



26th Edition

Staff

# Bulletin

December 2015



## Advisory Corner

### Two frogs in the milk

This is the story of two frogs. One frog was fat and the other skinny. One day, while searching for food, they inadvertently jumped into a vat of milk. They couldn't get out, as the sides were too slippery, so they were just swimming around.

The fat frog said to the skinny frog, "Brother frog, there's no use paddling any longer. We're just going to drown, so we might as well give up." The skinny frog replied, "Hold on brother, keep paddling. Somebody will get us out." And they continued paddling for hours.

After a while, the fat frog said, "Brother frog, there's no use. I'm becoming very tired now. I'm just going to stop paddling and drown. It's Sunday and nobody's working. We're doomed. There's no possible way out of here." But the skinny frog said, "Keep trying. Keep paddling. Something will happen, keep paddling." Another couple of hours passed.

The fat frog said, "I can't go on any longer. There's no sense in doing it because we're going to drown anyway. What's the use?" And the fat frog stopped. He gave up. And he drowned in the milk. But the skinny frog kept on paddling.

Ten minutes later, the skinny frog felt something solid beneath his feet. He had churned the milk into butter and he hopped out of the vat.

Persistence will always work out some kind of solution in every situation.



## IN THIS ISSUE

Advisory Corner	1
Words of wisdom	2
Performance	
Staff Issues	3
General Knowledge	6
Health Tips, Jokes & More	7

**CORE VALUES**

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

**Trustworthiness** 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

~Edward Young .

*"Procrastination is the thief of time."*

**QUOTE OF THE MONTH**

Proverbs 11:1

*A false balance is an abomination to the Lord but a just weight is his delight.*

**MEMORY VERSE**

## OTHER WISE SAYINGS

"If you want to live a happy life, tie it to a goal. Not to people or things."

- Albert Einstein

"Good thoughts are no better than good dreams, unless they are executed."

- Ralph Waldo Emerson

"It is common sense to take a method and try it. If it fails, admit it frankly and try another. But above all, try something."

- Franklin Roosevelt

"You must either modify your dreams or magnify your skills."

- Jim Rohn

"Habit is a cable. We weave a thread of it each day, and at last we cannot break it."

- Horace Mann

# Staff Issues

## *Time with staff of the month for December*

Berlinda Tweneboah - Credit Processing Officer, Kumasi Branch  
Joyce Ataa Agyemang - Relationship Officer, Accra Branch  
Anabella Kodua - Relationship Officer, Accra Branch



### *Learn more about Berlinda Tweneboah*



How would you describe your work style?



I pay attention to detail when working.



If we were to provide you with additional training or exposure, what would you suggest?



Credit Risk Management & Compliance



If I were to interview people you have worked with, what words would they most frequently use to describe you?



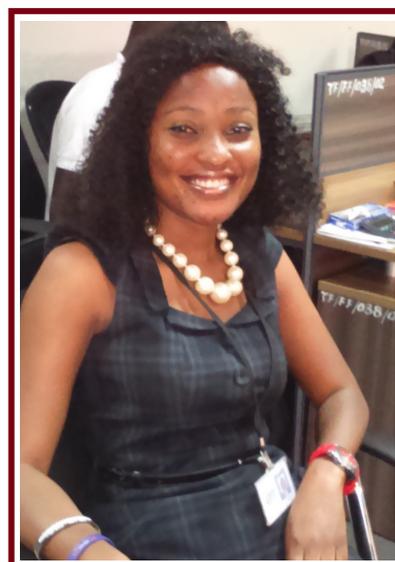
Affable, Assertive, Open, Strict Sometimes, Trustworthy, Discreet, Detailed etc



What's the most important thing you learned in school?



Human Behaviour & Its Dynamics and Networking



### *Learn more about Joyce Ataa Agyemang*



What is your greatest achievement outside work?



My greatest achievement will be being able to complete my MBA programme in June.



If you could get rid of any of the US States, which one would you get rid off and why?



Ojoe, I haven't been to America before oooo. Lol. I will say Louisiana. Full of crime, air pollution and obese people. Anti discrimination laws is still permitted there.



What is your favourite memory from childhood?



Do I even have one? I am a ghetto girl oo. Maybe chopping my classes fees. Lol. On a more serious note when daddy returns from town and you know you will definitely get fresh yoghurt from him because you obeyed not to follow him outside.



# Staff Issues

*Time with staff  
of the month for December*



## Learn more about Annabella Kodua



What would you be happy doing every single day for the rest of your career?



Being myself and doing the right thing.



Is it better to be perfect and late or good and on time?



No one can be perfect,, it is better to be good and on time.



What are the two positive things your boss would say about you?



Well done and Thank you.



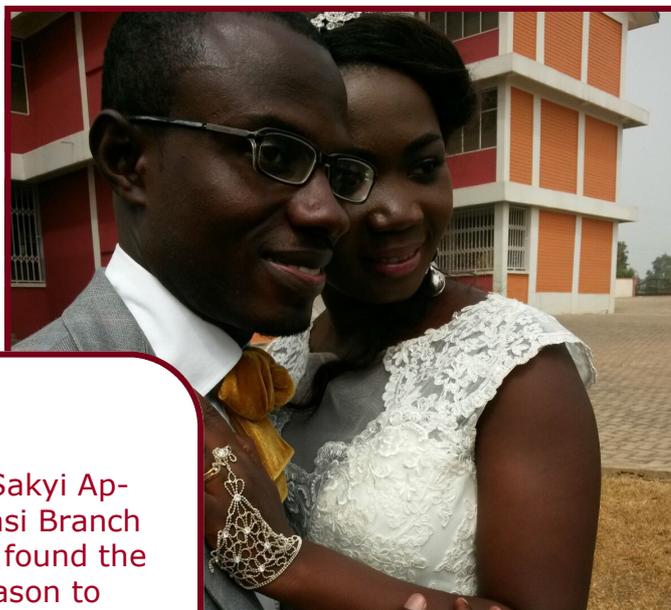
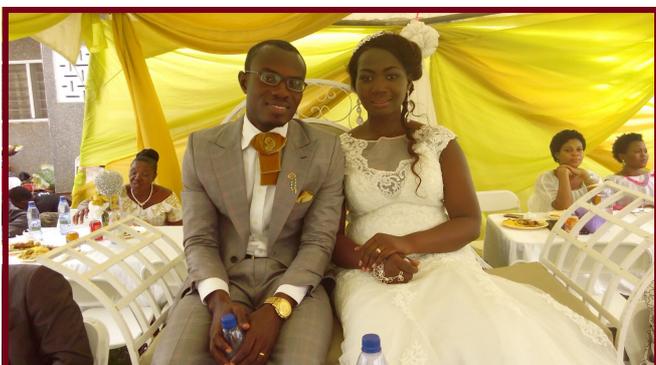
## Birthdays



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

- Miss Helena Frimpomaa      4th Feb*
- Mr. Collins Boadi              20th Feb*
- Mr. Samuel Owusu-Ansah    22nd Feb*
- Mr. Andrews Boafo            25th Feb*

# Bright Sakyi Appiah brings home a damsel



Mr. Bright Sakyi Appiah of Kumasi Branch and his bride found the perfect reason to gather friends and loved ones to their beautiful wedding ceremony

on 26th December, 2015 in Kumasi.

Congratulations Mr. & Mrs. Sakyi Appiah. Wishing you the best in marriage



# General Knowledge

## Did You Know . . .

...That you could talk over with your manager about your performance appraisal? Let your manager know:

### What Your Goals Are

Employers love to see their employees striving to reach a higher goal and passionate about growing professionally.

The smart leaders understand that an **employee that is growing personally and professionally will be more engaged and more productive**, which is obviously a win-win for the company.

It's also important for an employee to set personal goals and work hard to achieve them.

It's also a good way to set a benchmark, and you can see where you stand with your goals at the following review session.

### How Happy You Are

Employee happiness is directly related to employee engagement, and a smart leader will ask you several questions around this subject during the review. If they don't though, make sure to tell them if you're happy, why or why not, and what you think would make you happier.



What I found interesting, was in my last review, my boss asked me about my personal happiness as well, meaning he asked what would make me happier even outside of work.

I thought this was a nice gesture, and depending on my answer, the company might have tried to do something to make me happier overall, not just at work.

### Things You Want To Learn

Tell your boss about new skills you want to have or new things you want to learn. It's very possible that the company can help you learn, through subsidized courses, to giving you time at work to pursue these things.

Smart leaders will understand that growing both personally and professionally is important.

The smartest leaders know that when you are happy in your personal life, that will spill over into your work life.

# Health Tips



Don't have time for intensive skin care? You can still pamper yourself by acing the basics. Good skin care and healthy lifestyle choices can help delay the natural aging process and prevent various skin problems. Get started with these five no-nonsense

## Protect yourself from the sun

One of the most important ways to take care of your skin is to protect it from the sun. A lifetime of sun exposure can cause wrinkles, age spots and other skin problems — as well as increase the risk of skin cancer.

For the most complete sun protection:

- **Seek shade.** Avoid the sun between 10 a.m. and 2 p.m., when the sun's rays are strongest.

**Wear protective clothing. Cover your skin with tightly woven long-sleeved shirts, long pants and wide-brimmed hats. Also consider laundry additives, which give clothing an additional layer of ultraviolet protection for a certain number of washings, or special sun-protective clothing — which is specifically designed to block ultraviolet rays.**

## Don't smoke

Smoking makes your skin look older and contributes to wrinkles. Smoking narrows the tiny blood vessels in the outermost layers of skin, which decreases blood flow. This depletes the skin of oxygen and nutrients that are important to skin health.

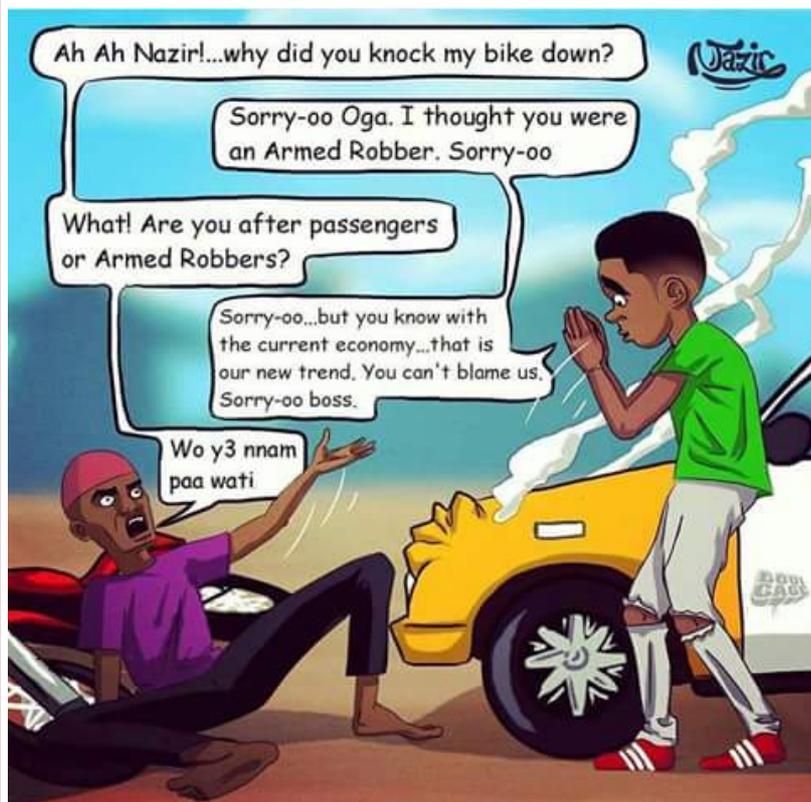
Smoking also damages collagen and elastin — the fibers that give your skin strength and elasticity. In addition, the repetitive facial expressions you make when smoking — such as pursing your lips when inhaling and squinting your eyes to keep out smoke — can contribute to wrinkles.

If you smoke, the best way to protect your skin is to quit. Ask your doctor for tips or treatments to help you stop smoking.

By Mayo Clinic Staff

# Jokes

## Quick Money For Taxi Drivers



## The Secret

At school, Little Johnny's classmate tells him that most adults are hiding at least one dark secret, so it's very easy to blackmail them by saying, "I know the whole truth." Little Johnny decides to go home and try it out.

Johnny's mother greets him at home, and he tells her, "I know the whole truth." His mother quickly hands him \$20 and says, "Just don't tell your father." Quite pleased, the boy waits for his father to get home from work, and greets him with, "I know the whole truth." The father promptly hands him \$40 and says, "Please don't say a word to your mother."

Very pleased, the boy is on his way to school the next day when he sees the mailman at his front door. The boy greets him by saying, "I know the whole truth." The mailman immediately drops the mail, opens his arms, and says, "Then come give your Daddy a great big hug!"

## The Dead Dog

A man rushes his limp dog to the veterinarian. The doctor pronounces the dog dead. The agitated man demands a second opinion. The vet goes into the back room and comes out with a cat. The cat sniffs the body and meows. The vet says, "I'm sorry, but the cat thinks that your dog is dead, too." The man is still unwilling to accept that his dog is dead. The vet brings in a black Labrador. The lab sniffs the body and barks. The vet says, "I'm sorry, but the lab thinks your dog is dead, too." The man finally resigns to the diagnosis and asks how much he owes. The vet answers, "\$650." "\$650 to tell me my dog is dead?" exclaims the man. "Well," the vet replies, "I would only have charged you \$50 for my initial diagnosis. The additional \$600 is for the cat scan and lab tests."

# Brain Teasers

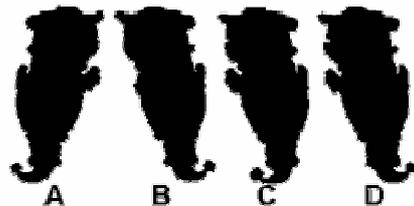
Find a five-digit number in which the last number is the sum of the first, second, and third; the third is four less than the last; the fourth is two less than the last; and the first and fourth added are one less than the last. The last number is also three times the second.

What kind of coat can be put on only when wet?

Timothy and Urban compete in a car rally, going several times around a closed circuit. Timothy can drive the circuit in 25 minutes, but Urban takes 30 minutes. If the two drivers start at the same time, how long will it take Timothy to lap Urban?

## Answers to Previous Brain Teasers

Which shadow belongs to Santa?



**Answer: D**

What always comes at the end of Christmas day?

**Answer: The Letter Y**

Can you spell "hard water" only using three letters?

**Answer: ICE**

What kind of water never freezes?

**Answer: Hot Water**

What do you call a reindeer with three eyes?

**Answer: Reiiiindeer**

# WHAT DO CUSTOMERS REALLY WANT?

## THE TOP FIVE MOST IMPORTANT THINGS REVEALED

By Ian Golding



A few weeks ago, I decided to conduct some independent research. I have always been intrigued to know exactly what is most important to us as consumers, and up until now have used my professional experience and personal experiences to assess what I thought to be the most important things. Thanks to friends, contacts and acquaintances, I am delighted to be able to bring out the top five most important things to clients – based on fact!

### The top 5 most important things to customers

1	Value for money, price, cost, competitiveness	
2	Customer Service	
3	Keeping promises, reliability	
4	Quality	
5	Ease of doing business	

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