



QUEST

ENGAGE. INSPIRE. IGNITE.

Being Frank about Fraud

What gets reported,
gets addressed

Vacationing on a budget



USHERING 2018 WITH PRAYER

"The Sand Ceremony": On Friday January 19, we came together as a corporate family to give thanks to the Almighty for his bountiful blessings at our Second Annual Interfaith Thanksgiving Service. Within our service, a Sand Ceremony was done to symbolize and celebrate our diversity and unity. While each of us is unique as a grain of sand, together we form the foundation of our organization, all embodying our theme this year "We though many form one body."



Our Diversity is our Strength

By Anna-María García Brooks
General Manager, Group Human Resources

When you think of the word “Diversity” what comes to mind...?

Personally, I envision a utopia lawed by togetherness, evolution and inclusion. A haven adorned with a mosaic of differences. Not differences in the traditional sense, but a medley of faces, beliefs, dimensions and backgrounds.



Our universe is entirely characterized by diversity; from the multitude of planets that make up our solar system, to the plethora of flora and fauna species that occupy the earth. We are constantly being reminded of the glorious diversity that is stitched into the fabric of the world we inhabit. We are fortunate enough to live in a colorful country, overflowing with people of various religions, traditions and lifestyles. Yet we can still come together in solidarity to share a meal, to share a laugh and the occasional Palance.

I recently came across the simple phrase “I am what I am because of who we all are”; it was almost a serendipitous discovery. The profoundness of this phrase might easily be overlooked because it is veiled in humility and unsophistication. However, this diamond in the rough holds the algorithm to a perfect world. In its simplest form, it speaks to our interconnectedness and the idea that community forms the building blocks of society. Community that stands firms on the pillars of diversity. We belong to each other; regardless of our idiosyncrasies, we participate in each other’s creation as well as destruction.

In our recently held Interfaith Service, His Grace Archbishop Jason Gordon of Port of Spain stressed on the importance of recognizing and embracing our differences in his homily.

“Diversity doesn’t mean division—but often times we think of ourselves detached from one another”

Gone are the days when statements like “It takes a village to raise a child” or “Blood thicker than water” actually stood for something meaningful. The discord in our communities has now cultivated the perfect breeding ground for societies

that idolize individualism and competition, instead of collaboration and unity.

I mentioned evolution as being a characteristic of my perfect utopia. Evolution however requires us to have the courage to embrace diversity and not cower behind walls of ignorance and fear. Fear of what we don’t understand. Fear of what we cannot control. The full scope of what we have control over can be embraced by a circle that spans the length of our arms. What this means is although we may not understand something someone else does; that doesn’t make it wrong; we have the power to change everything we think, feel or do in response to that which we don’t understand. We just need to be brave enough.

For the past 181 years Republic Bank has been the leading financial institution throughout the Caribbean region, not out of luck, but because we had the courage to embrace and welcome diversity. Our universal bonds traverse the latitude and longitude of our twin island republic and beyond. This invisible thread ties our organization together regardless of culture, social standing, ethnicity or religion. Like the interlocking arrows that make up our logo, the “Link”, like two arms in warm embrace, we believe in the power of unity, partnership, collaboration and friendship. It is up to us to take this ideology beyond the walls of our cubicles and offices and inject them into our societies, our communities and our homes.

We must see ourselves in those around us; we must see that our strength is embedded in our differences and our differences are what unite us.



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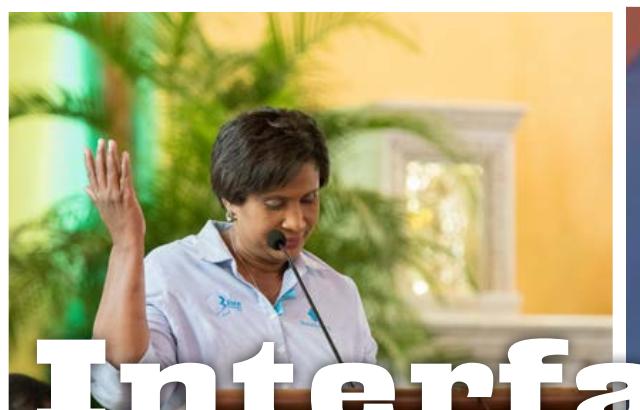
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Interfaith Thanksgiving Service

(North, South
and Tobago)



RBL (Ghana) THANKSGIVING SERVICE





Customer Focus

"We exist to take care of the financial needs of our Customers. We believe that achieving complete customer-satisfaction through service-excellence is the key to our success."

7 Essentials of Customer Service Excellence

This issue, emphasis will be placed on the core value, Customer Focus. We meet 3 employees who are exemplars of what it means to be customer focused and were recently recognized for their excellence in Customer Service.

By Lorna Phillip & Suzette Ramadhar

The Seven Service Elements form the foundation upon which our Service Delivery is based and shape the collective touchstone around which our internal and external customer service revolves.

The 7 Essentials of Customer Service Excellence are :-

- Courtesy

- Care & Consideration

- Speed

- Follow-Up

- Knowledge

- Accuracy

- Professionalism

This Customer Care initiative allows staff members to be recognized for their outstanding efforts in demonstrating the elements with each customer service interaction. Customers complete feedback forms based on the Seven Service Elements after interacting with staff. This allows them the opportunity to rate the level of service disseminated through the interaction while allowing us to measure our overall service delivery as a Bank.

ty to rate the level of service disseminated through the interaction while allowing us to measure our overall service delivery as a Bank.

as the winner.

How often are winners selected?

Winners are selected on a quarterly basis.

How many winners are there per quarter?

There is one winner per region, therefore, there are three winners per quarter.

Winners of the 7 Essentials of Customer Service Excellence

“Customer service is part of my everyday job, I enjoy what I do so it seems simple to me. By promoting customer service I exercise patience, understanding and even the core values. The majority of my customers are elderly people so by exercising patience and understanding they will feel more comfortable and trust me when I say this; they get flustered really fast. By always having a smile on my face, respecting every person even when they are irate and going the extra mile for the customer is my way of promoting customer service.

Whether its online banking, credit cards, new accounts etc, having all round knowledge about the banks products and services is essential for providing excellent customer service. Personally, having a great attitude towards a customer is as little as a smile which can have a huge impact, as it gives a great first impression and the customer feels comfortable doing business.

In any customer service position being friendly and patient is also very important. Following up and being efficient makes the customer feel that they are your number one priority because they value an expeditious and informed response.

My number one priority is customer satisfaction, I am dedicated to providing the best customer service throughout Republic Bank so they would realize that we are without a doubt the One.

— Kyle Alleyne,
Service Excellence Star



“Customer service to me is about creating an experience by going above and beyond basic expectations. In my opinion it's being warm and polite to customers, showing concern and understanding, being respectful while efficiently getting the task done. We all have potential to deliver excellent customer service by being ourselves. Just believe in yourself.” I promote customer service by being prompt and efficient in getting customer transactions done in a pleasant manner making the customer feel valued.

Once a customer came in urgently needing cash but didn't have sufficient funds available in his account at the time however had funds being held yet to be released for prior cheque deposits.

After the customer genuinely explained his plea to me as to why he needed cash I was able to speak to my supervisor who was then able to speak to the relevant persons in authority who knew the customer allowing for paying against the hold of funds. The customer was so appreciative of my actions he couldn't stop speaking of how grateful he felt.

— Taveeta Mahabir,
Service Excellence Star



It's being attentive, passionate, understanding, caring and being able to provide the best service so as to meet the needs of the customer as well as to keep the business flowing in a profitable direction.

To promote good customer service I'll ensure my co-workers work together as a team to deliver exceptional service.

Always being proactive so that I can exceed my customer's expectations.

It means making customers my number one priority.

— Leela Deosaran,
Service Excellence Star

Managing Director and CEO, Mr Anthony Clerk (at right) presents the Branch of the Year Award to Manager, Retail Services Adam Waterman and (at left) Basil Clarke, Sales Officer from the Wildey Branch.



TEAM RBBB

... Celebrating Hard Work and Excellence

It was an all-white affair when Team RBBB and guests gathered to celebrate the end of the year and each other at the annual Staff Party and Managing Director's Spirit of Republic Awards held at the picturesque Mahogany Ridge. The event was not just about good food and good vibes as staff took the time to salute colleagues who excelled during the year.

Beautifully attired ladies and dapperly dressed men were dazzling under the black lights which caused the entire venue to glow from a distance. Live entertainment was provided by some of the

most popular soca artistes on island including the ever popular Lil Rick, Peter Ram, Lead Pipe and Saddis and RBBB's very own in house calypsonian Edison "Flexi" Jones.

The highlight of the evening, the Managing Director's Spirit of Republic Awards was a salute to service excellence.

Individual awards for the most outstanding Employees of the Year were presented in two categories recognising both management and non-management level employees with Kareem Manning, Analyst, Commercial Credit and Sheldon Herman, Senior Database Administrator, Information Technolo-

gy adjudged the most outstanding team members.

For the second year in a row, RBBB's Wildey Branch and Human Resources both demonstrated that outstanding service requires commitment and dedication winning the Branch and Unit of the Year Awards respectively.

Managing Director and CEO, Mr. Anthony Clerk congratulated the winners, encouraging them to continue to lead by example and to reflect the Bank's Core Values. "The staff of Republic Bank are our most significant asset and employees such as yourselves – nominated



Kareem Manning, Analyst, Commercial Credit seen here receiving his Spirit of Republic Award from Managing Director and CEO, Mr Anthony Clerk.

for your dedication to our Core Values, outstanding performance, excellent punctuality and attendance, and willingness to go beyond the call of duty in pursuit of departmental goals – are indeed worthy of the recognition and reward which you have received," stated Clerk.

Other Spirit of Republic award nominees included: Roger Griffith, Review Clerk, Banking Operations; LaToya Crawford, Accounting Officer, Administration; Anthea Brathwaite, Bureau Teller, Airport Branch; Letisha Worrell, Senior Analyst, Commercial Credit; Ndomo Sobers, Network Analyst, Information Technology; and Dorinda Worrell, Senior Retail Relationship Officer, Loan Delivery Centre.



Sheldon Herman, Senior Database Administrator, Information Technology Department receives his Spirit of Republic Award from Managing Director and CEO, Mr Anthony Clerk.

BEING FRANK ABOUT FRAUD

By Sherwin Forte

PREVIOUSLY ON

Being Frank about Fraud...

We discussed fraud and its potential impact (financial and reputational) on our organisation. We were also introduced to what has now become known as the fraud triangle, the combination of factors which seeks to explain why people commit fraud:

Motivation / Pressure

Opportunity and,

Rationalisation.

When motivation, rationalisation and opportunity meet; when the circumstances are favourable, anyone can be a fraudster.

We also identified that employees are mostly good, honest people who sometimes get pressured into making poor decisions and end up committing fraud. This motivation/pressure, we clarified, stemmed from what fraudsters perceive to be an unshareable financial problem. In essence, a fraudster is motivated by this unshareable financial need, rationalises or justifies the behaviour used to satisfy the need (theft) and awaits an opportunity.

THIS EPISODE

In this issue, we will discuss the importance of ethics and one of our core values, integrity, which we believe are also important tools in fraud deterrence.

The Fraud Triangle

Let's not forget however, that triangles do have three sides. So while it is important to minimise opportunity by having effective internal controls, it is equally important to create an environment in which people are encouraged to do the right thing (rationalisation stripping). Perhaps we do not spend enough time countering the human inclination to rationalise or justify unethical behaviour. Remember, rationalisations are pure perceptions, convenient perceptions even, that distort reality in order to align with our needs.

In my opinion, employees do what they see their managers and peers do. Thus, through their own actions/example and coaching/mentoring of junior staff, managers and senior staff can make a significant contribution to fraud deterrence.

"Banking, I would argue, is the most heavily regulated industry in the world. Regulations don't solve things. Supervision solves things." Wilbur Ross

Supervision is the function by which management scrutinizes the work and performance of staff. It also provides a check that staff are performing to meet standards and in accordance with instructions. It is also a fantastic opportunity to mould the minds of new entrants and en-

sure that our core values and ethics are imparted early on. Quite often, we miss this opportunity to coach and guide by believing that new entrants come to us with a full understanding of our core values. In reality, they do not. They have their own reference points and it really depends on us as managers, supervisors and peers to teach and lead by example. The Association of Certified Fraud Examiners refers to this as setting the proper tone from the top.

Ethics is defined as a group of moral principles, standards of behavior, or set of values regarding proper conduct in the workplace. It differs from morals in that ethics are written codes as opposed to morals which are generally unwritten.

The bank has its Ethics and Operating Principles and its purpose is to describe as best as possible what the bank expects of employees. The Ethics and Operating Principles is not merely intended to be a reminder of the rules, i.e. what you can and cannot do. It is more importantly, intended to help us evaluate the appropriateness of our behavior. And the best people to bring the Ethics and Operating Principles to life are the persons who have been part of the organisation, and have embraced and lived the core values. It is a responsibility and a challenge that managers and senior staff must accept if the battle against fraud in our organisation is to be won.

Simply issuing the Code and expecting new entrants to read and comply with them can be a recipe for disaster. Seasoned staff have a responsibility to ensure that new employees understand the spirit of the Bank's Ethics and Operating

Principles. This, combined with our understanding of what motivates people to commit fraud and appropriate internal controls to minimize opportunity, can lead to a reduction in overall fraud risk.

Remember employees have a choice. They can choose to ignore fraud and abuse, rationalize or justify dishonest actions, speak up, or blow the whistle. Despite management having the best of intentions and in spite of having a Code of Ethics, until we all get on board and breathe life into it, the risk of fraud will remain high. We must all be interested in stopping fraud and we all have an ethical responsibility to report all instances of fraud or abuse.

In conclusion, let's provide some guidance.

What would you do when no one else is looking?

If you are confused about how ethical or un-ethical a situation is, do the following 5 point test. Ask yourself:

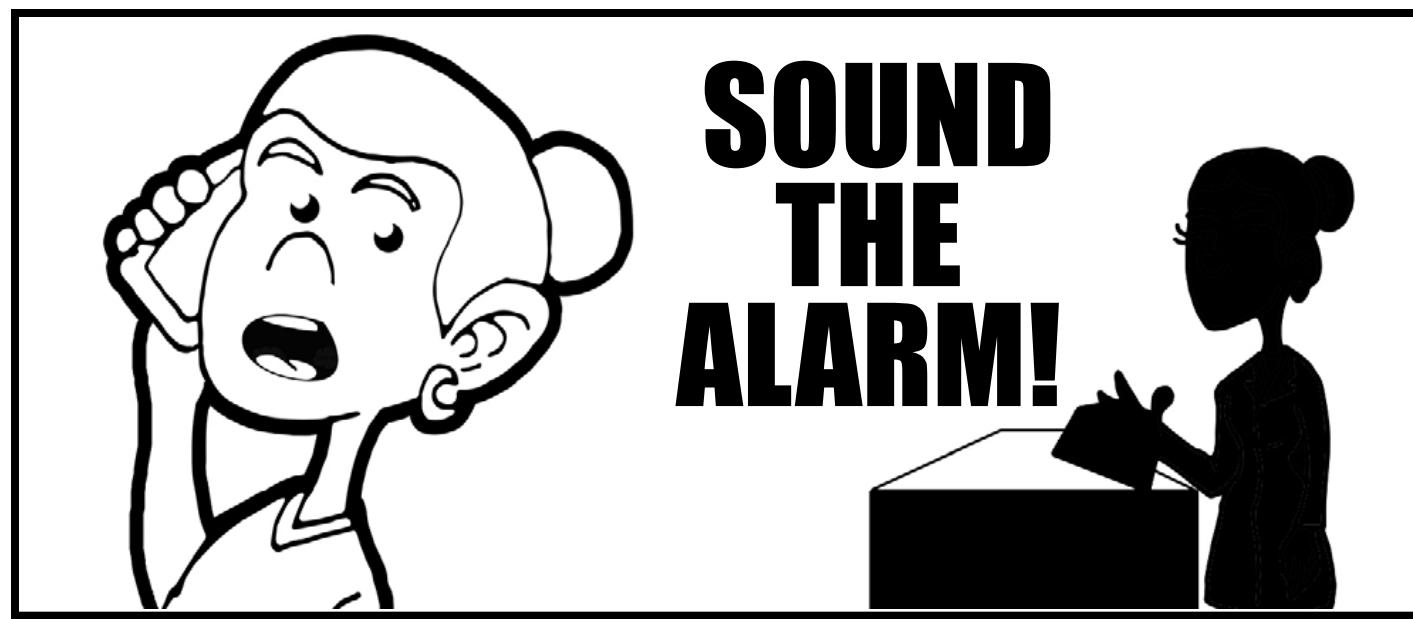
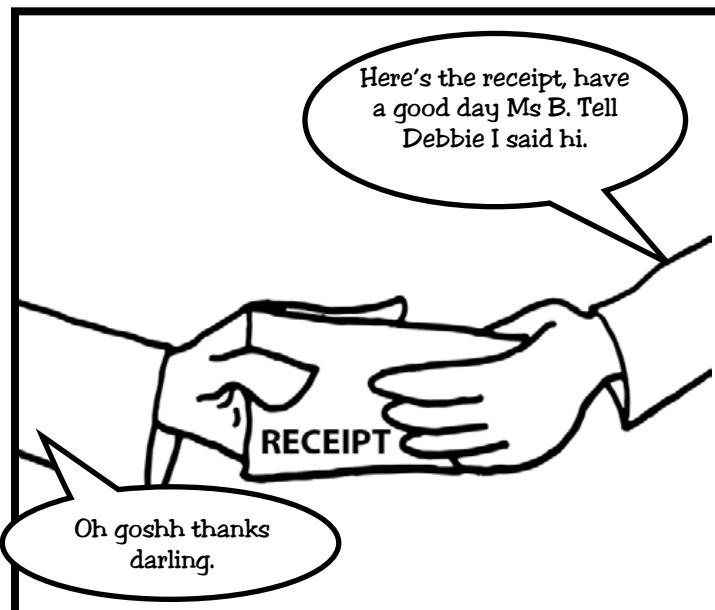
- Is it legal?
- Is it against company policy?
- Could the action cause harm or loss to anyone?
- Could it appear to others that your judgment has been compromised?
- If someone saw you, how would you feel?

Hope this helps if you are ever faced with an ethical dilemma.



Integrity

"Integrity is at the core of all our relationships, generating trust and confidence from our customers, suppliers, shareholders and the general public and amongst ourselves."



The SilentWhistle communication system is available to anyone needing to anonymously report business abuse and/or dishonesty. We encourage you to use this system to report any issues of suspicious behaviour or concerns, particularly regarding fraud.

Item to report may include (but not limited to):

- Questionable Accounting / Auditing
- Fraud / Deceit & Embezzlement
- Conflict of Interest
- Security Violations
- Theft
- Unsafe Workplace
- Falsification of Information
- Unethical Business Practices
- Substance Abuse
- Sabotage and Vandalism
- Violation of Policies & Procedures

It's Simple...

Connect to <http://republicbank.silentwhistle.com> from a computer external to the Bank

OR

Call anytime, using a telephone outside the Bank's network, the SilentWhistle Toll Free Hotline at 1-800-872-288. Wait for a prompt, then enter 877-874-8416 to speak with a hotline operator

By Adrian Stephen

If we could borrow the famous phrase coined by Peter Drucker, “What Gets Measured, Gets Done”, and adapt it to read, “What Gets Reported Gets Solved”, this would speak volumes to us adjusting our approach to accident reporting, so that the corresponding information needed to promptly investigate and implement correction measures is received a great deal sooner. Moreover, by enhancing our communication we could prioritize and improve the accident reporting to OSH Agency and avoid possible citations and fines. By not improving

on this standard, would mean that RBL would risk being in breach of OSH Accident Notification timelines and be less effective in unearthing the, “What, How and Why” accidents occur, thus reducing the likelihood in preventing an ensuing adverse event. In this regard, it is now policy for all accidents/incidents and near misses to be reported promptly and in accordance with HSE regulatory guidelines. This therefore means that in order to initiate a prompt and thorough accident investigation the Bank now has to advance its accident communication protocol to addressing all inconsistencies with regard to internal and regulatory requirements for

accident notifications.

The following guideline summarizes the updated procedures developed by the HSE Unit, to assist with the improvement of Accident Notification compliance with Occupational Safety and Health Act 2004 and with Republic Bank’s policy requirements.

Where an accident/incident occurs, all applicable actions below shall be carried out immediately:



Adverse Events

Action to be taken

Any accident / incident where death/critical injury OR medical attention is required OR the involved person is unable to perform their usual work OR near miss event prejudicial to members of the public OR Dangerous Occurrence occurred
(OSH reportable – Legal Compliance)

- Immediately report to the Manager and/or relevant Supervisor
- Contact the respective emergency response provider /s
- Trained onsite first aider to administer first aid
- Employ risk mitigation procedure if required
- Ensure suitable arrangements are made to transport injured to the nearest public health facility
- Ensure the scene/area/equipment etc. are secured and evidence preserved appropriately as far as is reasonably practicable.

LIST OF ADVERSE EVENTS (ACCIDENTS/INCIDENTS)

For each of the following adverse events the respective communication protocol and document submission below must be followed to satisfy our legal obligation under the OSH Act 2004:

- Death or Critical Injury ¹
- Dangerous Occurrences ²
- Medical Attention Incidents/Unable to Perform Normal Duties

¹ Critical Injury: as defined in OSH Act 2004 Part I, Section 4

² A Dangerous Occurrence is an unplanned and undesired event (incident) which has the potential to cause injury and which may or may not cause damage to property, equipment or the environment.



**“What gets reported,
gets addressed”**

COMPLIANCE CORNER: COMPLIANCE TRAINING

By Sandra Chase & Kimberly Francis

The new fiscal has officially begun. As we look forward to a favorable year we wish to highlight the Anti-Money Laundering & Combating of Financing of Terrorism (AML/CFT) training that we are all required to complete each fiscal. Here's a brief checklist:

- Have you read and signed the AML/CFT Suspicious Transaction Guide?
- Has your branch/unit completed Face-to-Face AML/CFT training?
- Remember that your branch/unit must submit the Quarterly Training Return, along with copies of the signed training registers.

What's new on the horizon for Compliance training 2018

Compliance Department continues to work on streamlining processes, creating greater standardization within the Republic Group and ensuring that as an institution we align to industry-wide best practices.

FYI the following is a list of upcoming projects:

- Revision of Zoologic AML courses
- Revision of Branch Training modules
- Roll out of AML/CFT training to Subsidiaries
- Branch Compliance Officer training
- Group Compliance Summit

As we continue to foster education in the area of compliance, the recently launched Compliance Department Portal would serve as a means of sharing valuable and practical information. The

following new items will be added to the site:

- Case studies with “red flag” indicators
- Tips for completing Annual Reviews
- Showcasing of Branches’/Unit’s “Compliance wins”
- Articles from Compliance Officers
- Plus much more!

You can visit the Compliance Department portal via the following link: <http://republicconnect/CP/Pages/Compliance.aspx>

And remember, that you can submit any questions/suggestions regarding your concerns/ideas to our email: compliance@republicctt.com, we are always happy to ‘hear’ from you.



RUCTION KINGDOM

By Renee Pierre

Republic Bank Limited has hosted its annual Calypso Ruction competition for the last 20 years with the objective of showing appreciation for its staff by giving them a platform to highlight and demonstrate their many talents. This event has aided in the establishment and fostering of a much needed balance of hard work and good fun throughout the bank. The competition is held each year during the carnival season and has become one of our core annual events and a part of the Republic Bank culture. On 26 January 2018, 11 of our talented and spirited staff hit the stage to vie for the gold at

this year's competition.

After some careful deliberation on the part of our judges, the results were in.

Coming in at third place was the energetic and stylish Ms. Lindsay Hay from the Trust Services Division with her composition of 'Freedom', which also snagged the prize for "Best Road March". Her piece struck a chord with all carnival lovers as it narrated the euphoric and jubilant experience that is associated with the festival of Carnival. Lindsay, who is no stranger to the ruction stage, came back with a bang after sitting the competition out in 2017, reminding

us all "she jammin' still".

In second place was first-time Ruction contest, Mr. Steven Gill aka "The Mighty IT" of the Group Human Resources Department. Steven, who also won the titles of "Best Rookie" and "Most Humorous", owned the stage with his performance of 'De Vices'. His piece stressed the importance of scanning all devices before inserting them into any computer hardware. Steven's performance was entertaining, comical and informative to say the least. We are pleased to acknowledge Steven's accolades having been a novice in the competition and faring against many veteran contestants. By the end of his performance one thing resonated with us all: "Scan it first, scan it first!"

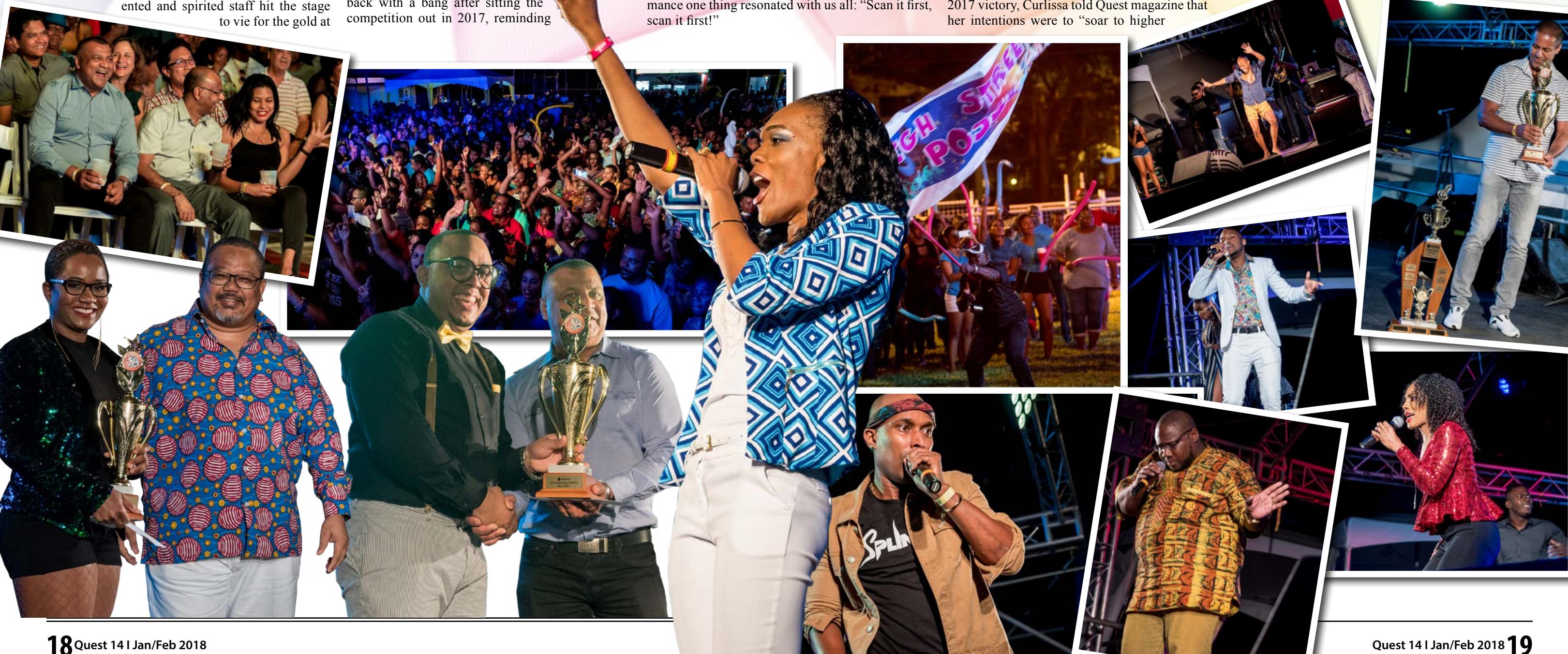
Drumroll please

In first place, taking home the gold for a third consecutive year, was none other than Ms. Curlissa "Soca Lissa" Charles of the High Street branch with her composition of "We rightful place". With an unprecedented hat trick Curlissa has proven herself to be the Machel Montano of Ruction. She graced the stage donned in Republic blue and white and gave a winning performance by which she reinforced the reasons we deserve to be the number one financial institution of choice in the region. Our gold medal champ also took home awards for "People's Choice" and "Best Banking Tune". Following her 2017 victory, Curlissa told Quest magazine that her intentions were to "soar to higher

heights" for Ruction 2018. Well, it seems the sky's the limit for "Soca Lissa", and we anticipate her return to the stage in 2019 to defend her title!

On behalf of the Quest team we wish to congratulate all participants at this year's event and we look forward to welcoming both new and returning contestants to the stage at next year's competition. Let's keep the Republic Bank flag flying high!

See you all next year!





Republic Bank Suriname celebrates “Owru Yari”

By Janice King

The end of the year celebration, locally known as ‘Owru Yari’, is the best time of the year in Suriname! Right after the Christmas holidays, people start looking forward to ‘Owru Yari’ by partying and shooting fire crackers in and around the city. Parties and events are being hosted all over the place, while people are happily celebrating the last days of the year. It is a tradition that the year is being closed on December 31st at 00.00 hrs, by shooting a “pagara” (firework) at home. In Suriname we believe that by doing so, all evil spirits are being expelled while the New Year is being welcomed.

On Friday, December 29, Republic Bank closed off the year with a spectacular end of the year street party at the Head Office. On this day, staff celebrates the end of the year with food, drinks and a lot of fun.

At 12:00 pm, Mr. Montague Mc Leod, Director Business Banking, lighted the “pagara”, after which the party officially started! A brassband entertained the staff and other invited guests, followed by the sound truck of the well-known band South South West. It was a nice and convivial way to close off the year.



Republic Bank (Grenada)★ hosts staff Kids Christmas Party

Christmas is always a magical time for us adults...but even more so for the little ones. They often wonder - is Santa for real? Well, for the children of Staff of Republic Bank, he certainly was last Saturday at the Bank's annual Children's Christmas Party. And what a fun time they had!! Face painting, treasure hunting, bouncy castle, delightful treats, pin-the-tail-on-the-donkey, and lots of other games to delight them. Oh what fun they had!" - Excerpt taken from [Republic Bank's Instagram page](#)

“Hope”

by Launcelot Aqui

My earliest memories include a love for reading, which I got from my father. He would often regale us with boyhood stories of passers-by stopping and listening to his recital of various literary works. Our home library was replete with all the major classics, including: A Tale of Two cities, Black Beauty, The Adventures of Sherlock Holmes and the complete works of Shakespeare.

I would often be found reading, than playing with other children. Some people called me a nerd – perhaps some still do – but I digress. While there is no straight line between being a reader and a writer, the transition came naturally to me, and by Standard Five, I won an essay competition among the Port of Spain schools.

Mark Twain, Jane Austen, Oscar Wilde and Robert Ludlum are among my favourite authors. My favourite poems include, Kipling’s “If” and Milton’s “On his Blindness”. Shakespeare’s sonnets also inspired me to write a few of my own. Of local columnists, I’ve read every article by B.C. Pires, Tony Deyal and Kevin Baldeosingh over the last 20 years. They are veritable

word wizards with unique writing styles.

Since my first book 23 years ago, I often flirted with the thought of a second book as my passion for literature remained unbridled. However, Procrastination kept feeding me the Ferris-wheel excuse that it was not worth the concomitant level of effort. Notwithstanding, with the persistent encouragement of a few friends, I eventually accomplished this milestone and published Hope in December 2017.

Are you hesitant about starting a personal project? Once you have determined that it is something worth doing, you also must want to do it. If that hunger is lacking, each time Inspiration comes a-calling, you will answer, “Sorry, wrong number”.

Many times we reach one of life’s crossroads and stop - permanently. Yes, the light may be on red; but look closer – is it a flashing red? Yes! Then why are we still standing at that crossroad the next day? The next month? Next year? Don’t wait for a flashing red light to turn green. Instead, proceed with caution after carefully analysing the situation and giving due consideration to all resources germane to the endeavour. Then cross the crossroad.

Sometimes, inspiration is ubiquitous, but we must have a bias for action. Life is not an aleatory exercise, nor is hitch-hiking on Serendipity’s shoulders, the noblest of endeavours. Instead, acknowledge your talent (however hidden), make a realistic resolution, set mileposts along the way and then focus your energies on reaching the first milepost. Repeat for successive mileposts.

The poems in Hope are cathartic and speak to having a bias for action and overcoming Metathesiophobia (fear of change). They thereby empower the reader to take that first step; to cross that crossroad.

My favourite poems are Superstar, The Colony (written as spoken word) and Man in the Mirror. The first two are allegorical or symbolic, where the reader must decipher what is really being referenced. Philosophically, the other poem speaks to our appetite for change and how we manage the vicissitudes of life.

In conclusion, here’s a teaser from Hope:

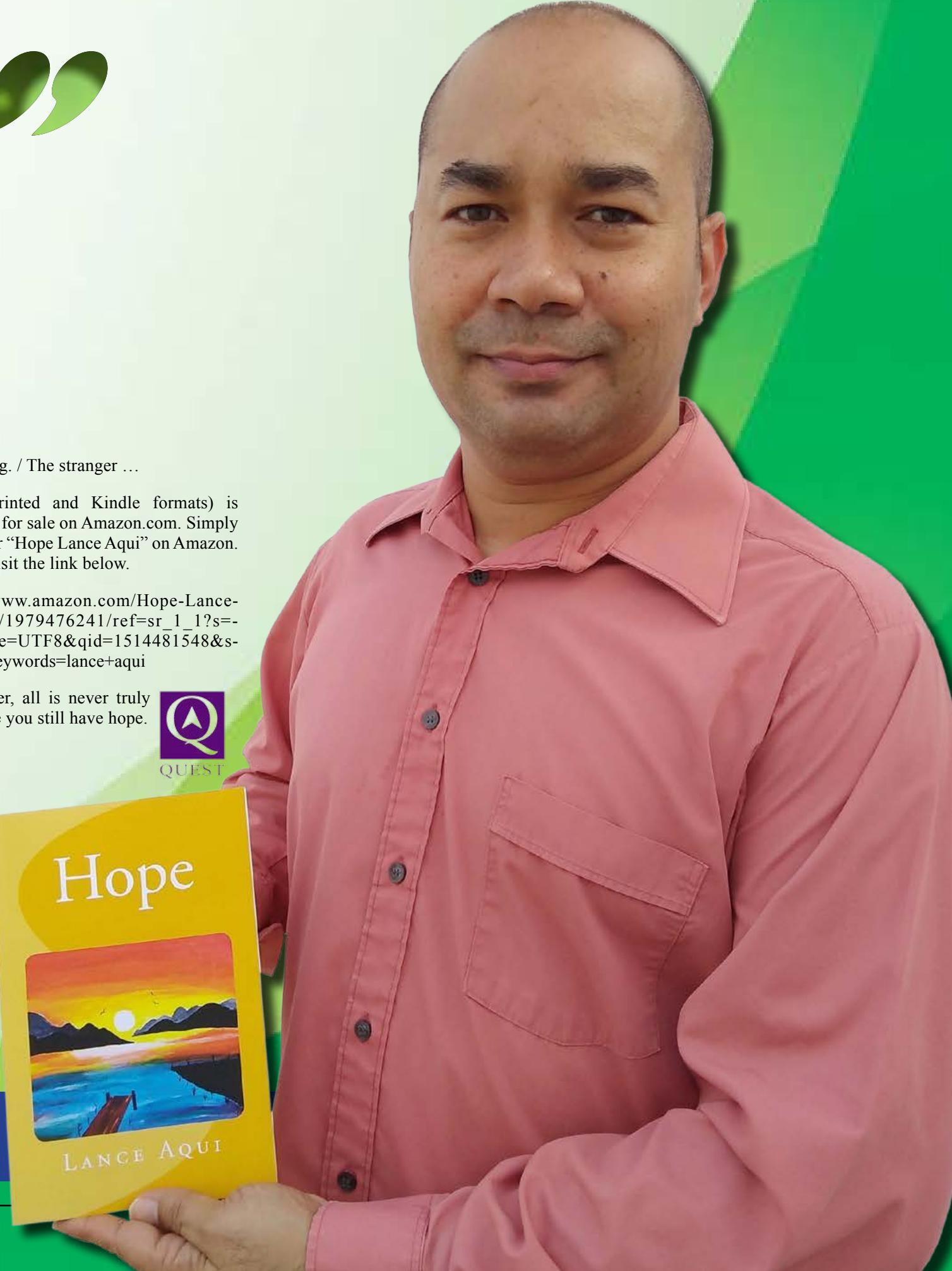
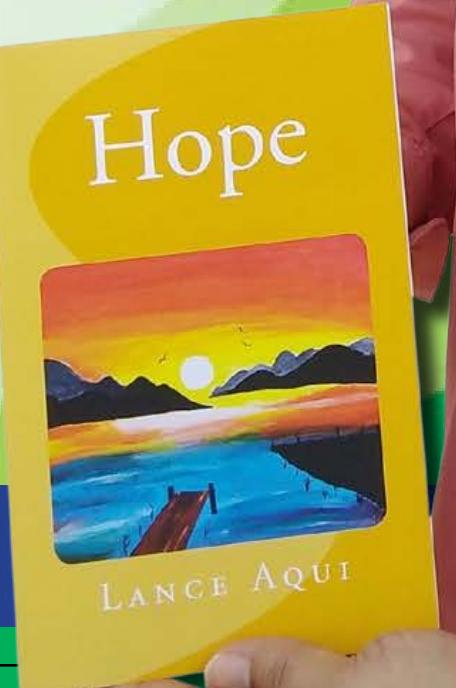
“What kind of man are you?” she asked.
/ “No one stays here this long!” / For deep
inside, she never thought / a man could be

this strong. / The stranger ...

Hope (printed and Kindle formats) is available for sale on Amazon.com. Simply search for “Hope Lance Aqui” on Amazon.com or visit the link below.

https://www.amazon.com/Hope-Lance-Aqui/dp/1979476241/ref=sr_1_1?s=books&ie=UTF8&qid=1514481548&s-r=1-1&keywords=lance+aqui

Remember, all is never truly lost, once you still have hope.



BREAKFAST SMOOTHIE

By Cindy Dooprajh

Breakfast smoothies are not only delicious but they are also a convenient way to get in your greens and veggies.

You can also turn your smoothie into a highly nutritious super-charged breakfast by adding some rolled oats and ground flaxseed.

Try these simply recipes to start your

day on a delicious and healthy note, with complex Carbohydrates, fibre, vitamins and mineral and loads of anti-oxidants!



BLUEBERRY SMOOTHIE

2 cups Almond Milk
½ cup Greek Plain Non-Fat Yogurt
¼ cup Rolled Oats
2 tbsp Ground Flax Seed
2 tbsp Wheat Germ
2 tbsp Cooked Beets
handful Spinach Leaves
2 tbsp Blueberries
¼ cup Papaya (Paw Paw)

Blend until desired consistency.....Enjoy!

You can substitute the paw paw with either watermelon, pineapple or a banana depending on your taste and vary the amount of almond milk for consistency.



BLUEBERRY PROTEIN SMOOTHIE

1 ½ cups Unsweetened Vanilla Almond Milk
2 tbsp Ground Flaxseed Powder
½ cup Frozen Blueberries
1 cup Spinach
½ cup Non Fat Greek Yogurt
6 Ice Cubes

Blend until desired consistency.....Enjoy!



BANANA OATMEAL BREAKFAST SMOOTHIE

¼ cup Old Fashioned Rolled oats
½ cup Plain Non-Fat Yogurt
1 Banana
½ cup Almond Milk
1 tsp Honey
¼ tsp Ground Cinnamon

Add in strawberries, peaches or pineapple as you like for an added boost of flavor.

Tip: Cut the banana into bite size chunks and freeze for 4-24 hours



CHOCOLATE BANANA SMOOTHIE

1 Banana
10 Almonds
1 cup Almond Milk
1 cup Greek yogurt (vanilla flavor)
1 tbsp Cocoa Powder

Optional add ins:

- 1 teaspoon coconut flakes
 - 1 teaspoon almond or peanut butter
 - 1 cup cherries or strawberries
 - 1 sprig fresh mint
- Blend until desired consistency.....Enjoy!



COCONUT MANGO SHAKE (with chia seeds)

Allow the chia seeds to soak in your fridge for 8 hours, shake the jar a couple times before you go to bed and a couple times in the morning before you make the shake. This will allow the seeds to better expand.

2 tbsp Chia seeds
1 cup Coconut Milk (*can substitute with Almond Milk)
½ tsp Vanilla extract
½ cup Frozen Mango
½ tsp Flaked Coconut

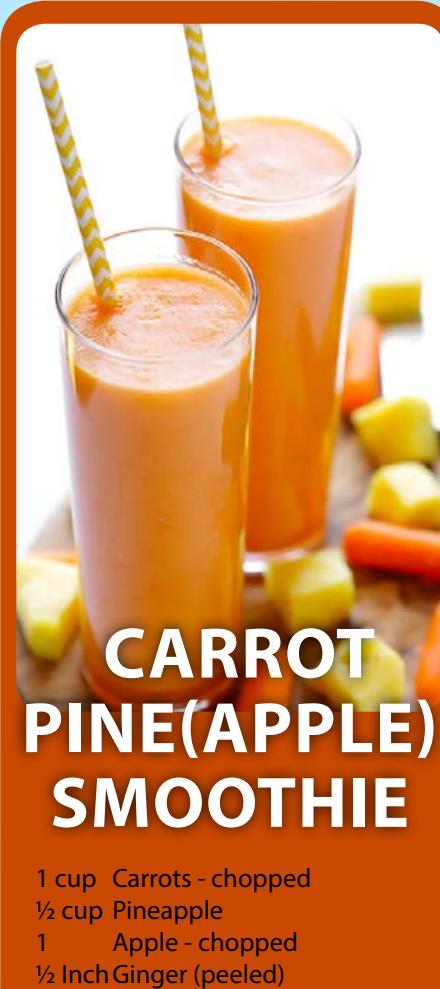
Blend until desired consistency.....Enjoy!



WATERMELON PINEAPPLE SMOOTHIE

½ cup Frozen Pineapple Chunks
2 cups Watermelon pieces (remove seeds – fresh or frozen)
½ cup Vanilla Greek Yogurt
½ cup – 1 cup Coconut Water (as needed to thin out)

Blend until desired consistency.....Enjoy!



CARROT PINE(APPLE) SMOOTHIE

1 cup Carrots - chopped
½ cup Pineapple
1 Apple - chopped
½ Inch Ginger (peeled)
½ tsp Turmeric
1 cup Water
1 cup Ice

Blend until desired consistency.....Enjoy!



TOAST AND AVOCADO



ONE POT CHEESY BROCCOLI PASTA



MEDITERRANEAN BAKED SWEET POTATOES

Bon Appétit — vegan style

By Kryslyn Williams

Le'ts go vegan! Wait... does this mean no meat? According to the Vegan Society veganism is 'A philosophy and way of living which seeks to exclude – as far as is possible and practicable – all forms of exploitation of, and cruelty to, animals for food, clothing or any other purpose and by extension promotes

the development and use of animal-free alternatives for the benefit of humans, animals and the environment. In dietary terms it denotes the practice of dispensing with all products derived wholly or partly from animals.' All vegans have a plant-based diet avoiding all animal foods such as meat, dairy, eggs and honey. So to answer the question, it means no meat. This may seem like your food options are limited however it is not. From curry to cake,

pasties to pizzas, all your favorite things can be suitable for a vegan diet if they're made with plant-based ingredients. Forget what you heard about vegan food being bland, being too expensive, you're not getting enough nutrients or just being too complicated to incorporate into your life. This is not a deprivation diet. There are simple vegan meals that are just as delicious and tasty as meal with meat. Let's explore what's on the vegan menu today.

mustard

1/4 tsp salt

1/8 tsp black pepper

1.5 tbsp lemon juice

2.5-3 cups water

Knob dairy free butter (optional)

1/2 head broccoli

Preparation:

Measure out and add all the ingredients, minus the nutritional yeast and broccoli to the sauce pan, stir together, place a lid on the pan, bring to the boil and cook for 10 minutes or until al dente. Stir frequently and add extra water if needed during the cooking process.

Breakfast: Toast and Avocado

This is simple and easy to prepare, especially when you are in a rush on mornings. Just toast, top, sprinkle and go. It's quick and easy.

Ingredients:

1/4 medium avocado, mashed

1 slice whole-grain bread, toasted

Pinch of flaky sea salt

Preparation:

Spread avocado on toast

Top with flaky sea salt

Lunch: One Pot Cheesy Broccoli

Pasta

Ingredients:

2 cups dried wholewheat pasta

4 tbsp nutritional yeast flakes

2 tbsp plain flour

1 tsp garlic powder

1 tsp dried chives (optional)

1/2 tsp onion powder

1/4 tsp mustard powder/1/2 tsp Dijon

Meanwhile, cut up the broccoli into small florets and add to the pan after 5 minutes of cooking.

After 10 minutes, remove the pan from the heat, stir in the nutritional yeast

Dinner: Mediterranean Baked Sweet Potatoes

This meal is both savory and sweet. The sweetness of the sweet potatoes blends perfectly the chickpeas and garlic sauce, and the lemony parsley-tomato salad provides a zesty fresh finish.

Simple, 30-minute baked sweet potatoes topped with roasted chickpeas, a simple garlic-herb sauce and a parsley-tomato salad. Delicious, fresh, healthy, and naturally vegan and gluten free.

Ingredients

4 medium sweet potatoes (140 g each)

1 15-ounce (425 g) can chickpeas, rinsed and drained

1/2 Tbsp olive oil

1/2 tsp each cumin, coriander, cinnamon, smoked (or regular) paprika

optional: Pinch of sea salt or lemon juice

GARLIC HERB SAUCE

1/4 cup (60 g) hummus
juice of 1/2 lemon (1 Tbsp)
3/4 - 1 tsp dried dill (or sub 2-3 tsp fresh)

3 cloves garlic, minced (1 1/2 Tbsp or 9 g)
Water or unsweetened almond milk to thin

optional: Sea salt to taste (I didn't need any)

TOPPINGS optional

1/4 cup (45 g) cherry tomatoes, diced

1/4 cup (15 g) chopped parsley, minced

2 Tbsp (30 ml) lemon juice

Chili garlic sauce

Preparation:

Preheat oven to 400 degrees F (204 C) and line a large baking sheet with foil.

Rinse and scrub potatoes and cut in half length wise. This will speed cooking time. Otherwise leave whole and bake longer (approximately double the time (45 min - 1 hour)).

Toss rinsed and drained chickpeas with olive oil and spices and place on a foil-lined baking sheet.

Rub the sweet potatoes with a bit of olive oil and place face down on the same baking sheet (or another baking sheet depending on size).

While the sweet potatoes and chickpeas are roasting, prepare your sauce by adding all ingredients to a mixing bowl and whisking to combine; only adding enough water to almond milk to thin so it's pourable. Taste and adjust seasonings as needed. Add more garlic for more zing, salt for savoriness, lemon juice for freshness, and dill for a more intense herb flavor. I found mine didn't need anything else.

Also prepare the parsley-tomato topping by tossing tomato and parsley with lemon juice and setting aside to marinate.

Once sweet potatoes are fork tender and the chickpeas are golden brown - roughly 25 minutes - remove from oven.

For serving, flip potatoes flesh-side up and smash down the insides a little bit. Then top with chickpeas, sauce and parsley-tomato garnish. Serve immediately.

I hope that you all will enjoy these meals. This is not a deprivation diet but a diet of abundance.



10 APPS TO HELP YOU KEEP YOUR NEW YEARS RESOLUTIONS

By Stephanie Ramdhanie

As the Bank continues its focus on digital expansion, we have highlighted apps that will assist in your personal development and growth. 2018 has begun and with a new year comes the hope of positive change and a new set of resolutions, aimed to help us become new and improved. While we all may have varying goals and ambitions, there are

common inherent resolutions that we all try to maintain throughout the year. For some, old habits die hard and we drift back into our old ways before January ends.

Most of us, if not all, utilize social media apps such as Facebook, Instagram, Twitter and LinkedIn to provide us with ease of accessibility to the digital world, so why not take advantage of the trending and ever expanding uses of technology, to help you achieve your resolutions and

maintain a well-balanced lifestyle.

Whether you are trying to read more, budget, even learn a language or receive mental rejuvenation, there is an app to guide you in the right direction.

Here are some apps that will provide you with the digital backing, to succeed with your resolutions and achieve your goals.



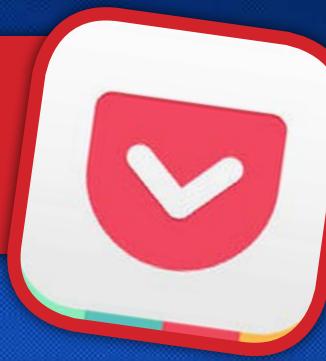
Coach me (iOS & Android) – Motivate yourself

Have a motivational speaker, personal trainer and best friend all rolled into one and living in your phone. Coach.me is a free app available for both iOS and Android that allows you to set any goal you want and then share your progress with others through your social network platforms, to encourage you to keep going. Your fellow members in the app community can also offer advice and encouragement.



Pocket (iOS & Android) – Expand your knowledge

If you enjoy reading and wish to read more this is the App for you. This free app helps you save content and articles on your phone so that you can easily continue where you left off, without an internet connection.



Mint (iOS & Android) – Monitor your finances

This may be the app if you are looking to clean up your finances in the New Year. This free mobile money manager reviews your day to day spending and suggests a spending goal that allows you to live within your budget.



My Fitness Pal (iOS and Android) – Reach your fitness goals

This FREE app allows you to track your diet daily and exercise goals with ease. The app contains a huge database of more than 5000 foods, complete with calorie counts, to help you manage your diet.

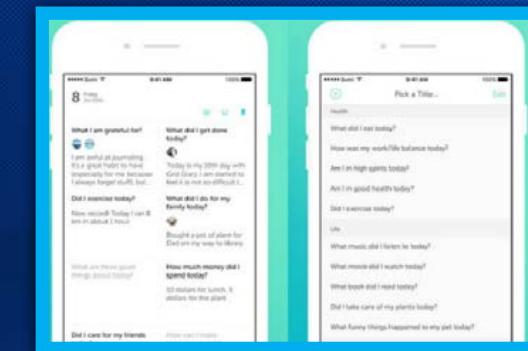


Strides (iOS)

Strides Goals & Habit Tracker is the perfect app for overachievers who set multiple New Year's resolutions for themselves. Users can set many different goals with progress tracked by a green progress bar.

Habit List (iOS) – Adopt productive habits

This app takes the to-do list a step further by enabling users to establish better day to day habits. The key behind this app is the motivation of staying competitive with oneself, by keeping a streak alive, with the chance to beat your own personal best.



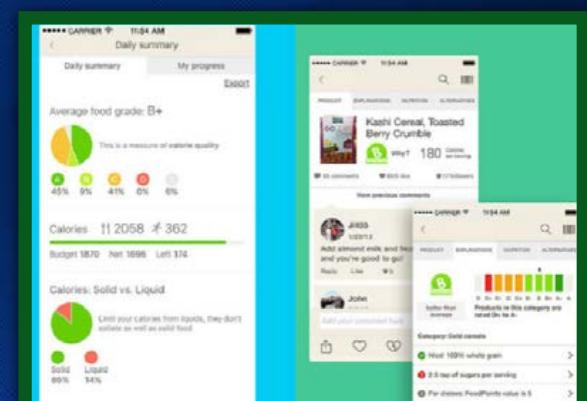
Grid Diary (iOS) – Be a better person

Helps you take stock of and journal your day through helpful prompts to focus on gratitude, family and friends.



Duolingo (iOS and Android) – Learn a language

Duolingo is a popular, free, well designed and accessible language learning app that divides languages into different topics and grammatical subjects. The app's answering structure encompasses a wide range of activities too, meaning you'll often have to type answers, speak them aloud, and choose from a set of multiple choice answers.



Fooducate (iOS and Android) – Eat Healthier

This app gives every food in its database a letter for nutrition and provides you with healthy alternatives.



Monitor your health

MyChart (iOS, Android) is a good place to start for a repository of basic health information, a way to track medical appointments, and a source to share with (and in some cases communicate with) your physicians.

#goals – 4 Tips on sticking to job Resolutions



By Adanma Graham

By the time you are reading this, many of your New Year's resolutions may have already slipped through those pesky cracks in the floorboards of life. Three salads into 2018 and the scent of your co-worker's KFC True Deal singlehandedly derailed your plans to look like Beyoncé by July/ August Sigh. Fear not! It's never too late to start over.

I'm sure you have seen the word 'goals' floating around social media for some time now. Usually preceded by a hashtag '#' – not referred to as pound sign in this case – these 'goals' often appear to be farfetched utopian aspirations only achievable through divine intervention, wishful thinking or the least favourite option...work. Whether they are #RelationshipGoals #BodyGoals #HairGoals or #CareerGoals; achieving these or at least making your resolutions last past January 15th requires careful thought, planning and a little work.

Here are some tips that may help your #CareerGoals come to fruition, and well they'll help with other goals as well.

**Be clear
and realistic
about your
intentions.**

This step requires some honest introspection. Assess where you are in your career and where you want to be. There may be five or five hundred steps between those two points, but documenting each step is necessary. Think long and hard on your reason for wanting to achieve a specific goal and be sure to be realistic. It may be a short term goal but it may ultimately lead to your long term goal of getting that promotion by the next fiscal.

**Make a
plan with
actionable
steps.**

So you've set your sights on your goal. Where

do you go from here? Create a plan that works toward achieving your goal. In addition to planning, ensure that the plan has actionable steps. If your short term goal is to be more punctual, you may plan to go to bed earlier. Your actionable steps can be to spend less time watching beauty vlogs on YouTube or playing FIFA at night.

**Measure
your
results**

Nothing motivates us more than seeing our efforts yield results. So as you make the steps in your plan towards achieving your goal, make sure to record your results. One week without being late can easily turn into a month, but remember you won't be able to track your progress if it isn't well documented.

**Stay
focused**

Keep your eyes on the prize. It's easy to become complacent or to give up entirely after minor hiccups or setbacks, however, always try to remember why you started in the first place. Losing sight of your goal can be costly. Be sure

Remember, all goals require some effort on our part. While it's nice to just sit and dream of the day we get the promotion, or even switch career paths; it won't happen unless we dedicate the time and put in the work required. Here's to making these resolutions work in 2018!

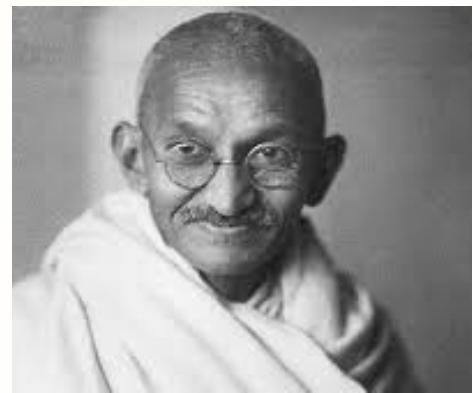
#NewYearNewMe #Promotion #CareerGoals #WorkForIt #GetIt #MAP #PromisingPersons

Adapted From: <https://www.monster.com/career-advice/article/four-ways-to-make-job-resolutions-work-hot-jobs>





Authoritarian Leader



Laissez-Faire Leader



Democratic Leader

What kind of leader are you??

By Kadeisha Sylvester

Leadership is critical to every company, and great leaders have the capacity to translate the organizations' vision into reality. In keeping with the Blue Thun-

der leadership initiative we have provided the quiz below so that you can test your own leadership style. The quiz can be completed in just under 10 minutes, read each statement and decide on how each applies to you.

Have you ever wondered what kind of leader you would be or presently are? The quiz below can be completed in less than 10 minutes, read each statement and decide how each applies to YOU.

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Members need to be supervised closely or they are not likely to do their work.					
2. It is fair to say that most members in the general population are lazy.					
3. In complex situations, leaders should let members work out their own problem.					
4. Members want to be part of the decision-making process.					
5. Providing guidance without pressure is the key to being a good leader.					
6. As a rule, members must be given rewards or punishments in order to motivate them to achieve organizational objectives.					
7. Leadership requires staying out of the way as members do their work.					
8. Most members want frequent and supportive communication with their leaders.					

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
9. As a rule, leaders should allow members to appraise their own work.					
10. Most members feel insecure about their work and need direction.					
11. Leaders need to help members accept responsibility for completing their work					
12. Leaders should give members complete freedom to solve their own problems.					
13. In most situations members prefer little input from the leader.					
14. It is the leader's job to help members find their "passion"					
15. The leader is the chief judge of the achievements of the members of the group.					
16. Effective leaders give orders and clarify procedures					
17. In general, it is best to leave members alone.					
18. People are basically competent and if given a task till do a good job.					

Scoring

Authoritarian Leadership (Total the responses for questions 1, 2, 6, 10, 15, 16)

Laissez-faire Leadership (Total the responses from questions 3, 7, 9, 12, 13, 17)

Democratic Leadership (Total the responses for questions 4, 5, 8, 11, 14, 18)

Very High Range	High Range	Moderate Range	Low Range	Very Low Range
26-30	21-25	16-20	11-15	6-10

Interpretation

Authoritarian Leadership- Leader needs to control members and what they do. They emphasize that they are in charge and exert influence and control over group members. Authoritarian leaders prefer communication to be directed up. Abuse of this style is usually viewed as controlling, bossy, and dictatorial.

Laissez-Faire Leadership- Leaders do not try to control members and do not try to nurture and guide members

either. Instead this leader engages in minimal influence and has a "hands-off" approach. Researchers found that staff under laissez-fair leadership, were the least productive of all three groups.

Democratic Leadership- Leaders treat members as fully capable of doing work on their own. They work with group members; try hard to treat everyone fairly, and to not be above others. Their main goal is to help group members reach personal goals. Communication is

interactional between leaders and members; this is considered to be the most effective leadership style.

Adapted from "Introduction to Leadership: Concepts and Practice by Peter G. Northouse (2009). Thousand Oaks, CA: Sage



By Leslie Thompson

Every human is a wanderer at heart. We wander via books, Television shows, Travel blogs or our very own imagination. For most of us however the dream to "see the world" seems a far-fetched dream. Truth be told, all of us can wander this planet, we just need to use a few tricks of the travel trade:

Have a list of all the places you would like to see. List same in order of interest.

RESEARCH, RESEARCH, RESEARCH!- After selecting your location, do significant research on the peo-

ple, culture, top ten things to see and do, weather and travel infrastructure. Trust me, knowing the country before you get there will save you a lot of stress.

Travel during non-peak times- Avoid the long lines and loads of tourist. Non-peak travel is cheaper and you truly get to know the place and people at your leisure

SMART PACK – Make sure you do a lot of research on the weather before you go. Pack to survive, not to live. BNB's and Hostels normally have laundry services. The less you carry the more you can bring back

BOOK EARLY - Airfare is cheaper the earlier you purchase your ticket. Don't be afraid of stop overs, it may take you a bit longer to get to your destination but you have the opportunity to place more stamps in your passport and collect tokens from more than one country on the way.

USE A BED AND BREAKFAST OR REPUTABLE HOSTEL- while hotels are great they can be pretty costly. BNB's tend to offer a homey feel and are located in

the heart of native communities and travel hubs, at half the cost.

MAKE AT LEAST ONE MEAL A DAY FOR YOURSELF- Ensure the BNB or hostel has a kitchen that is open to visitors. Visit the local supermarket and purchase a few breakfast items or fast lunch ideas. This will reduce your food bill.

Eat where the locals eat- You can have continental breakfast anywhere in the world, but you will only be able to eat an indigenous meal in the country you visit, ONCE. Go to the local deli, fruit and vegetable market, local lunch spot, you will meet the locals and the food won't crush your budget.

SKIP THE TAXI; TAKE THE LOCAL BUS- If safe to do so use local transportation, use a bus or train to see the sites, these tend to be cheaper than a taxi or shuttle.

PLAN YOUR TOURS IN ADVANCE- Trip advisor has loads of ideas and Viator <https://www.viator.com/> is a great place to book tours for all the things you want to see.

LEAVE DAYS TO JUST EXPLORE- Try not to book an activity for each day. Some days just wing it, you might be surprised at what you encounter on a walk to a park and around a small town.

REMEMBER-
"To travel is to take a journey into yourself."
– Danny Kaye

You do not travel if you are afraid of the unknown, you travel for the unknown, that reveals you with yourself." – Ella Maillart

To my mind, the greatest reward and luxury of travel is to be able to experience everyday things as if for the first time, to be in a position in which almost nothing is so familiar it is taken for granted." – Bill Bryson

"Travel and change of place impart new vigour to the mind" - Seneca



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SOON**

