



35th Edition

# Staff Bulletin

OCTOBER 2016



## Don't Hope,... Decide! **Advisory Corner**

While waiting to pick up a friend at the airport in Portland, Oregon, I had one of those life-changing experiences that you hear other people talk about — the kind that sneaks up on you unexpectedly. This one occurred a mere two feet away from me. Straining to locate my friend among the passengers deplaning through the jet way, I noticed a man coming toward me carrying two light bags. He stopped right next to me to greet his family. First he motioned to his youngest son (maybe six years old) as he laid down his bags. They gave each other a long, loving hug. As they separated enough to look in each other's face, I heard the father say, "It's so good to see you, son. I missed you so much!" His son smiled somewhat shyly, averted his eyes and replied softly, "Me, too, Dad!"

Then the man stood up, gazed in the eyes of his oldest son (maybe nine or ten) and while cupping his son's face in his hands said, "You're already quite the young man. I love you very much, Zach!" They too hugged a most loving, tender hug. While this was happening, a baby girl (perhaps one or one-and-a-half) was squirming excitedly in her mother's arms, never once taking her little eyes off the wonderful sight of her returning father. The man said, "Hi, baby girl!" as he gently took the child from her mother. He quickly kissed her face all over and then held her close to his chest while rocking her from side to side. The little girl instantly relaxed and simply laid her head on his shoulder, motionless in pure contentment.

After several moments, he handed his daughter to his oldest son and declared, "I've saved the best for last!" and proceeded to give his wife the longest, most passionate kiss I ever remember seeing. He gazed into her eyes for several seconds and then silently mouthed, "I love you so much!" They stared at each other's eyes, beaming big smiles at one another, while holding both hands.

For an instant they reminded me of newlyweds, but I knew by the age of their kids that they couldn't possibly be. I puzzled about it for a moment then realized how totally engrossed I was in the wonderful display of unconditional love not more than an arm's length away from me. I suddenly felt uncomfortable, as if I was invading something sacred, but was amazed to hear my own voice nervously ask, "Wow! How long have you two been married?"

"Been together fourteen years total, married twelve of those." he replied, without breaking his gaze from his lovely wife's face. "Well then, how long have you been away?" I asked. The man finally turned and looked at me, still beaming his joyous smile. "Two whole days!"

Two days? I was stunned. By the intensity of the greeting, I had assumed he'd been gone for at least several weeks – if not months. I know my expression betrayed me. I said almost offhandedly, hoping to end my intrusion with some semblance of grace (and to get back to searching for my friend), "I hope my marriage is still that passionate after twelve years!" The man suddenly stopped smiling. He looked me straight in the eye, and with forcefulness that burned right into my soul, he told me something that left me a different person. He told me, "Don't hope, friend... decide!" Then he flashed me his wonderful smile again, shook my hand and said, "God bless!"

– By Michael D. Hargrove and Bottom Line Underwriters, Inc.  
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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

Winston Churchill

"Continuous effort - not strength or intelligence - is the key to unlocking our potential."

**QUOTE OF THE MONTH**

John 3:30

He must increase, but I must decrease.

**MEMORY VERSE**

## OTHER WISE SAYINGS

"A smart man makes a mistake, learns from it, and never makes that mistake again. But a wise man finds a smart man and learns from him how to avoid the mistake altogether." Roy H. Williams

"The true sign of intelligence is not knowledge but imagination."  
Albert Einstein

"Continuous effort - not strength or intelligence - is the key to unlocking our potential." Winston Churchill

"Failure is simply the opportunity to begin again, this time more intelligently." Henry Ford

"Talent wins games, but teamwork and intelligence wins championships." Michael Jordan

# Staff Issues



## Staff of the Month for October

*George Fynn - Thompson - Relationship Officer - Takoradi Branch*

*Samuel Kofi Boamah - Relationship Officer - Takoradi Branch*

*Jonah Atta Kumah - CSL Coordinator - Kumasi Branch*

## Birthdays



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

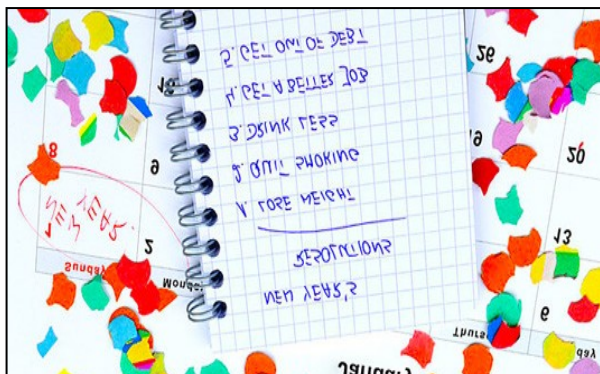
*Mr. Charles Kassim - 5th December*

*Ms. Maud Kwaley Quartey - 10th December*

*Mr. Charles Buer - Doe - 23rd December*

# General Knowledge

## Setting New Year Resolutions



**Most of us will make a New Year's resolution - maybe to lose weight, quit smoking or drink less - but only one in 10 of us will achieve our goal.**

Psychologists have found we're more likely to succeed if we break our resolution into smaller goals that are specific, measurable and time-based.

[Professor Richard Wiseman](#), of the University of Hertfordshire, tracked 5,000 people as they attempted to achieve their New Year's resolutions.

His team found that those who failed tended not to have a plan, which made their resolution soon feel like a mountain to climb.

Some focused too much on the downside of not achieving their goal, adopted role models, fantasised about their goal or relied on will power alone.

"Many of these ideas are frequently recommended by self-help experts but our results suggest that they simply don't work," says Prof Wiseman.

### Top 10 goal-setting tips

Prof Wiseman's top 10 tips to achieving your New Year's resolution:

1. Make only one resolution. Your chances of success are greater when you channel energy into changing just one aspect of your behaviour.
2. Don't wait until New Year's Eve to think about your resolution and instead take some time out a few days before and reflect upon what you really want to achieve.
3. Avoid previous resolutions. Deciding to revisit a past resolution sets you up for frustration and disappointment.
4. Don't run with the crowd and go with the usual resolutions. Instead think about what you really want out of life.
5. Break your goal into a series of steps, focusing on creating sub-goals that are concrete, measurable and time-based.
6. Tell your friends and family about your goals. You're more likely to get support and want to avoid failure.
7. Regularly remind yourself of the benefits associated with achieving your goals by creating a checklist of how life would be better once you obtain your aim.
8. Give yourself a small reward whenever you achieve a sub-goal, thus maintaining motivation and a sense of progress.
9. Make your plans and progress concrete by keeping a handwritten journal, completing a computer spreadsheet or covering a notice board with graphs or pictures.
10. Expect to revert to your old habits from time to time. Treat any failure as a temporary setback rather than a reason to give up altogether.

# Health Tips

## Voting Counts as a Healthy Habit

Voting may pay off in terms of mental and physical health benefits.

WebMD Feature

### WebMD Feature Archive

A vote for your favorite candidate may also be a vote for your good health.

## Voting Provides Mental and Physical Health Benefits

The usual health advice comes in the form of familiar phrases like "take this pill," "eat more fruits and vegetables," or "figure out a way to reduce your stress."

But psychologist Marc Zimmerman says part of the overall picture of good health is to learn how you can empower yourself so you can have some control over the things in life that are under your control, such as voting.

"Engaging in the community is a part of that, and voting is a part of that," says Zimmerman, who is a

professor at the University of Michigan's School of Health.

Voting may also provide bigger health benefits to those most at risk.

Sanders recently completed a study that shows voting may help ease the psychological stress and other mental health problems that stem from being economically, politically, or socially disadvantaged.

Win or Lose, It's Voting That Counts.

Researchers say that whether your candidate wins or loses, there's evidence that having voted can help you cope with the results.

"Of course it's better if you win," says Sanders. "There will be stronger positive effect. But my bit of evidence shows there is still a positive effect from voting."

Zimmerman agrees and says that even if you don't end up with the outcome you wanted, having an opportunity to make your opinion known by voting is beneficial for people psychologically.

"We find people are happier with the outcome and they feel more in control of their lives, if they voted," says Zimmerman. "That is better for their psychological functioning than feeling that whatever they do doesn't matter anyway."

# Jokes

Teacher: "Anyone who thinks he's stupid may stand up!"

\*Nobody stands up\*

Teacher: "Im sure there are some stupid students over here!!"

\*Little Johnny stands up\*

Teacher: "Ohh, Johnny you think you're stupid?"

Little Johnny: "No... i just feel bad that you're standing alone..."

Boy: \*calls 911\* Hello? I need your help!

911: Alright, What is it?

Boy: Two girls are fighting over me!

911: So what's your emergency?

Boy: The ugly one is winning.

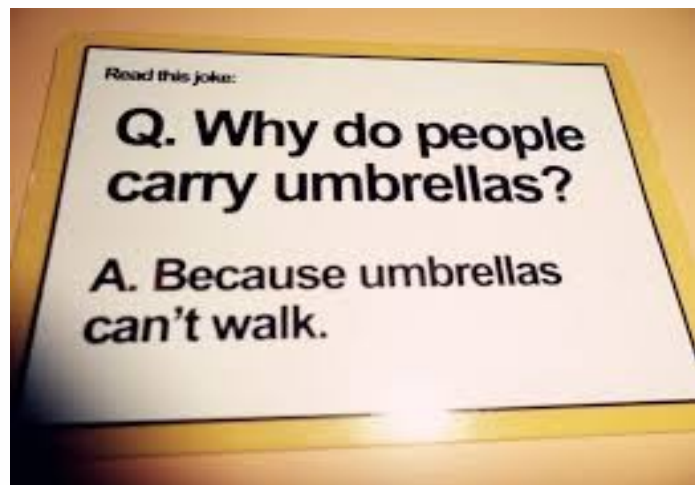
Cop: "Did you kill this man?"

Me: "No, a bullet killed him. Bullets are made of lead, which comes from the ground. The ground is part of nature. He died of natural causes. Case closed."

Husband (watching a video):

Don't do it! I swear you gonna regret it for the rest of your life. You stupid idiot!

Don't say yes. No! No! NOOO!! Aw dang, he actually did it! What a dumb



# Brain Teasers

If you put roast in a roaster what do you put in toaster?

I'm a god, a planet, and measurer of heat.

Who am I?

A little pool with two layers of wall around it. One white and soft and the other dark and hard, amidst a light brown grassy lawn with an outline of a green grass. What am I?

I once was lost but now I'm found. What saved me?

## Answers to Previous Brain Teasers

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

**Answer :** Your shadow

What ends everything always?

**Answer :** The alphabet 'g'

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

**Answer :** Time

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

**Answer :** A kangaroo

What question can you never answer yes to?

**Answer :** Are you a sleep?

# How to Spend Your Christmas Bonus Wisely



Indeed, December is the busiest time of the year. And what comes along with all the excitement and bountiful gatherings are expenses and seemingly never-ending purchases.

Even though you may say one month worth of salary won't go that far as a bonus, everyone seems to be rushing every now and then to buy things – Christmas decors, presents and gifts for themselves and their families. To add delight to the special vibe of Christmas most employees receive 13<sup>th</sup> month pay while some also get an additional Christmas bonus. More money could also mean more budgeting. While most employees think of a shopping spree, here are our tips to a well-budgeted Christmas bonus:

## **“Share your blessings!”**

It's more than just a cliché; the truest essence of Christmas is really to share from the heart – to those who need it the most. If you don't know any, you can reach out to a lot of organizations and foundations in the country of your choice. You can only give what you have, shell out an amount that is convenient to your Christmas plans and savings.

## **Pay yourself.**

Pay yourself for a year of hard work! If you've been good all year 'round and all the more cautious on our financial state

and budgeting, buy something for yourself.

Get that one item that you've been eyeing for a year of window shopping.

## **Pay off debts.**

Maybe it's just practical to use your supposed-to-be extra money to pay it off. Start paying off interest-bearing debts and it will help you save in the long run. Start the incoming new year debt-free.

## **Invest a part of your bonus.**

Your Christmas bonus is somehow an unexpected income. It could be considered revenue or a profit out of your hard work. It may be reasonable and more profitable if you invest at least a portion of it as a reward for yourself which will pay off at a longer period of time. These days, more and more explore investments. If you're the risky type, you may have thought of your billion dollar idea and you just have to fund it.

## **Start a fund.**

It doesn't matter how much; start building your savings by opening a savings account that will grow with regular contributions. Don't combine this with your usual account to save you from touching it. Open an account for this purpose. Try to control the expected impulses that you will regret spending for. Plan for your bonus well so you could enjoy this year's gift for more years. Make it count.

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