

"Problems are only opportunities in work clothes."

– Henry J. Kaiser

"Wishes are like seeds – few ever develop into something."

– Michael Garofalo

"Nothing can withstand the power of the human will if it is willing to stake its very existence to the extent of its purpose."

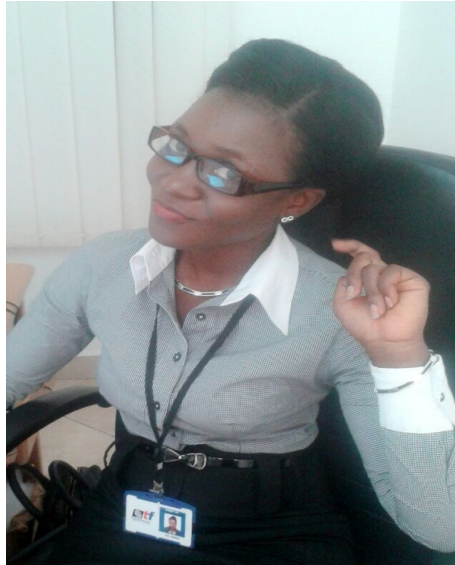
– Benjamin Disraeli

Staff Issues

Employee of the Month, April 2015



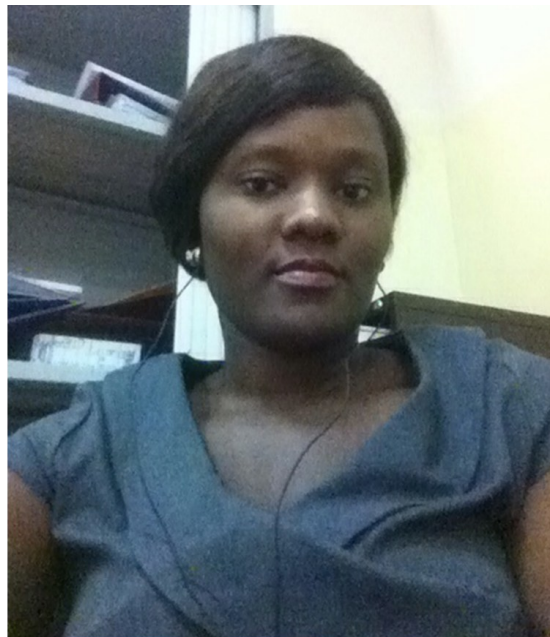
Fouad C. Hamza (Credit Officer)



Natheley Akuoko (Relationship Manager)



Nana Boakye-Yiadom (Finance Officer)



Lydia Atiirimbey (Relationship Manager)

General Knowledge

FLOODS, what to do . . .



The best way to protect yourself and those you care about from floods and flash floods is through preparedness. Floods may be slow or fast rising, but generally develop over a period of days with enough time for advance warning and preparation. Flash floods, however, usually result from intense storms dropping large amounts of rain in a brief period and may occur with little or no warning. Whether you are dealing with a flood or a flash flood, it is to everyone's advantage to know exactly what steps to take to stay safe.

During a Flood

If in a car...

- Do not attempt to drive through a flooded area. Cars may easily be swept away in just two feet of moving water. Turn the car around and find a safer route.

If your car stalls, abandon it immediately and climb to higher ground. Do not risk your life trying to move a stalled vehicle.

If indoors...

- Stayed tuned to a battery operated radio or television to get the latest emergency information. Keep your pre-assembled family disaster supplies kit close at hand.

Evacuate your home if asked to do so.

If outdoors...

- Climb to high ground and stay there.

Stay clear of flood waters. Do not try to walk through as just 6 inches of moving water can knock you off of your feet.

During an Evacuation

- If asked to evacuate, do so immediately.
- Make sure that every person in your family has the same contact person (friend or family member) in case you should become separated during the evacuation.
- Listen to a battery-operated radio for evacuation instructions.
- Follow recommended evacuation routes.

Leave early to avoid being trapped by flooded roadways.

After a Flood

Flood Dangers Do Not End When the Water Begins to Recede!

Return home only when advised and stay out of building if flood waters remain around the building.

When entering buildings where flood waters have receded:

- Wear sturdy shoes and use only battery-powered lanterns or flashlights.
- Examine walls, floors, doors, and windows to make sure the building is not in danger of collapsing.
- Take pictures of the damage (both to the house and destroyed personal items) for insurance claims.
- Watch-out for animals, especially poisonous snakes, who might have entered your house with the flood waters.
- Look for fire hazards such as broken or leaking gas lines, flooded electrical circuits, or submerged furnaces.
- Throw away food that has come in contact with flood waters (including canned goods).
- Pump-out flooded basements gradually (1/3rd the water per day is a general recommendation) to avoid structural damage.



When thunder roars, head indoors

Whenever you hear thunder, you are at risk of lightning strikes. The best protection from lightning is a sturdy, enclosed building. Structures without walls do not offer proper protection from lightning. While a secure building is the best choice for avoiding lightning, a car can also protect you from lightning strikes. Open vehicles however, are not safe.

The first way to prevent being struck by lightning is to look at a weather forecast before planning to be outdoors. When preparing for a journey, for example, knowing that there could be a thunderstorm can allow you to plan ahead in case a storm moves through.

Lightning can strike a person directly, but people are more likely to be injured by indirect contact, such as being hit with a ground current if lightning strikes a nearby tree. If you are in a situation where you cannot find reasonable shelter after a storm hits, there are ways to minimise your risks. Crouch as low to the ground as you can; do not lie down on the ground or put your hands down. Stay on just your feet to cover as little ground as possible. You also want to be as low as you can to reduce your risks of being a lightning target. Keep anything that is a good electrical conductor away from you.

While you are significantly safer inside a building than you are outside, you are still not immune to lightning danger once you are indoors. Lightning can strike and travel through different channels that could reach you. To keep these risks to a minimum, do not use corded phones or other plugged-in electronics. Avoid using plumbing and take your shower or wash dishes after the storm has passed. Stay away from doors and windows, which can have small cracks in the frames that could allow lightning in. Don't go out onto balconies or porches. To keep your electronics safe, unplug them before the storm arrives. Do not unplug them once the storm has started, as **you could be struck in the process**. The injuries that can be sustained from lightning strikes include severe burns (internal burns from lightning are rare, but possible), cardiac arrest and neurological damages. Lightning strikes can even cause lasting injuries, memory loss, chronic pain or seizure disorders, among others.



tree burned by a lightning strike

Remember it is always best to err on the side of caution when your safety is involved.

HEALTH TIPS, JOKES & MORE

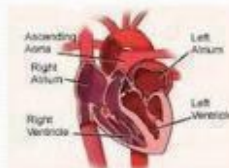
GOD's Pharmacy is Amazing



* A sliced carrot looks like a Human eye and it greatly enhances blood flow to the eyes



* A tomato has 4 chambers & is red just like the heart. A tomato is loaded with Lycopine that is pure heart & blood food



* A walnut looks like the brain and helps develop more than 3 dozen neuro Transmitters to enhance brain functions.



* Beans are kidney shaped and they heal and help maintain kidney functions.



HEALTH TIPS



20 Benefits Of Walking

1. Helps with weight management
2. It's accessible to everyone
3. Doesn't require special equipment
4. One of the easiest ways to get more active
5. Reduces symptoms of depression and anxiety
6. It's a low impact exercise
7. Lowers low-density lipoprotein (LDL) cholesterol (the "bad" cholesterol)
8. Raises high-density lipoprotein (HDL) cholesterol (the "good" cholesterol)
9. Lowers blood pressure
10. Reduces the risk of some cancers
11. Helps reduce risk and aids with the management of type 2 diabetes
12. Improves mood
13. Helps maintain strong bones
14. Reduces the risk of heart attack
15. Less likely to lead to injuries
16. Reduces stress
17. Reduces risk of heart disease
18. You don't have to pay for it
19. Builds aerobic fitness
20. Helps maintain lean muscle tissue



DECISIONS?



SIMPLY SWITCHING FROM WHITE TO WHOLE WHEAT BREAD CAN LOWER HEART DISEASE RISK BY 20 PERCENT

Health

Tip of the Month

A warm lemon juice early in the morning helps flush out toxins from the body.



WALKING

jokes



A child asked his father, "How were people born?" So his father said, "Adam and Eve made babies, then their babies became adults and made babies, and so on." The child then went to his mother, asked her the same question and she told him, "We were monkeys then we evolved to become like we are now." The child ran back to his father and said, "You lied to me!" His father replied, **"No, your mom was talking about her side of the family."**

Wife: "I look fat. Can you give me a compliment?"

Husband: "You have perfect eye-sight."



Brain teasers

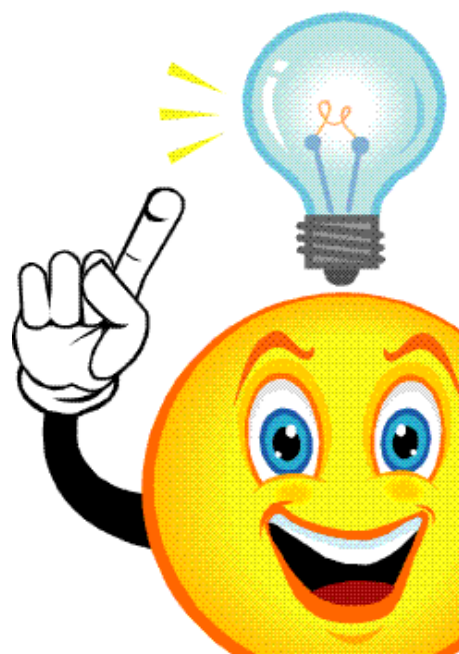
Q: What goes up when rain comes down?

Q: What word becomes shorter when you add two letters to it?

Q: If I have it, I don't share it. If I share it, I don't have it. What is it?

Q: What can you catch but not throw?

Q: What has hands but can not clap?



Answers to Previous Brain teasers

When did World War 3 Happen? (70s or 80s)

ANS: There hasn't been a World War 3

A pound of cotton and a pound of stone, which is heavier?

ANS: Both are the same, a pound is a pound.

If it is 12 o'clock in Ghana what time will it be in Burkina Faso?

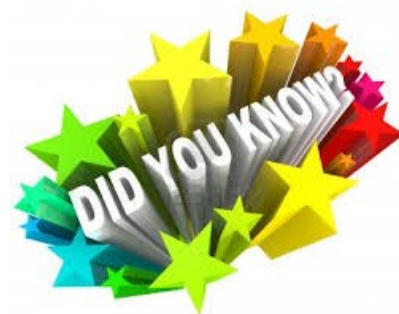
ANS: The time will be the same since the Greenwich meridian passes through Burkina Faso too.

What two things can you never eat for breakfast?

ANS: lunch and supper

We hurt without moving. We poison without touching. We bear the truth and the lies. We are not to be judged by our size. What are we?

ANS: Words



4 Types of Customers and How to Sell to Each of Them

We deal with many different personality types on a daily basis. Of course each client is unique, but there is universal agreement that there are four basic personality types.

The success of businesses often hinges on how well its sales staff relates to the different types of people that walk through the doors. Here are the four basic personality types of clients and some tips on how to deal with each one.



The Director

As the name implies, this personality is generally associated with demanding people. They are the take-charge types. They want what they want when they want it - and they want it now! In extreme cases they can be intimidating know-it-all's. Directors are generally not into small talk; they want the facts in order to make a decision as quickly as possible. If you try to get in the way of their goal they will plough through you. They don't care about anyone's interest other than their own. Their goals are very clear. They want the best possible product at the lowest possible price delivered when they want it - which is usually immediately.

How to Deal with a Director

Eliminate as much small talk as possible, lay out the facts, give your reasons why they should purchase something and make it brief and to the point. Generally these personality types have high self-esteem, almost to the point of being obnoxious about it. One of the most valuable tools you can use here is to compliment their direct style and decisiveness. The one thing you never want to do is to tell this personality type they are wrong or they are not listening to you. You must let them make their own decision. You can try to make suggestions, but make sure they are short and to the point. Remember, the Director gets turned off when you present yourself in any way as a roadblock to their goal. Remember: Never confront the Director -- stay out of their way!

The Analytical Personality

These types usually have professions that require accuracy and analysis. These would include jobs such as accountants, engineers or scientists, whereby they conduct research and analyze all the possibilities before making a decision. What motivates this type of personality? Facts, details, product descriptions. Like the Director type they are unaffected by small talk.



How to Deal with an Analytical

Give them facts and data. Do not make a statement unless you can back it up with pertinent information. If the product has detailed labelling, give it to them. There is one major advantage when it comes to dealing with the analytical personality: They have done their homework and/or comparative research. In many cases they will actually know more than a salesperson, which makes them a valuable source of information. The biggest asset they have is all the research they have done about the product you are selling.

The Relater (or Belonging) Personality Type

The Relater/Belonging personality type has a strong need to feel part of a group. These people are usually three calls away from getting anything they want. They always know someone who knows someone who knows someone - the classic example of "three degrees of separation."

How to Deal with a Relater

The reason we refer to the Relater client as "Belonging Type" is because they take an ownership position in anything they do. The bottom line is to include them in any way you possibly can, because they want to feel a part of the decision making process. They are wonderful clients to have and a sensational source of never-ending referrals.

The Socialiser

Socialisers are exactly as the name implies. They are outgoing, love to talk and love to make new friends. Socialisers want to build friendships. If you talk to them like an Analytical, with facts and figures, they will shut right down. As similar as they might be to the Relater, loyalty isn't as important to the Socialiser. Socialisers love to receive and give compliments. However, they tend to be self-cantered. They want to be where they are made to feel important. This is the one group that managers and salespeople relate to the most, because the majority of clients will fit in this category!

How to Deal with a Socialiser

The most important thing to remember is that it's not all about the product; it is about the relationship. Always remember that the first thing you are selling is yourself. You can be giving product away, but the Socialiser won't care if they don't like you. Use compliments liberally. Do whatever you have to do to remember the names of these people. Don't lose sight of the fact that your goal is still to sell to them. Remember: Keep the Socialiser focused, yet be light enough to make their experience fun and entertaining.

The next time someone walks into your branch, size them up and put them into one of these four personality categories (it's a lot easier than you think once you get the hang of it). You will then be better prepared to interact with each client on a higher level, and increase your sales drastically.

Editorial Board



Mr. Ransford O. Ansong,
Chief Editor



Mrs. Edith Blankson
Snr. Staff Writer



Josephine Aburwofie
Chief Correspondent



Mr. Osei Okofo Arhin
Writer



Mr. Isaac Boateng Addai
Writer

Please forward all comments, articles, jokes and upcoming events you would want to be published in the next edition to eblankson@tffinancial.com.gh & jaburwofie@tffinancial.com.gh.

*All information must be submitted by the **15th of every month**. Publications will be on the **25th of every month**.*

