



22nd Edition

Staff

Bulletin

August 2015



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

How to fit your life into a mayonnaise jar

Advisory Corner

A professor stood before his philosophy class and had some items in front of him. When the class began, wordlessly, he picked up a very large and empty jar and proceeded to fill it with golf balls. He then asked the students if the jar was full. They agreed that it was. So the professor then picked up a box of small pebbles and poured them into the jar. He shook the jar lightly. The pebbles rolled into the open areas between the golf balls. He then asked the students again if the jar was full. They agreed it was.

The professor next picked up a box of sand and poured it into the jar. Of course, the sand filled up everything else. He asked once more if the jar was full. The students responded with a unanimous "Yes." The professor then produced two cans of drinks from under the table and poured the entire contents into the jar, effectively filling the empty space between the sand. The students laughed.

"Now", said the professor, as the laughter subsided, "I want you to recognize that this jar represents your life. The golf balls are the important things - your family, your children, your health, your friends, your favourite passions - things that, if everything else was lost and only they remained, your life would still be full. The pebbles are the other things that matter like your job, your house, your car.

The sand is everything else - the small stuff. If you put the sand into the jar first" he continued, "there is no room for the pebbles or the golf balls. The same goes for life. If you spend all your time and energy on the small stuff, you will never have room for the things that are important to you. Pay attention to the things that are critical to your happiness. Play with your children. Take time to get medical checkups. Take your partner out to dinner. There will always be time to clean the house, and fix the rubbish. Take care of the golf balls first, the things that really matter. Set your priorities. The rest is just sand".

One of the students raised her hand and inquired what the drink represented. The professor smiled. "I'm glad you asked. It just goes to show you that, no matter how full your life may seem, there's always room for a couple of drinks".



WORDS OF WISDOM

Life's Little Instruction Calendar

"Never give up on what you really want to do. The person with big dreams is more powerful than one with all the facts."

QUOTE OF THE MONTH

Proverbs 18:9

One who is slack in his work is brother to the one who destroys.

MEMORY VERSE

OTHER WISE SAYINGS

"What saves a man is to take a step. Then another step. It is always the same step, but you have to take it. ~Antoine de Saint-Exupéry, *Wind, Sand and Stars*, 1939, translated from French by ~**Lewis Galantière**~

Don't wait for the Last Judgment. It happens every day. ~Albert ~**Camus, *The Fall*, 1956**~

Good for the body is the work of the body, and good for the soul is the work of the soul, and good for either is the work of the other. ~**Henry David Thoreau**~

Remember, if you're headed in the wrong direction, God allows U-turns! ~**Allison Gappa Bottke**~

Anyone can carry his burden, however hard, until nightfall. Anyone can do his work, however hard, for one day. Anyone can live sweetly, patiently, lovingly, purely, till the sun goes down. And this is all life really means. ~**Robert Louis Stevenson**~

If you don't like how things are, change it! You're not a tree. ~**Jim Rohn**~


Staff Issues


*Time with staff
of the month for August*





Learn more about Theresa Obeng


 If given a chance, who would you like to be for a day?

 I would want to remain me. I am confident in myself. I enjoy being me, being where I am and doing the things I do. I believe any moment I spend being someone else, I delay my own dreams and aspirations. I happen to know who I am and my worth.

 What is one ability you wish you had?


 One ability I wish I had is the ability to read minds. Sometimes the motives behind the things people do is more than meets the eye. If I would ever be blessed with such a gift, I would use it to filter my friends and it would also help me take cautious steps.


 What kind of interests and hobbies do you have outside of work?

 I like to sing and yeah I love cooking. I have some great culinary skills.





Learn more about Sally Ackah-Hemans


 What is on your wish list for the next 5 years with TFFS?

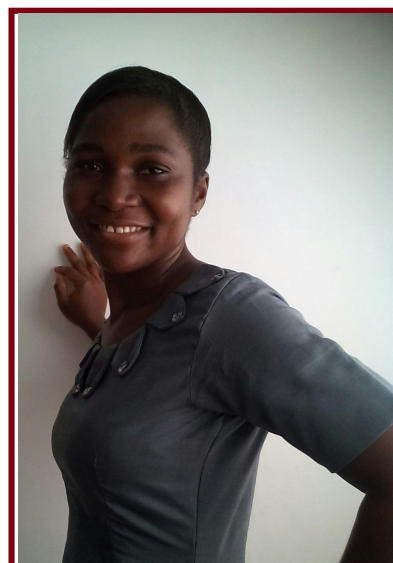
 TFFS should be operating as a bank with branches all over Ghana.

 What is your biggest challenge right now?

 Currently the branch is in need of a pick-up to aid us in marketing at the interior places in the region.

 If you could have one super power what would it be?

 I would ensure that fairness and unity prevails in dealing with staff members and among ourselves.



Staff Issues

*Time with staff
of the month for August*



Learn more about Natheley Akuoko



What do you always want to do and never did?



I have always wanted to own and drive a Range Rover but never did. Working on achieving that. IN THE PIPELINE



Would you recommend TFFS as a great place for a friend to work?



Will surely recommend a friend to work with TFFS because there are a lot one can learn at TFFS.



If you could have one super power what would it be?



To have the super power to eradicate poverty so that at least once in every person's life, he or she can travel to the Bahamas for relaxation.



Birthdays



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

<i>Mr. Etornam Beddy</i>	<i>2nd Oct</i>
<i>Ms. Juliana Afia Acquaaah</i>	<i>4th Oct</i>
<i>Miss. Joyce Ataa Agyeman</i>	<i>8th Oct</i>
<i>Mr. Dela Amedzro</i>	<i>19th Oct</i>

Congratulations!!!

Charles Kassim

*exits bachelorhood
in Grand Style . . .*

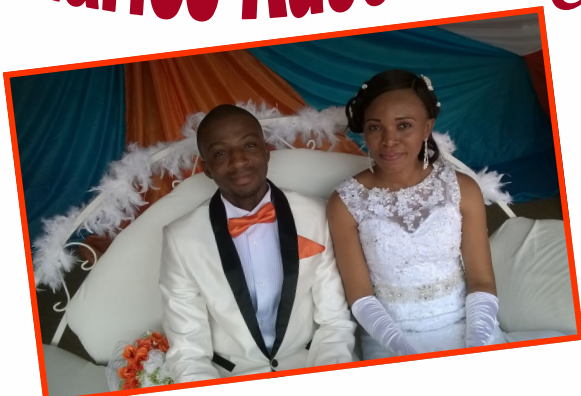


It was a blissful day when the bright colours of the auditorium welcomed into the world a glamorous and elegant bride just for Charles Kassim.

The endless smiles and shouts of joy from friends and loved ones coupled with the unflinching support of the two families certainly was a good start for Charles to set the marriage ball rolling with his lovely wife.

What a day for TFFS to share with you and your wife.

Congratulations and best wishes in your marriage .



General Knowledge

How to Drive in Emergencies



Stopping on the highway

Many emergencies require stopping on the highway. Stopping on a highway for any reason is dangerous, so if you must stop, observe the following precautions:

- If the highway has paved shoulders, signal your intention to pull off the highway, pull off at near traffic speed, then slow down. If the shoulder is unpaved, signal a right turn and slow down to a safe speed before pulling off the paved roadway.
- In dusk, darkness, or bad weather, leave your low-beam headlights on and turn on your interior lights and your four-way flasher.
- If you have to stop in a risky location (such as over the crest of a hill or on a curve), get everyone out of the vehicle and well away from traffic.
- Place a flare or other warning device just behind the vehicle and another at least 300 feet (91m) farther back. Retrieve them before you drive away.

If you need help, raise the hood and tie a white cloth to the antenna or left door handle.

If you must slow or stop rapidly, turn your ignition **OFF** and apply the brakes. However, be sure you turn the key **OFF**, not **LOCK**. On most vehicles, you can't turn the steering wheel when the key is in the lock position. If you have power steering and power brakes, turning off the ignition will require increased physical effort to steer and brake the vehicle as the vehicle slows. As the vehicle slows down, steer it off the roadway, if possible.

S In an emergency, panic is the real enemy. Emergency plans, like the ones described here, can help prevent panic and possibly save lives. The following are some of the most common emergencies and how they can be handled, so that accident prevention, along with pedestrian and motorist safety, are the prime concerns.

Brake failure

Newer vehicles have a split braking system designed to reduce the possibility of total brake failure (loss of brakes on all four wheels).

However, if you have a complete brake failure, what can you do to stop? There are several things you can try, but you must act rapidly.

- First, get off the highway onto the shoulder or other clear area, if possible.
- Try pumping your brakes rapidly to bring up your brake pressure.
- If pumping doesn't work, put the gear selector in a lower range (D1, 2, or equivalent in vehicles with automatic transaxles/transmissions or shift to a lower gear in vehicles with manual transaxles/transmissions) to give some braking power from the engine, and apply the emergency or parking brake with increased force.

If none of the above works and you are in danger of crashing into someone or something, or of going down an embankment, there is one more thing you can try -but only as a last resort. Turn the ignition **OFF** and move the gear selector to low. This may damage your transaxle/transmission, but it may help you to stop in a real emergency.

If your brakes fail on a hill or mountain grade and the above remedies do not work, look for something to sideswipe- a guard rail, dirt mounds on the side of the road, or anything that will slow you down.

Health Tips

5 Ways to Burn Calories without Exercising

Calorie Burning Tip #1: Stand

Your fat burning enzymes and metabolism are more active when you're standing, and you can burn up to a few hundred extra calories per day by avoiding the sitting position.

Calorie Burning Tip #2: Twitch

Studies have found that people who constantly move burn more calories. That seems obvious but many people don't realize that constantly moving includes activities like tapping your feet, drumming your fingers, standing up, sitting down, moving your head in circles, shrugging your shoulders, clenching your butt, and even rolling your eyes!

These movements may seem to incorporate only small and insignificant muscle contractions but every time a muscle fibre moves it uses energy and increases your body's temperature and metabolism.

Calorie Burning Tip #3: Park Poorly

How many of us cruise around a busy restaurant ten times trying to find a prime parking spot? In reality, parking farther away and then walking four or five blocks, even if it's in a suit or dress, isn't really that bad. You'll not only burn calories and get a little exercise on your way to your meal, but research has proven you store less fat from a large meal if you go for a brief jaunt afterwards.

If you really want to burn more calories without exercising, you should never be looking for the best parking spot.

Instead, find the most undesirable parking spot imaginable--up a hill, down an alley, and through the bushes. Huff and puff your way to and from dinner using all that extra oxygen to burn calories and watch the pounds melt away.

Calorie Burning Tip #4: Touch Your Toes

Though the importance of stretching has been acknowledged for injury prevention and joint flexibility improvement, it is also an easy form of exercise that enhances blood flow and respiration while burning calories. Granted, you burn far fewer calories while stretching when compared with aerobic or resistance training exercises, but stretching is a great alternative when you just don't have the motivation for a more intense workout.

Calorie Burning Tip #5: Breathe

When performed properly, the rhythmic contractions of the abdominal blood vessels during inhaling and exhaling help to circulate blood through the body, enhancing oxygen uptake and metabolic rate. As you inhale, your diaphragm expands and squeezes the blood out of your internal organs and blood vessels. Then as you exhale, the diaphragm relaxes as new blood rushes in. So as a simple method of boosting the metabolism, focus on deep breathing from the stomach--and not just during a stretch or exercise routine but also while you're driving in your car or sitting at your desk.

Jokes



*"Do you promise to pay the bill,
The whole bill and nothing but the bill?"*

You Think Nigerians are Dumb?

An American lawyer and a Nigerian are sitting next to each other on a long flight. The lawyer believes that Nigerians are so dumb that he could put something over on them easily...So the lawyer asks if the Nigerian would like to play a fun game. The Nigerian is tired and just wants to take a nap, so he politely declines and tries to catch a few winks. The American lawyer persists, and says that the game is a lot of fun. "I ask you a question, and if you don't know the answer, you pay me only \$5; you ask me one, and if I don't know the answer, I will pay you \$500", he says. This catches the Nigerian's attention and to keep the lawyer quiet, he agrees to play the game.

The lawyer asks the first question. "What's the distance from The Earth to the Moon?" The Nigerian doesn't say a word, reaches his pocket pulls out a five-dollar bill, and hands it to the lawyer.

Now, it's the Nigerian's turn. He asks the lawyer, "What goes up a hill with three legs, and comes down with four?" The lawyer uses his laptop and searches all references he could find on the Net. He sends e-mails to all the smart friends he knows, all to no avail. After one hour of searching he finally gives up. He wakes up the Nigerian and hands him \$500. The Nigerian pockets the \$500 and goes right back to sleep.

The lawyer is going nuts not knowing the answer. He wakes the Nigerian up and asks, "Well, so what goes up a hill with three legs and comes down with four?"

The Nigerian reaches his pocket, hands the lawyer \$5 and goes back to sleep. If you didn't get this joke, you are very slow.

A new client had just come in to see a famous lawyer.
"Can you tell me how much you charge?", said the client.
"Of course", the lawyer replied, "I charge \$200 to answer three questions!"

"Well that's a bit steep, isn't it?"

"Yes it is", said the lawyer, "And what's your third question?"



Brain Teasers



1. What is greater than God,
more evil than the devil,
the poor have it,
the rich need it,
and if you eat it, you'll die?
2. Tear one off and scratch my head what
was red is black instead.
3. When is a man drowned, but still not wet?
4. Which word in the dictionary is spelled in-
correctly?
5. What gets broken without being held?
6. How many of each species did Moses take on the ark with him?

Answers to Previous Brain Teasers

Q: What room can no one enter?

A: Mushroom

Q: What is always coming but never arrives?

A: Tomorrow

Q: Whoever makes it has no need of it, who ever
buys it has no use for it and whoever uses it can
neither feel nor see it. What is it?

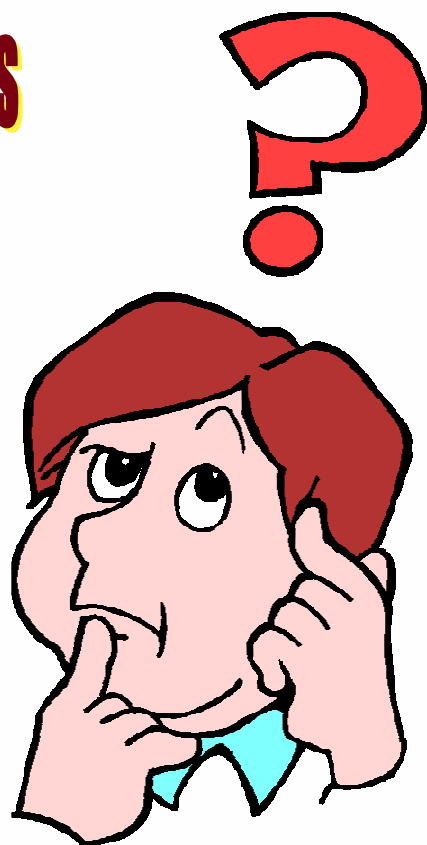
A: Coffin

Q: What gets wetter and wetter the more it dries?

A: Towel

Q: Paul's height is 6 feet. He is an assistant at a
butcher's shop and wears size 9 shoes. What does
he weigh?

A: He weighs meat



Do You Want To Get Former Clients Back In The Active File?

John R. Graham

Let former customers know you're interested in finding out why the business was lost. One study showed that many former clients stopped patronizing services because no one let them know they were valuable to the company.

Stress the fact that former clients have been missed – as individuals, not as names on a list.

Take responsibility for your actions and those of your company. Admit your mistakes, and take responsibility for everything that was done to lose the client in the first place.

Assume there are logical, workable answers to why former clients stopped doing business with you.

Give former clients information about anything new or different that you're providing.

Concentrate on meeting the former client's needs in order to deliver full satisfaction.

Give former clients your undivided attention. It cuts through the resistance, tension and suspicion that may accompany former relationships.

Understand that former clients are trying to save money by reducing costs. You can win them back if you show them how to create and hold an economic advantage.

Let clients know why it's smart to do business with you again. Former clients want to feel they're making the right patronizing decision in doing business with you again. Try to reinforce that decision throughout your relationship.

Assure former clients that regardless of what happened in the past things will be different in the future.



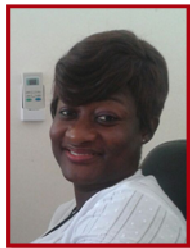
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