

THE HOUSE WITH **GOLDEN WINDOWS**

March 2016

Advisory Corner

This little girl lived in a small, very simple, poor house on a hill and as she grew she would play in the small garden and with time, she was able to see over the garden fence and across the valley to a wonderful house high on the hill - and this house had golden windows, so golden and shining that the little girl would dream of how magic it would be to grow up and live in a house with golden windows instead of an ordinary house like hers.

And although she loved her parents and her family, she yearned to live in such a golden house and dreamed all day about how wonderful and exciting it must feel to live there.

When she got to an age where she gained enough skill and sensibility to go outside her garden fence, she asked her mother if she could go for a bike ride outside the gate and down the lane. After pleading with her, her mother finally allowed her to go, insisting that she kept close to the house and didn't wander too far. The day was beautiful and the little girl knew exactly where she was heading! Down the lane and across the valley, she rode her bike until she got to the gate of the golden house across on the other hill.

As she dismounted her bike and lent it against the gate post, she focused on the path that lead to the house and then on the house itself...and was so disappointed as she realised all the windows were plain and rather dirty, reflecting nothing other than the sad neglect of the house that stood derelict.

So sad she didn't go any further and turned, heart broken as she remounted her bike ... As she glanced up she saw a sight to amaze her...there across the way on her side of the valley was a little house and its windows glistened golden ...as the sun shone on her little home.

She realised that she had been living in her golden house and

all the love and care she found there was what made her home the 'golden house'. Everything she dreamed was right there in front of her nose!



WORDS OF WISDOM

Douglas Noel Adams

"When you blame others, you give up your power to change."

QUOTE OF THE MONTH

Galatians 3:13

Christ has redeemed us from the curse of the law

MEMORY VERSE

OTHER WISE SAYINGS

"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

"Willpower is the art of replacing one habit for another."

Michael Garofalo

"The most essential factor is persistence — the determination never to allow your energy or enthusiasm to be dampened by the discouragement that must inevitably come."

James Whitcomb Riley

"The only good luck many great men ever had was being born with the ability and determination to overcome bad luck."

Staff Issues

Time with staff of the month for March

Francis Amihere - Relationship Officer , Accra Branch Yaa Agyakoma Ampomah - Relationship Officer , Kumasi Branch Samuel Owusu-Ansah—Finance Officer, Head office



Learn more about Francis Amihere

Francis Amihere was born and bred in Osu Accra. He had his basic education at the Royal Prep. School, Osu and Secondary education at the legendary Accra High School. He then continued to the University of Cape Coast to obtain a Bachelor of Science Degree in Environmental Science and is currently studying for an MBA in General Management at the Central University Graduate School of Business and Research.

As a self motivated person who thrives in competition, Francis holds Team work, respect and loyalty as the keys to his success in the company. If anybody would like to know, Francis is still single.

Francis believes that, the company has afforded him the opportunity to learn more and to meet more people which he will forever treasure and would like to thank all his colleagues and superiors for all he has learnt and their support.



Learn more about Yaa Agyakoma Ampomah

Yaa is the fourth child of five siblings, a male and four females. She had her formal education at Dafar Premiere School, Tema and Secondary education at Sekondi College and is married to an old student of her Alma Mata. She went to Kumasi Polytechnic to acquire her HND and furthered at Christian Service University College to earn her degree in Marketing. She has been with TFFS for the past 6 years. Yaa has an adorable daughter Ama-Dede Enyimyam Blankson. Her favorite food is Banku and okro soup accompanied with some crabs, wele and salmon. She loves eggs too especially fried ones. She loves to dance, listen to music and also socialize. Yaa has the vision of becoming Head of marketing in a multinational Bank in the next 5 to 10 years.



Staff Issues

Time with staff

of the month for March

Learn more about Samuel Owusu-Ansah

Samuel Owusu-Ansah is with the accounts department of TFFS head office. He attended Adisadel college and is a graduate of Wisconsin International University College Ghana.

Sammy is married to Grace Mensah and blessed with two boys; he resides at Kwabenya, Accra.

Sammy believes that life is not about finding yourself but it's about creating yourself and as such is learning and building healthy networks to achieve this purpose.





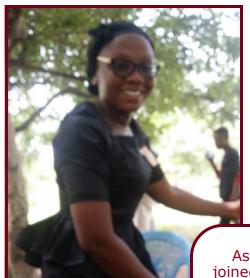
Birthdays

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



Miss Jennifer Pappoe 2nd May Mr. Jonah Atta Kumah 4th Mav Mr. Christopher F. Hamza 7th May Mr. Prince Arhin 7th May Mr. Theodore Derban 7th May Ms. Yaa A. Ampomah 9th May Miss Delores Dadson 11th May Ms. Thelma Thompson 17th May Mr. Arhin O. Osei-Donkor 17th May Mr. Isaac Amankwah 17th May

Mawunyo Nutsi bids her mother farewell





As a family, we joined Mawunyo bid her late mother farewell at Doffor Kluma in the Volta Region of Ghana. God bless everyone who made it through the rainy Saturday to support Mawunyo.









General Knowledge

Your Phone's Battery

Beware of "miracle chargers"; These are typically marketed as charging your devices from 0% to 100% in a matter of seconds. Here's the truth:

- They won't prolong your battery life,
 You won't get that "extra juice", and
- 3. Charging too fast puts stress on your battery.

It's better to not fully charge or fully drain your battery. Lithium-ion batteries do not need to be fully charged. In fact, the stress of high voltages can actually wear your battery down and cause it to die sooner. Similarly, draining your battery completely also ages it by increasing the total number of "cycles" the battery goes through.

There are two stages of battery charging. The first stage, the fast charge, is when the voltage drastically rises. It shows full but in actuality, is only about 70%. The second stage, the trickle charge, takes much longer. It's when the voltage peaks, and the remaining battery is slowly charged from 70% to 100%.

Lithium-Ion Batteries cannot absorb overcharge. Once fully charged, the charge current must be cut off, but not to worry, because the cell phone charger will take care of that. It's called IC or integrated circuitry, a feature in certain phone chargers.



Never discharge your battery too low. Don't worry, there are safeguards and a phone would shut off before the battery is overused. When storing a battery, be sure to partially charge it. Even a phone in a sleeping state uses battery.

Your Cell Phone Battery is shipped with 40% charge. Follow the directions and fully charge the phone before using it. The partially charged battery reduces stress on the cells and allows for self-discharge during storage.

Avoid extreme heat and cold. Think like your battery and keep it in comfortable environments. Stop using your device if it begins to overheat. Operating temperature should be between 32 and 95 degrees Fahrenheit. That means, remove it from the case when charging and avoid direct sunlight.

Increase Your Phone's Battery Life

Health Tips

eep breathing exercises just might save your sanity. The next time you feel angry, stressed or anxious, pay attention to your breathing. Chances are when negative emotions run high, your breaths become short and shallow. In fact, I would bet

that many of us rarely take more than a couple deep breaths during an entire day, even when we're *not* feeling stressed (and when is that?). And if you're not taking deep breaths, you could be missing out on one of the simplest ways to drastically improve your health.



So, what exactly do deep breathing exercises do for you? When you learn to take deep, slow breaths, your body reacts in many positive ways:

#1 - Your muscles relax. You'll find it's difficult to maintain a lot of physical tension when you are breathing properly.

#2 – Oxygen delivery improves. When you breath deeply and you are relaxed, fresh oxygen pours into every cell in the body. This increases the functionality of every system in the body. You will also notice improved mental concentration and physical stamina.

3 – Your blood pressure lowers. As your muscles let go of tension, your blood vessels dilate and your blood pressure can return to a normal level.

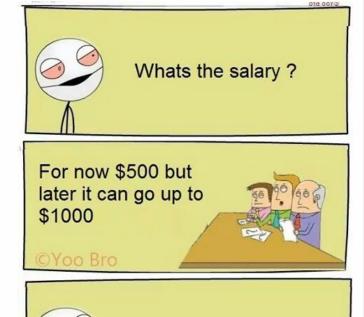
#4 – Endorphins are released. Deep breathing triggers the release of endorphins, which improves feelings of well-being and provides pain-relief.

#5 - Detoxification improves. Good breathing habits help the lymphatic system function properly, which encourages the release of harmful toxins. This cleanses the body and allows it to direct its energy to more productive functions.

Jokes

ack strode into 'John's Stable' looking to buy a horse. "Listen here" said John, "I've got just the horse your looking for, the only thing is, he was trained by an interesting fellow.

He doesn't go and stop the usual way. The way to get him to stop is to scream heyhey the way to get him to go is to scream Thank God. Jim nodded his head, "fine with me, can I take him for a test run?" Jim was having the time of his life. This horse sure could run he thought to himself. Jim was speeding down the dirt road when he suddenly saw a cliff up ahead "stop!" screamed Jim, but the horse kept on going. No matter how much he tried he could not remember the words to get it to stop. "yoyo" screamed Jim but the horse just kept on speeding ahead. It was 5 feet from the cliff when Jim suddenly remembered "hevhev!" Jim screamed. The horse skidded to a halt just 1 inch from the cliff. Jim could not believe his good fortune, he looked up to the sky, raise his hands in the air, breathed a deep sigh of relief and said with conviction "Thank God."



Ok, I'll come later then

im's car is swerving all over the road so a cop pulls him over, "Step out of the car" says the cop, "I am going to need you to take a breathalyzer test." "I can't", Jim responds "You see I have very bad asthma, that can set off an attack." "Alright," says the cop, "then you're going to have to take a blood test." "Can't do that either," Jim responds, "I am a hemophiliac, if a wound is opened, I won't stop bleeding, and I could bleed to death." "Ok," the cop answers "then I will need a urine sample." "Sorry," says Jim "I also have diabetes, that could push my sugar count really low." "Fine, so just come on out, and walk a straight line for me." "Can't do that either" responds Jim. "Why not?" Demanded the exasperated cop. "Well, because I'm drunk!"

Brain Teasers

There are three houses one is red, one is blue and one is white. If the red house is to the left of the house in the middle and the blue house is to the right of the house in the middle where is the white house?

Which word, if pronounced right, is wrong, but if pronounced wrong is right?

I have no voice yet I speak to you, I tell of all things in the world that people do. I have leaves, but I am not a tree, I have pages, but I am not a bride. I have a spine and hinges but I am not a man or a door, I have told you all I cannot tell you more.

What am I?

Answers to Previous Brain Teasers

In a bank robbery, A,B and C are suspected robbers. A says B is guilty, B says C is guilty and C says A is guilty. Who is/ are the real culprits if all are telling lies?

Answer: NONE

On Monday a rider comes to a village, stays for exactly 24 hours and leaves on Friday. How is that possible?

Answer: The horse is called Monday

Pour hot water into a thick drinking glass and into a thin wine glass. Which glass is more likely to crack?

Answer: Thin glass is weaker, but also more flexible and the stresses created by the hot water can cause the glass to bend (ever so slightly) to relieve the pressures on it.

10 Tips For A Healthier Workplace

Give a Happy "Hello!" in the Morning

Do you plod into the office, eyes down, shoulders slumped, and immediately start work? If so, you're likely to find that coworkers ignore you (at best) or avoid you (at worst). Get into the habit of smiling and greeting your colleagues as you arrive in the **morning** or begin your shift. It's really amazing how fast this little courtesy can thaw chilly workplace relations.

Learn the Art of Small Talk

Ask your coworkers about their interests their favourite music, movies, and books, as well as their hobbies, suggests Larina Kase, Ph.D., a psychologist at the Center for Treatment and Study of Anxiety at the University of Pennsylvania in Philadelphia. "Showing a genuine interest in them will make them feel comfortable around you," she says. Once you know what floats their boat, clip items from newspapers or magazines to help start conversations. "John, I saw this article about that singer you like," or, "Mary, you like to knit, don't you? I found this great new knitting store not too far from here, and thought of you right away."

Ask What They Think

People love to be asked their opinion, so go out of your way to ask, "What do you think belongs in this report?" or, "How do you think I should handle this situation with client X?" Then give the advice giver a sincere thank-you, even if the ideas are less than helpful.

Sidestep the Gossip Mill

You don't want anyone talking about you behind your back, right? So return the favour. When a coworker sidles up to you bearing a juicy tidbit of gossip about Betty's office romance or Bill's impending firing, respond with, "Really?" and then change the subject or get back to work. If you don't respond, the gossip will move on — and you'll retain the trust and respect of your colleagues.

Pretend Your Kids are Watching

If dealing with a difficult coworker, this neat little visualization will help you keep a cool head. After all, you've taught your children to be mannerly. With them "watching" you, it will be difficult to stoop to the level of your infuriating colleague.

Ladle Out the Compliments

Did Tom fix the office copier — again? Has the quiet secretary in the cubicle behind you lost 25 pounds? By all means, compliment your coworkers on their achievements — personal or professional. Too often, we focus on what people are doing wrong.

Return Calls and Emails Promptly

To win friends at work, start with good office etiquette. There's nothing more frustrating to busy coworkers than to have their **emails** and phone messages ignored. Your silence doesn't just make their jobs harder; it also conveys an unpleasant message: You're unimportant to me.

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