



21st Edition

Staff

Bulletin

July 2015



IN THIS ISSUE

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

The Window Salesman by Gary Hanley

Advisory Corner

Allow me to introduce you to Terry, a window salesman from England. If I take you back about 20 years, you would know Terry as a complete newbie... A not-long-since teenager who was wet behind the ears in just about everything he attempted. The kind of person who could not sell false teeth to his Granny, let alone compete with the other salespeople in the industry.

Terry's boss decides to send him on a practical field trip on his first day. He throws him right into the deep end by asking him to visit an interested prospect at the posh end of town...where the big money is in Windows/Double-glazing sales. He was extremely nervous. With his hands shaking and his knees nobbling, he approaches the front door and thuds the door knocker several times. An old woman approaches and after his first shaking introduction, she invites him in.

He stays there for over 3 hours. Then, after dozens of cups of tea and mounds of biscuits, the woman signs a contract and purchases over \$11,000 worth of windows.

And here is the real kicker. The woman had already spoken with 6 other dynamite glazing salesmen that week. All of them offered her a cheaper quote! That's right- Terry's price was the MOST expensive. He was also the most experienced salesman there ever was. So what happened in the background? And moreover how can you replicate these powerful sales techniques to step up a notch on your own profit ladder? Here comes the secret.

The woman said she liked the young lad more than the others. That's ALL there was to it. She didn't care about the extra expense. Even the other slick salesmen couldn't persuade her to pay LESS than this young chap was asking for.

The truth is, the lad's first impression shone brighter than any of the sales talk the others subjected the old woman to. First impressions count, and this young lad's courtesy, attitude, politeness and likability are what closed the sale. Not the sales hype, not the low prices with the gigantic over hyped-benefits. But the actual 'personality' and 'impression' the kid honestly gave was all that was required.

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

Mary Pickford

"If you have made mistakes, even serious ones, there is always another chance for you. What we call failure is not the falling down, but the staying down."

QUOTE OF THE MONTH

John 13:34

A new commandment I give unto you, That ye love one another; as I have loved you, that ye also love one another.

MEMORY VERSE

OTHER WISE SAYINGS

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

– Life's Little Instruction Calendar

"The world makes way for the man who knows where he is going."

– Ralph Waldo Emerson

"The best day of your life is the one on which you decide your life is your own.

No apologies or excuses. No one to lean on, rely on, or blame. The gift is yours – it is an amazing journey – and you alone are responsible for the quality of it. This is the day your life really begins."

– Bob Moawad

"Desire is the key to motivation, but it's the determination and commitment to an unrelenting pursuit of your goal — a commitment to excellence — that will enable you to attain the success you seek."

– Mario Andretti

"You miss 100% of the shots you don't take."

– Wayne Gretzky

Staff Issues

*Time with staff
of the month for July*

*Victoria Amuzu
Francis Amihere
William Yartey*



Learn more about Victoria Amuzu



What was your biggest accomplishment in July?



Nothing much, but meeting my new loan target for the month of July.



What characteristics do you admire most in people?



I admire people who are smart, intelligent, hardworking, and also people who are willing to share knowledge with others.



What is the most important lesson you have learnt in life?



It is always good to take up challenges because nothing good comes easily.



If you were to thank one person for helping you become the person you are today, who would it be and what did he / she do?



It is very difficult to mention



Learn more about Francis Amihere



What do you look forward to when you come to work each day?



My colleagues. They inspire me a lot.



If you changed your role completely, what would you miss the most?



My colleagues. I rely on my teammates for a lot of things and they also support me.



If you had a magic wand, what would you change about your work, your role and your responsibilities?



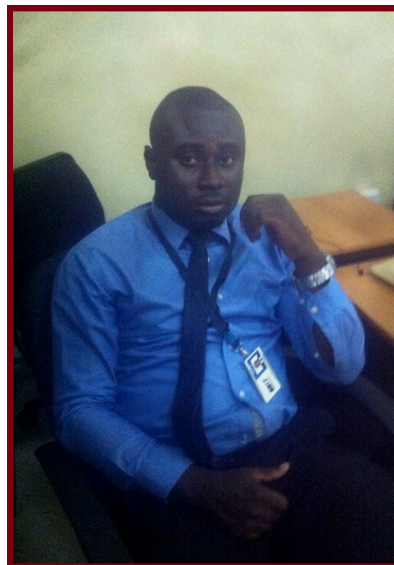
I would change how management treats relationship officers. It's like we are surplus to requirements and they hardly listen to us.



If you were stuck on an island, what three things would you bring?



I would bring accoutrements for banku and fufu



Staff Issues

*Time with staff
of the month for July*



Learn more about William Yartey



Who is Mr. Yartey?



A very friendly and loyal worker who has been with TF for 7 years now as a dispatch officer. Before TF, I worked with GCB and UBA.

I am always available to work after working hours and on weekends whenever I am called upon even with my personal motor cycle. I am also a proud father of a boy and a girl.



Tell us about your role.



I am expected to dispatch all letters, cheques and documents to board members and all other duties assigned to me by the managers.



Do you have a nick name? What is it and how did it come about?



Willie Branco. I used to be a footballer and participated in the inter-banks leagues. I was given this name by one of our senior players. And the name was Willie Branco. Branco used to be a former Brazilian player who played no. 3.



Birthdays



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

<i>Josephine Aburwofie (Ms)</i>	<i>6th Sept</i>
<i>Mr. Patrick Neizer</i>	<i>11th Sept</i>
<i>Miss Suraj Sahadatu</i>	<i>19th Sept</i>
<i>Miss Sally Ackah Hemans</i>	<i>24th Sept</i>
<i>Miss Jennifer F. Wiafe</i>	<i>29th Sept</i>

Honouring Years of Love: Happy Birthday Mr. Aaron Badza

It was a chocolate filled day on 14th July 2015, three days after MD's birthday. Just knowing his love for chocolate was enough to pull off a surprise chocolate themed birthday celebration for him.



The excitement on his face was our aim and we achieved that with great satisfaction. And yes it is certain that MD will choose chocolate over vanilla any day for he LOVES chocolate.



On behalf of all members of staff,
we wish you many years of
prosperity and good health.

Thank you for seven years of
leadership and mentorship.



General Knowledge



Limits for LPG indoors

The typical portable domestic LPG cylinder holds 9 kg. This is the largest cylinder you are allowed to have inside your home. If you live in a detached house or an attached house up to three storeys, you are limited to two 9 kg cylinders per dwelling.

Homes with more than 100 kg

If you have a fixed LPG installation on your property that has more than 100 kg of LPG, you must get a test certifier to carry out an inspection and issue you with a Location Test Certificate.

LPG leaks

Even a small gas leak can cause a serious fire. Make sure the appliances you use are safe by doing the following:

Check the connections

Inspect rubber seals, "O" rings and hoses for cracking or deterioration and replace any damaged parts.

Use the soapy water test

Each time you connect a cylinder, apply soapy water to the connections and turn on the cylinder. If bubbles appear, you have a leak.

Use your nose

LPG smells like rotten cabbage. If you can smell it, you have a leak.

Handle empty LPG cylinders with care. They contain vapour and are potentially dangerous.

LPG in the home

LPG is a highly flammable gas that will burn and may even explode when ignited. Anyone using LPG must know how to handle it safely, where to seek advice and what to do in an emergency.

Protecting people

Avoid using any LPG appliance around children with respiratory problems. Stand away from the flame when operating the controls.

Always keep your heater at least one metre away from anything that may catch fire. LPG appliance should not be used by children or infirm people. If you have young children or if there is a lot of foot traffic around your heater install a safety guard.

When using heaters indoors, keep rooms well ventilated by leaving a window partially open to reduce condensation and allow heater emissions to dissipate.

Keep appliance grills and vents clear of obstructions and free of lint and dust.

Never use your LPG cabinet heater in any bedroom, bathroom or small space.

If you smell gas

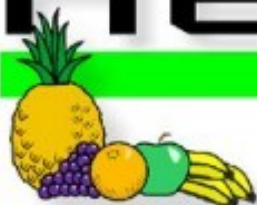
If it can be done safely, turn off the gas supply at the cylinder and turn off all gas appliances.

Remove or extinguish potential ignition sources such as naked flames, cigarettes and electrical devices. Do not switch any electrical appliances on or off – this could cause a spark and ignite the gas.

Open doors and windows to increase ventilation. If you cannot stop the leak, call the Fire Service.

Do not reuse any defective cylinder or appliance until it has been tested and declared safe.

Health Tips



**Miracle Cure for Anything That Ails You
Is As Close As Your Supermarket Shelves...**



Illness	Food	Effect
Headaches	Fish	Eat plenty of fish - fish oil helps prevent headaches. So does ginger, which reduces inflammation and pain.
Hay Fever	Yogurt	Eat lots of yogurt before pollen season
Strokes	Tea	Prevent buildup of fatty deposits on artery walls with regular doses of tea.
Insomnia	Honey	Use honey as a tranquilizer and sedative.
Asthma	Onions	Eating onions helps ease constriction of bronchial tubes.
Arthritis	Fish	Salmon, tuna, mackerel and sardines actually prevent arthritis.
Upset Stomach	Bananas, Ginger	Bananas will settle an upset stomach. Ginger will cure morning sickness and nausea.
Bladder Infections	Cranberry Juice	High-acid cranberry juice controls harmful bacteria
Bone Problems	Pineapple	Bone fractures and the manganese in pineapple can prevent osteoporosis.
PMS	Cornflakes	Women can ward off the effects of PMS with cornflakes, which help reduce depression, anxiety and fatigue.
Memory Problems	Oysters	Oysters help improve your mental functioning by supplying much-needed zinc.
Colds	Garlic	Clear up that stuffy head with garlic.
Cough	Red Pepper	A substance similar to that found in the cough syrups is found in hot red pepper.
Breast Cancer	Wheat, Bran, Cabbage	Wheat, bran and cabbage help maintain estrogen at healthy levels.
Lung Cancer	Orange & Green Veggies	A good antidote is beta-carotene, a form of Vitamin A found in dark green and orange vegetables.
Ulcers	Cabbage	Cabbage contains chemicals that help heal both gastric and duodenal ulcers.
Diarrhea	Apples	Grate an apple with its skin, let it turn brown and eat it to cure this condition.
Clogged Arteries	Avocados	Monounsaturated fat in avocados lowers cholesterol.
High Blood Pressure	Olive Oil, Celery	Olive oil has been shown to lower blood pressure. Celery contains a chemical that lowers pressure, too.
Blood Sugar Imbalance	Broccoli, Peanuts	The chromium in broccoli and peanuts helps regulate insulin and blood sugar.



Jokes

Girl Friend: *Where Is My Birthday Gift....*

Boy Friend: *Can You See That Red Hot Ferrari On The Other side of the Road?*

Girl Friend : *(Extremely Happy) - Yes..yes..yes!!!*

Boy Friend: *I Bought Same Colour Nail Polish For You.*

A fellow's wife went missing and because everyone knew he and his wife were in a big fight, he was accused of murdering her and disposing of her body.

When witness after witness came to the stand testifying to all sort of horrible threats that the accused threatened his wife and things were looking quiet dim for the accused, his lawyer got up to the stand. "Ladies and gentlemen of the jury, I have something quiet exciting to tell you. If you will all please direct your attention towards the door behind me on my left, you will see the supposedly dead woman walk in on her own two feet."

There was a loud murmuring in the court room as all eyes turned towards the door. "Ladies and gentlemen" said the lawyer after a few seconds of anxious waiting. "to be honest with you, nobody is going to walk through the door, however due to the fact that all your eyes turned towards the door it is quiet obvious that you are not sure about my client's guilt"

To the lawyer's great surprise, the jury decided that the man was guilty. "But how could you say that he is guilty, didn't I prove it to you?" questioned the lawyer. "it is true that we all turned towards the door" one old lady explained, "but there was one person who didn't" "who is that" questioned the lawyer. "your client" came the reply.



A disappointed salesman of coca cola returns from his Middle East assignment. This is what ensued between he and his friend:

Friend : *Why weren't you successful with the Arabs?*

Salesman: *When I went to the Middle East, I was very confident that I will make a good sales pitch as cola is virtually unknown there. But I had a problem since I didn't know how to speak Arabic. So I planned to convey the message through three posters. The first poster was a man crawling through the hot desert sun totally exhausted and panting. The second was a man drinking our cola. The third, was the man now totally refreshed. Then these posters were posted all over the place.*

Friend: *"That should have worked" said the friend.*

Salesman: *Well not only could I not speak Arabic, I also did not realise that Arabs read from right to left.*

Brain Teasers



What room can
no one enter?

What is it that is always
coming but never ar-
rives?

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?

What gets wetter and wetter the more it dries?

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

Q: A horse is on a 24 foot chain and wants an apple that is 26 feet away.
How can the horse get the apple?

**A: The horse will just walk to the apple since the chain is not at-
tached to anything.**

Q: Mr. Blue lives in a blue house, Mr. Pink lives in a pink house, Mr.
Brown lives in a brown house. Who lives in a white house?

A: A President

Q: They come out at night without being called, and are lost in the day
without being stolen. What are they?

A: Stars

Q: How do you make the number one disappear?

A: Put 'G' in front of it

Q: After you draw a line, how do you make it longer without touching it?

**A: You draw a shorter one next to it, and it becomes the longer
one.**

Dealing with Day-to-Day Disagreements

Getting into conflict with colleagues at work is never enjoyable. Some of us avoid it at all cost, even to the point of doing what others want even when we don't believe in it. Others try and bargain, compromise or argue. Whatever our reactions, they are seldom very satisfactory, the outcome usually not what we would have wanted. But by taking a detached, non-emotional view of a conflict, you can influence how those arguments turn out— for the good of everyone. Here are five ways to think about managing conflict with your colleagues. Being good at resolving conflicts is a great way to develop yourself as a leader and is a talent that is recognised as an important trait in a successful manager.

Take a walk in your colleague's shoes. Try to understand their point of view, reasons and reaction. Ask for examples so you can clarify the issues. Try to rephrase, restate or summarise what you think has been said. Focus on the other person's words and behaviour. Then, examine honestly, the flaws in your position (you can bet there will be some).

Create a solution together. Identify each other's motives, goals and agendas. Look for points where you can find mutual agreement. Begin with the less complicated issues. Select a solution that best meets the needs of both of you.

Positively express emotions. Watch out for your hot buttons.

Hot buttons are those triggers that set us off, and we all have them. Explain how you feel and why. Choose your words carefully and keep them friendly and professional. Don't try to blame people. Above all express your desire to understand and ask them to understand where you are coming from too.

Reflect and understand. Think about your initial reaction and ask yourself why you had that reaction. Review alternative reactions and the pros and cons of each. Give your colleague time to reflect too. Remind yourself that a short delay in your response isn't the same as avoiding or ignoring the conflict.

Go with the flow. Always look forward. Try to find the best in people and the situation—try to be adaptable and accepting where possible. Seek out sympathetic co-workers or friends for when you need to 'unload' or need a pep talk. Avoid sarcasm and cynicism and try and keep a sense of humour. If you adopt these easy-to-use guidelines, you are a lot more likely to resolve conflict with colleagues. More than that, you will do it quickly, before a situation has a chance to get out of control.

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**.*