



34th Edition

Staff

Bulletin

SEPTEMBER 2016



Advisory Corner

Boy's Job Appraisal

A little boy went into a drug store, reached for a soda carton and pulled it over to the telephone. He climbed onto the carton so that he could reach the buttons on the phone and proceeded to punch in seven digits (phone numbers). The store-owner observed and listened to the conversation.

Boy: 'Lady, Can you give me the job of cutting your lawn?'

Woman: (at the other end of the phone line): 'I already have someone to cut my lawn.'

Boy: 'Lady, I will cut your lawn for half the price of the person who cuts your lawn now.'

Woman: 'I'm very satisfied with the person who is presently cutting my lawn.'

Boy: (with more perseverance) : 'Lady, I'll even sweep your curb and your sidewalk, so on Sunday you will have the prettiest lawn in all of Palm beach, Florida.'

Woman: 'No, thank you.'

With a smile on his face, the little boy replaced the receiver. The store-owner, who was listening to all this, walked over to the boy.

Store Owner: 'Son... I like your attitude; I like that positive spirit and would like to offer you a job.'

Boy: 'No thanks.'

Store Owner: 'But you were really pleading for one.'

Boy: 'No Sir, I was just checking my performance at the Job I already have. I am the one who is working for that lady I was talking to!'

Moral: This is what we call 'Self Appraisal'. Every time if we don't get ahead of others, we blame others for it. We should look to our self and compare, find own weaknesses and work hard to throw away weaknesses. Always Work Hard, be honest and dedicated. It will always pay up.

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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

Matt Cameron

"Live life to the fullest, and focus on the positive."

QUOTE OF THE MONTH

1 Thessalonians 5:17

Pray without ceasing

MEMORY VERSE

OTHER WISE SAYINGS

"Life takes on meaning when you become motivated, set goals and charge after them in an unstoppable manner." Les Brown

"The biggest adventure you can take is to live the life of your dreams." Oprah Winfrey

"Communication is a skill that you can learn. It's like riding a bicycle or typing. If you're willing to work at it, you can rapidly improve the quality of every part of your life." Brian Tracy

"The quality of a person's life is in direct proportion to their commitment to excellence, regardless of their chosen field of endeavor." Vince Lombardi

"My philosophy of life is that if we make up our mind what we are going to make of our lives, then work hard toward that goal, we never lose-somehow we win out." Ronald Reagan

Staff Issues



RADIO INTERVIEWS CAPTURED



Staff Issues



Staff of the Month for September

Yaa Agyakomaa Ampomah- Relationship Officer - Kumasi Branch

Joyce Ataa Agyemang-Relationship Officer - Accra Branch

Helena Frimpomaa Badu-Compliance Officer- Takoradi Branch

Birthdays



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

Mr. Benjamin Larbie -12th November

Miss Berlinda Tweneboah - 14th November

Mr. Nana Boakye Yiadom - 19th November

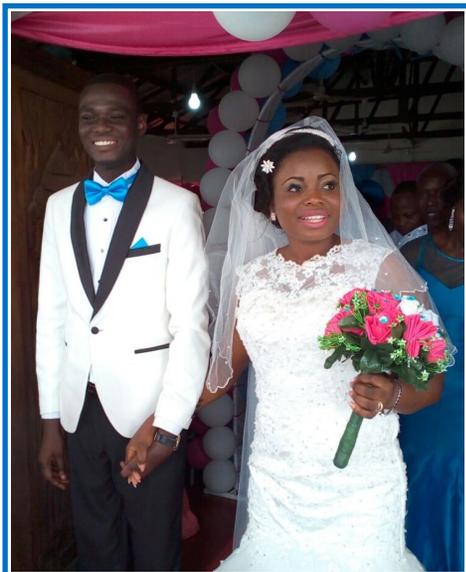
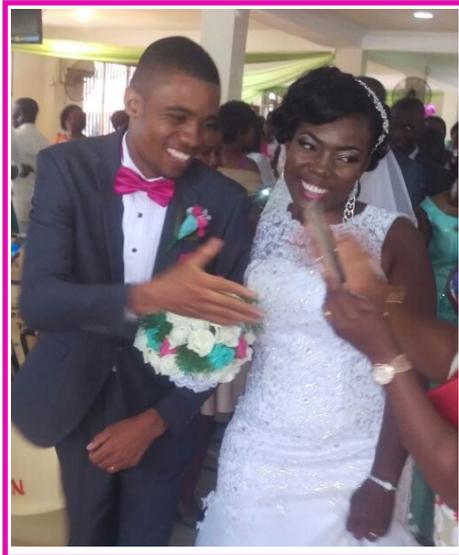
Mr. Ofosu K. Owusu - 26th November

Exited Staff

Mr. Okofo Arhin Osei-Donkor exited in September, 2016. We wish him well in his future endeavours.

Staff Issues

SEPTEMBER WEDDINGS IN PICTURES



General Knowledge

Pay yourself first by J.D. Roth

One of the oldest rules of personal finance is the simple admonition to **pay yourself first**. All the money books tell you to do it. All the personal finance blogs say it, too. Even your parents have given you the same advice.

But it's hard. That money could be used someplace else. You could pay the phone bill, could pay down debt, could buy a new DVD player. You've tried once or twice in the past, but it's so easy to forget. You don't keep a budget, so when payday rolls around, the money just finds its way elsewhere.

And besides: What does "pay yourself first" even *mean*?

To pay yourself first means simply this: Before you pay your bills, before you buy groceries, before you do anything else, set aside a portion of your income to save. Put the money into your savings account. **The first bill you pay each month should be to yourself.**

If you're just getting started in the Real World, saving may seem impossible. You have rent, a car payment, groceries, and maybe student loans. Sure, you'd like to save, but there's just no money left at the end of the month. And that's the problem: Most people save what's left over — left over after bills and after discretionary spending.

Here are three reasons to start saving now instead of waiting until next year (or the year after):

When you pay yourself first, you're mentally establishing saving as a priority. You're telling yourself that *you* are more important than the electric company or the landlord.

Paying yourself first encourages sound financial habits. Most people spend their money in the following order: bills, fun, saving.

Unsurprisingly, there's usually little left .

But if you bump saving to the front — saving, bills, fun — you're able to set the money aside *before* you rationalize reasons to spend it.

By paying yourself first, you're building a cash buffer with real-world applications. Regular steady contributions are an excellent way to build a nest egg. You can use the money to deal with emergencies. You can use it to purchase a house. You can use it to save for retirement. Paying yourself first gives you freedom — it opens a world of opportunity.

How to pay yourself first

The best way to develop a saving habit is to make the process as painless as possible. Make it automatic. Make it invisible. If you arrange to have the money taken from your paycheck before you receive it, you'll never know it's missing.

Open a [high interest savings account](#) at a bank. Set up automatic transfers into this account, either directly from your paycheck or from your regular bank account. Treat these transfers like you'd treat any other financial obligation. **This should be your first and most important bill every month.**

The real barrier to developing this habit is finding the money to save. Many people believe it's impossible. But almost everyone can save at least 1% of their income. . Some will argue that saving this little is meaningless. But if a skeptic will try to save just 1% of his income, he'll usually discover the process is painless. Maybe next he'll try to save 3%. Or 5%. As his saving rate increases, so his nest egg will grow. If you're struggling to find money to save, consider setting aside your next raise for the future. As your income increases, set your gains aside for retirement and savings. Once you're contributing the maximum to your retirement (and you've built emergency savings), you can begin to use your raises for yourself again. Sure, this means your effective salary will stagnate for a year or three or five. But it also means you'll force yourself to develop the saving habit.

Health Tips

Over the Counter Drugs

Minor illness and mild aches or pains are common. It is useful to keep a few medicines at home in case you need something when you cannot get to a pharmacy. Always read the labels carefully and follow the instructions, and store the medicines out of the reach of children. Your pharmacist is a good person to give you more information about over-the-counter medicines which do not need a prescription from your doctor. See your doctor if your symptoms get worse or do not go away.

Note:

Before taking a medicine, always read the packet label and the leaflet inside the packet. This is for instructions on how to take the medicine, who should not take the medicine, and for a list of possible side-effects.

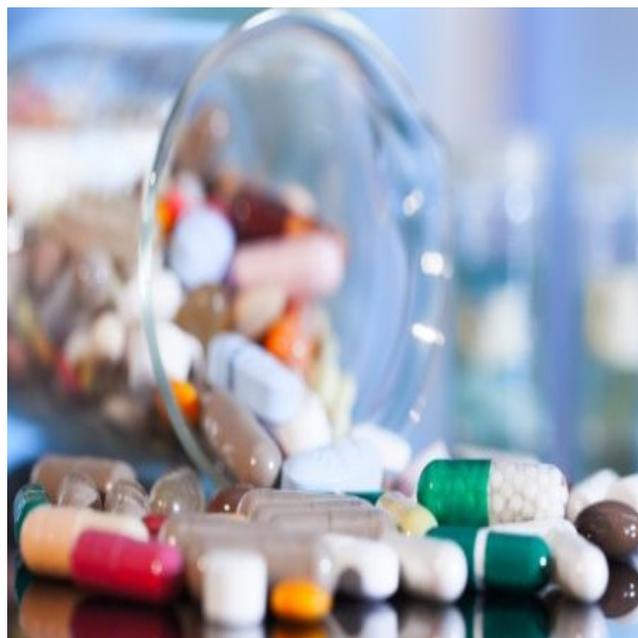
Remember, children will need a different dose to adults, and a different dose depending on their age. Therefore always check the label for the correct dose.

Keep all medicines out of the reach of children.

You can buy the following, without a prescription, from pharmacies:

Paracetamol

Paracetamol eases pain. It also reduces high temperature (fever). It comes in tablet form for adults and older children and as a liquid for young children and babies. You can also obtain soluble tablets and melt-in-the-mouth tablets. If you have young children, paracetamol is perhaps the most important medicine to keep in at all times. Paracetamol is safe at normal doses, but is harmful if you take too much (overdose). Therefore, it is extremely important to check the right dose for the person taking paracetamol. Be careful not to exceed the maximum amount recommended on the packet.



Anti-inflammatory painkillers

These are painkillers which also reduce inflammation. Most need a prescription but you can buy ibuprofen from pharmacies and supermarkets. This is helpful for muscular aches and sprains and can be used to relieve period pain. Like paracetamol, ibuprofen also reduces a fever. Ibuprofen also comes in tablet, soluble tablet, melt-in-the-mouth and liquid forms. There are many brands of ibuprofen. The dose advised varies with age. Anti-inflammatory painkillers should not be used by certain people - for example, if you have, or have had, an ulcer.

Further advice

Your pharmacist is the best source of advice and information on medicines which can be bought over the counter.

Jokes

Killing Job

The Nigerian SSS had an opening for an assassin. After all of the background checks, interviews, and testing were done there were three finalists...

Two men and a woman.

For the final test, the SSS agents took one of the men to a large metal door and handed him a gun, "We must know that you will follow your instructions, no matter what the circumstances. Inside of this room, you will find your wife sitting in a chair. Kill Her!!!"

The man said, "You can't be serious. I could never shoot my wife." The agent said, "Then you're not the right man for this job."

The second man was given the same instructions. He took the gun and went into the room. All was quiet for about five minutes. Then the man came out with tears in his eyes, "I tried, but I can't kill my wife." The agent said, "You don't have what it takes.

Take your wife and go home."

Finally, it was the woman's turn. She was given the same instructions to kill her husband. She took the gun and went into the room. Shots were heard, one shot after another. They heard screaming, crashing, banging on the walls. After a few minutes, all was quiet.

The door opened slowly and there stood the woman. She wiped the sweat from her brow, and said, "This gun is loaded with fake bullets. I had to beat him to death with the chair."

Salary is credited

the 3 most powerful words
After

I LOVE YOU



Angry Husband sends SMS to his mother-in-law "Your product not cooking food properly"

Smart Mother-in-law replied "Product sold, Seal opened, Warranty expired, Manufacturer not responsible"



Joke of the Day

A man joined a big Multinational Company as a trainee. On his first day he phoned the cafeteria and shouted, "Get me a coffee quickly!"

The voice from the other side responded, "You fool, you've dialed the wrong extension! Do you know who you're talking to?"

"No", replied the trainee.

"It's the Managing Director of the company!"

The man shouted back,

"And do you know who YOU are talking to?"

"No.", replied the Managing Director.

"Good!" replied the trainee.



Brain Teasers

What is as big as you are and yet does not weigh anything?

What ends everything always?

Until I am measured,
I am not known.
Yet how you miss me,
When I have flown!
What am I?

I stand when I'm sitting, and jump when I'm walking. Who am I?

What question can you never answer yes to?

Answers to Previous Brain Teasers

Where does geothermal energy come from?

Answer : The depths of the earth.

What does man love more than life,
fear more than death or mortal strife,
what the poor have the rich require,
and all contented men desire.
What misers spend and spendthrifts save
and all men carry to the grave?

Answer : Nothing.

I have four wings, but cannot fly,
I never laugh and never cry;
On the same spot I'm always found,
toiling away with little sound.
What am I?

Answer : A windmill.

Why You Should Take Every Single Day of Annual Leave

The importance of annual leave on your overall career should not be dismissed. Obsessed with work? Have a think about the below:

You recharge your batteries:

8 hours + work a day for 30 years of your life is going to have just one result. **SELF DESTRUCT**. Periodically we humans need a rest from the daily rigor. This means stepping away from the norm and doing something different. Sitting on the sofa and watching television is an example of a way to switch up the routine. To do the above you **MUST** take a day off from work.

Creativity runs through your veins:

When you are in the work mind set your brain is focused on your 'to do list' or 'task list' and rarely do you have time to be. When you are on vacation however your brain is usually given time away from your work at home and thus it can spark into life once again.

The corporate world has a funky way of numbing your mind into your daily routine.

Stepping away from that routine for a sustained period of time can wake up that creative side of you.

The first few weeks upon your return from vacation are always really creative with new ways of thinking.

Where would this spark come from without time away from the office?

You sleep better:

Even those without a stressful job will still 'think' about work on an evening and on a weekend. When you know you have to be up in the morning for an important conference call or meeting then typically your sleep will not be as good.

Vacation time releases that tension and stress and invariably you will sleep better. More sleep usually equates to a happier body and happier mind. Why not take some vacation time, catch up on sleep and enjoy the days with your family?

Enthusiasm returns:

Motivation and enthusiasm are the killers of all work flow when working in the corporate world.

Time off lowers stress levels, stimulates your brain and you will be enthused when you return to the office. In turn your productivity will skyrocket. Nobody likes to see a stressed colleague; eyeballs twitching from the intake of caffeine and sleepless nights. It's not big and it's not pretty.

Despite people thinking vacation starved co-workers are the most dedicated it's not actually true. They become woven into the routine and the enthusiasm falls off the cliff. See the world or just take some downtime and your enthusiasm will return.

By leaving the office for a sustained period of time the worry and stress of your to do list is released and your focus moves away from your key office responsibilities. Any feelings of depression will also be released through vacation time. Work is important but so is your general health and having time away from stress can only help with this.

There's such a thing as '**business critical**' but there's no such thing as '**person critical**'. The business will function fine without you.

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