



# Staff Bulletin

MAY 2016



## Advisory Corner

### THE WEIGHT OF THE GLASS

Once upon a time a psychology professor walked around on a stage while teaching stress management principles to an auditorium filled with students. As she raised a glass of water, everyone expected they'd be asked the typical "glass half empty or glass half full" question. Instead, with a smile on her face, the professor asked, "How heavy is this glass of water I'm holding?" Students shouted out answers ranging from eight ounces to a couple pounds. She replied, "From my perspective, the absolute weight of this glass doesn't matter. It all depends on how long I hold it. If I hold it for a minute or two, it's fairly light. If I hold it for an hour straight, its weight might make my arm ache a little. If I hold it for a day straight, my arm will likely cramp up and feel completely numb and paralyzed, forcing me to drop the glass to the floor. In each case, the weight of the glass doesn't change, but the longer I hold it, the heavier it feels to me." As the class shook their heads in agreement, she continued, "Your stresses and worries in life are very much like this glass of water. Think about them for a while and nothing happens. Think about them a bit longer and you begin to ache a little. Think about them all day long, and you will feel completely numb and paralyzed – incapable of doing anything else until you drop them."

**The moral:** It's important to remember to let go of your stresses and worries. No matter what happens during the day, as early in the evening as you can, put all your burdens down. Don't carry them through the night and into the next day with you. If you still feel the weight of yesterday's stress, it's a strong sign that it's time to put the glass down.

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**CORE VALUES**

- Trustworthiness
- Efficiency
- Creativity
- Passion
- Support
- Relationship
- Excellence

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

## WORDS OF WISDOM

Scott Hamilton

"The only disability in life is a bad attitude."

**QUOTE OF THE MONTH**

Exodus 23:8b

For a bribe blinds those who see and twists the words of the righteous.

**MEMORY VERSE**

## OTHER WISE SAYINGS

"In the end, it's not the years in your life that count. It's the life in your years." Abraham Lincoln

"The greatest day in your life and mine is when we take total responsibility for our attitudes. That's the day we truly grow up." John C. Maxwell

"Life is not a problem to be solved, but a reality to be experienced." Soren Kierkegaard

"What we think determines what happens to us, so if we want to change our lives, we need to stretch our minds." Wayne Dyer

"Life is ten percent what happens to you and ninety percent how you respond to it." Lou Holtz

"Believe that life is worth living and your belief will help create the fact." William James

# Staff Issues

*Time with staff  
of the month for May*

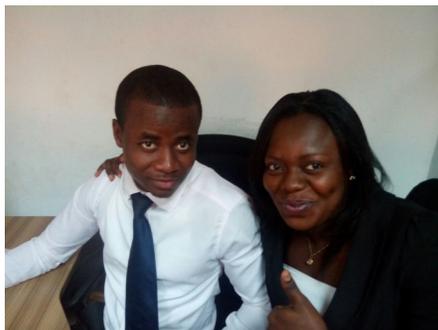
Yaa Agyakoma Ampomah - Relationship Officer , Kumasi Branch  
Mawunyo Nutsi - Relationship Officer , Accra Branch  
Okoko Arhin Osei-Donkor—Finance Officer, Head office



## *Yaa Agyakoma Ampomah*



Life at TF Financial Services for Yaa Agyakoma Ampomah

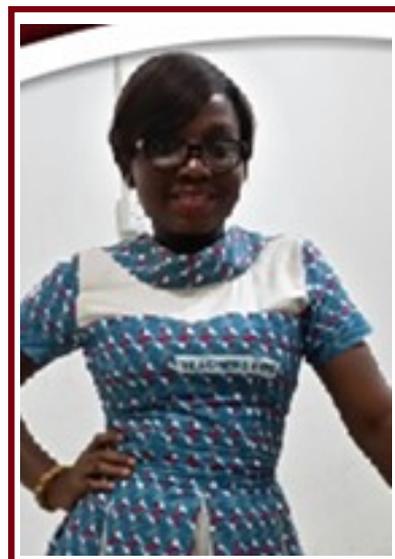


## *Learn more about Mawunyo Nutsi*

Mawunyo is a enterprising lady looking forward to new opportunities to tap into.

She is an easy going person who loves to hang out with few good friends and a little choosy.

Her watch word is "If it must be done, it must be done well". This she believes has played a pivotal role in her life.



# Staff Issues

*Time with staff  
of the month for May*



*Learn more about Okofo Arhin Osei-Donkor*

Okofo Arhin Osei-Donkor was born in Kumasi and has four sisters.

According to him, he has always wanted to work in the financial industry with the aim of becoming a renowned finance person.

He love automobiles and also likes to play football to keep him in shape. He cooks during his free time and loves to hang out with friends.



## Birthdays



*The entire management and staff of TF Financial Services wish the following July birthday celebrants a happy birthday as they celebrate these momentous days of their lives:*

*Mrs. Edith Blankson - 3rd July\**

*Mr. Francis Amihere - 7th July*

*Mr. Justice Adjei-Boakye - 10th July*

*Ms. Beatrice Amo-Asare - 19th July*

*Miss Kate Ainooson - 23rd July*

*Miss Jemima M. Amedume - 24th July*

# TF FINANCIAL SERVICES MOURNS WITH FORMER MD



We were at Peki on the 28th of May, 2016 as staff of TF Financial Services to mourn with our former MD, Mr. Aaron Badza on the demise of his late mother.

To as many as were able to make it to Peki on that cold Saturday morning, the company is grateful.



# General Knowledge



1. To keep potatoes from budding in the bag, put an apple in with them.
2. If you manage to have some leftover wine, cocktail drinks at the end of the evening, freeze it in ice cube trays for easy addition to sauces.
3. After boiling pasta or potatoes, cool the water and use it to water your house plants. The water contains nutrients that your plants will love.
4. When defrosting meat from the freezer, pour some vinegar over it. Not only does it tenderize the meat; it will also bring down the freezing temperature of the meat and cause it to thaw quicker. # Note: Every woman should have vinegar in her kitchen.
5. Do you cry while peeling off onions, then try this. After peeling off your onions, refrigerate the onions for at least 5 minutes, then dice it. You will be glad you did.
6. For aluminium pans that are looking dull, just boil some apple peels in them. This will brighten up the aluminum and make your house smell yummy.
7. If your salt is becoming lumpy, put a few grains of rice in with it to absorb excess moisture.
8. Always keep an aloe vera plant in your kitchen. It's invaluable when you scrape your arm or burn your finger. Just break off a leaf and rub the gel from the inside on the injury.
9. When making a soup, sauce, that ends up too fatty or greasy, drop in an ice cube. The ice will attract the fat, which you can then scoop out. This works wonders.
10. To reuse cooking oil without tasting whatever was cooked in the oil previously, cook a 1/4" piece of ginger in the oil. It will remove any remaining flavors and odors.
11. If your milk always goes bad before you can finish it, try adding a pinch of salt to the carton when you first open it. It will stay fresh days longer.

# Health Tips

## *Top tips to keep your eyes healthy*

Our vision is so important, yet most of us don't really know what we can do to protect our eyes. Here are 6 easy tips to protect your vision and keep your eyes functioning at their best.

Your eyes have to last you a lifetime, so taking care of them is incredibly important. Your lifestyle can cause significant strain on your eye health and can have a detrimental effect on your sight, especially as you grow older.

**Follow these easy tips to keep your eyes healthy:**

### ***Eat for better eyesight***

We all know the old wives' tale that carrots help

### ***Eat for better eyesight***

We all know the old wives' tale that carrots help you see better in the dark; there is actually some truth to that age-old myth.

Certain nutrients play an important role in assisting our eyes to function at their best.

Leafy green vegetables contain nutrients that can lower your risk for age-related macular degeneration and cataracts.

Fatty fish such as salmon, mackerel and sardines all contain high levels of omega-3, an essential fatty acid that promotes eye function.

Citrus fruits such as oranges, lemons and grapefruits all boast of high levels of vitamin C, an antioxidant that helps the eyes function optimally.

If you aren't regularly consuming these nutrients, consider taking additional vitamin C, omega-3 or a multivitamin.

### ***Take a break from your screen***

Staring at a computer or tablet screen for hours on end can result in computer vision syndrome, a term for eye strain, dry eyes or other conditions associated with computer use.

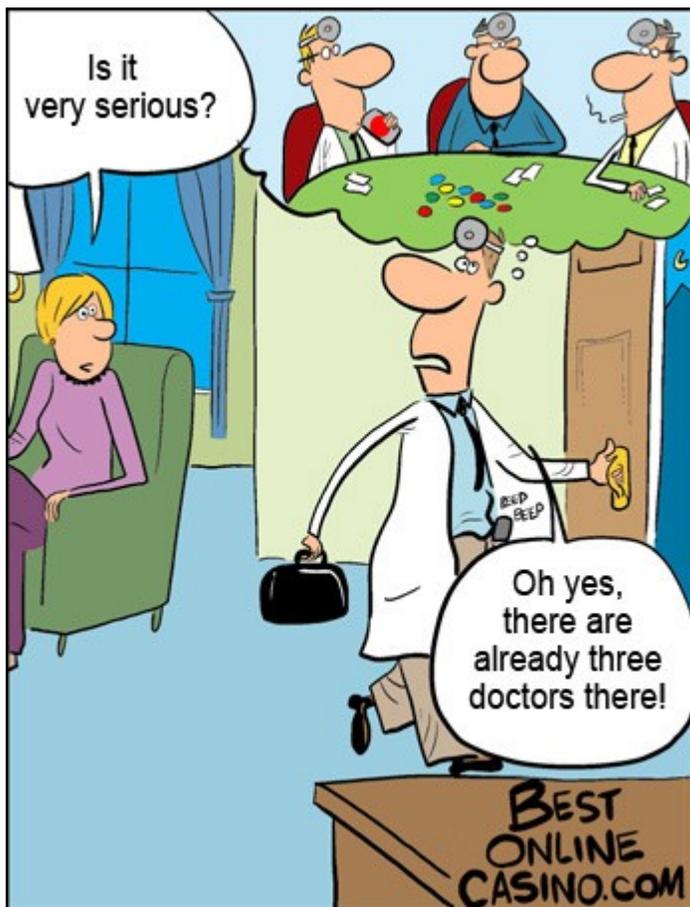
Aim to use the '20-20-20 rule'. Look up from your work every 20 minutes at an object about 6 metres away for 20 seconds.

If you regularly suffer from tired, aching or burning eyes, you may need to visit your optometrist to rule out dry eye, presbyopia, or to be prescribed glasses with protective lenses.

### ***Visit the eye doctor***

Annual eye tests should form part of your medical assessments. Not only will this help to diagnose and treat eye problems early when they are easier to treat, but if you have any family history of eye disease, diabetes or high blood pressure your ophthalmologist will be able to keep track of your risk.

# Jokes



A man asks a farmer near a field, "Sorry sir, would you mind if I crossed your field instead of going around it? You see, I have to catch the 4:23 train."

The farmer says, "Sure, go right ahead. And if my bull sees you, you'll even catch the 4:11 one."

Teacher: "Kids, what does the chicken give you?"

Student: "Meat!"

Teacher: "Very good! Now what does the pig give you?"

Student: "Bacon!"

Teacher: "Great! And what does the fat cow give you?"

Student: "Homework!"

Wife: "How would you describe me?"

Husband: "ABCDEFGH IJK."

Wife: "What does that mean?"

Husband: "Adorable, beautiful, cute, delightful, elegant, fashionable, gorgeous, and hot."

Wife: "Aw, thank you, but what about IJK?"

Husband: "I'm just kidding!"

There was a preacher who fell in the ocean and he couldn't swim. When a boat came by, the captain yelled, "Do you need help, sir?" The preacher calmly said "No, God will save me." A little later, another boat came by and a fisherman asked, "Hey, do you need help?" The preacher replied again, "No God will save me." Eventually the preacher drowned & went to heaven. The preacher asked God, "Why didn't you save me?" God replied, "Fool, I sent you two boats!"

# Brain Teasers

You can find roads without cars, And roam through forests without trees,  
Cities exist without houses? Whatever can I be?

What English word has three consecutive double letters?

I am never quite what I appear to be. Straight-forward I seem, but it's only skin deep, for mystery most often lies beneath my simple speech. Sharpen your wits, open your eyes, look beyond my exteriors, read me backwards, forwards, upside down. Think critically and answer the question.

## Answers to Previous Brain Teasers

What has a foot but no legs?

**Answer : A snail**

I'm tall when I'm young and I'm short when I'm old.

**Answer : Candle**

In a one-storey pink house, there was a pink person, a pink cat, a pink fish, a pink computer, a pink chair, a pink table, a pink telephone, a pink shower—everything was pink! What colour were the stairs?

**Answer: There were no stairs**

What is so delicate that saying its name breaks it?

**Answer : A secret**

# TAXATION - PAYE & RELIEFS

## LOAN BENEFIT TAX

This tax was introduced this year. It is charged on loans given by an employer to an employee within the same organization usually at a lower rate than the BOG rediscount rate.

### Conditions

The loans should be from the employer to the employee

Should have a tenure not exceeding 12 months

Aggregate amount of the loan and any similar loans outstanding at any time during the previous 12 month should not exceed the employees 3 months basic salary.

### Tax Treatment

No benefit will be assessed on the employee as employee's income where the conditions above are satisfied.

In any other case interest is computed for the year as:

Chargeable In- come (GH¢)	Rate (%)	Tax (GH¢)	Cumulative Chargeable In- come (GH¢)	Cumulative Tax (GH¢)
First 2,592	Free	NIL	2,592.00	NIL
Next 1,296	5	64.80	3,888.00	64.80
Next 1,812	10	181.20	5,700.00	260.00
Next 33,180	17.5	5,806.50	38,880.00	6,052.50
Exceeding 38,880	25			

Table 1 Annual Income tax rates

*To be continued...*

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