



ansa mcAL

GROUP OF COMPANIES

CORPORATE broadcast



Nov 2015

Congratulations

Mr. Andrew Sabga,
our new
Deputy Chairman



We are pleased to announce the appointment of Mr. Andrew Sabga as Deputy Chairman of the ANSA McAL Ltd Group effective December 1st 2015. Mr. Sabga continues to serve as the Sector Head of Beverage for close to 10 years.

He was the Chief Executive Officer of the Caribbean Development Company Limited from August 2003 to April 2007. He has over 20 years of industry experience in the Manufacturing Sector of the Group having previously held several senior managerial positions at Carib Brewery Limited, Carib Glassworks Ltd, Caribbean Development Co Ltd, and Trinidad Match Ltd.

Andrew was the former Chairman of Alstons Marketing Co Ltd and is currently the Chairman of Carib Brewery Ltd, Grenada Breweries Ltd, Carib Brewery (St Kitts & Nevis) Ltd, Carib Glassworks Ltd, DCI Miami and ANSA McAL US Inc.

He holds a MBA, Marketing from the University of Miami and a B.Sc.–B.A. Marketing/Finance from Boston University.

As Deputy Chairman, Mr. Andrew Sabga will be responsible for the Group's operational performance and all Sector Heads will report to him. Want to know more about him? Well, check out our Q&A!

Table of contents

Mr. Andrew Sabga appointed as Deputy Chairman
Mr. Andy Mahadeo appointed Sector Head – Manufacturing
Mr. Ian MacDonald Caribbean Development Company, CEO
MDs and GMs Review Group's Q3 Financial Results
President and CEO Honda Visit ANSA Automotive
Havana Trade Fair 2015-Cuba

pg1
pg3
pg5
pg7
pg8
pg9

Champion – Brian Geoffroy Jr
ANSA McAL (Barbados) Biggest Racing Festival
ANSA Merchant Warriors – Want Ah Goal
Shubh Divali
Corporate Social Responsibility Highlights
EAP Newsletter

pg10
pg12
pg14
pg15
pg17
pg18

CORPORATE BROADCAST NOVEMBER 2015

NOTICE: If you would like to see your subsidiary's employees, events and current promotions featured in the Corporate Broadcast, please submit articles, well captioned photos and ads to natasha.ramnath@ansamcal.com or contact 225-4973

PEN DOOR

with **Mr. Andrew Sabga**

New Deputy Chairman of the ANSA McAL Group

(Q)... 1. HOW DO YOU FEEL ABOUT BEING THE DEPUTY CHAIRMAN OF THE GROUP?

(A)... Excited about facing the future and about playing a larger role in the different spheres of the group.

(Q)... 2. HOW HAS WORKING AS THE BEVERAGE SECTOR HEAD FOR CLOSE TO 10 YEARS PREPARED YOU FOR THIS POSITION?

(A)... It has really sharpened my leadership skills in preparing a talented team in achieving maximum results.

(Q)... 3. WHERE DO YOU DRAW INSPIRATION FROM?

(A)... Lots of different things inspire me. In fact you would be surprised to know some of the places from which I draw inspiration. It could be the man on the street, someone sitting next to me on a plane, my family to someone on the factory floor. I have gotten brilliant ideas just from speaking with people and from reading.

(Q)... 4. HOW HAS MENTORSHIP MADE A DIFFERENCE IN YOUR LIFE?

(A)... Throughout my life I have been mentored by many different leaders and I was able to draw from them the qualities that I wanted to emulate. I have worked under some extremely talented and driven people.

(Q)... 5. DO YOU EVER TURN OFF YOUR MOBILE DEVICE? HOW DO YOU MAINTAIN A WORK-LIFE BALANCE?

(A)... I never turn off my phone. I always make myself available to everyone. you will find me answering emails at 11.00 p.m or midnight. I have a responsibility to this organisation especially if we are operational 24/7. I lead by example. I can't ask you to do something if I myself will not do it. So on carnival Sunday or on christmas eve you may find me out with the trucks delivering beer and talking to customers. My belief is that the devil is always in the detail, so I consider one of my strenghts as getting involved in an organisation where I understand the role of a department and what is important. In my new role as Deputy Chairman, I do not intend to micromanage any of the sectors, as there is enough management and competent personnel in place. My role will be to guide and empower them. I learnt from my father how important it is to make time for family. Despite his role in the group, he always put aside a hugh chunk of time on weekends to spend with us. I follow that lead and I find time to spend with my family who are extremely important to me. Though I may work on weekends as well, I still carve out time to do things with my wife and children. Just last Sunday we had game night!

(Q)... 6/ WE UNDERSTAND YOU LOVE TO COOK AND CAN HOLD YOUR END IN THE KITCHEN. WHAT'S THE BEST DISH YOU EVER MADE?

(A)... Let's put it this way, cooking is one way of expressing my creativity and I enjoy cooking for my family as they enjoy eating what I prepare with love. I cook possibly three times a week. I started cooking when I was in university as I did not want to buy food everyday and was missing the home cooking. For christmas this year everyone is contributing to the cooking so it's not going to be a one man show.

(Q)... 7. ARE YOU A CHRISTMAS OR CARNIVAL PERSON?

(A)... I am a life person. I enjoy every season there is and draw the positives out of each and every one. That's how I live my life.



Mr. Andy Mahadeo

Sector Head - Manufacturing - Effective 1st Jan 2016

Mr. Mahadeo is a Mechanical Engineer by profession and a member of both the Association of Professional Engineers and the Board of Engineering of Trinidad and Tobago. He started his professional career in the Energy sector working for both local and international oil service companies before joining the ANSA McAL Group in 1994.

During his time with ANSA McAL, Mr. Mahadeo successfully progressed through the ranks of Maintenance Engineer to Operations Manager and then on to Managing Director of ANSA McAL Chemicals Ltd. Throughout his career, he has been able to consistently demonstrate the creativity, energy, passion and focus on people basics that are the hallmarks of the Group's core values.



PEN DOOR

with **Mr. Andy Mahadeo**

Sector Head - Manufacturing

(Q)... 2. WHAT TYPE OF STRATEGIES ARE YOU PLANNING TO ADOPT IN YOUR NEW ROLE?

(A)... To provide support to the MD's in their businesses by ensuring the correct persons are in the correct roles, that our strategies are robust while still being flexible and to ensure that our ability to execute is improved. I will also be focusing on getting our people management improved to focus and motivate our employees, while developing our bench strength.

(Q)... 4. WHAT WORDS ARE YOU GUIDED BY?

(A)... In order to succeed spectacularly, you have to be willing to risk spectacular failure.

(Q)... 5. DO YOU MISS THE ENVIRONMENT AT ANSA CHEMICALS?

(A)... My two decades at Chemicals has seen a culture developing that is unique to the company, very relaxed and informal while maintaining a focus on performance. While I will miss the environment, I feel that the time is right for me to move on from ANSA Chemicals. The Senior Managers are all very capable and my leaving will give them the opportunity to grow further because they will now be forced to operate with even greater autonomy. Additionally, the new leader who will replace me will be able to forge a new direction and purpose for the company while building on what has been achieved in the past.

(Q)... 6. DO YOU GET ANY DOWN TIME? WHAT RELAXES YOU?

(A)... I have the ability to switch off completely from work when I am with my family, so much so that I do not discuss work at all, when I am at home. For relaxation I read widely and try to fit in time at the gym which also gives me the opportunity to connect with my two children who work out with me.

(Q)... 7. WHAT'S YOUR PLAN FOR CHRISTMAS?

To spend quiet time with my family on Christmas day and with my siblings and their families on Boxing Day, when we will meet at my brother's house.

(Q)... 1. WHAT PROMPTED YOU TO ACCEPT THE ROLE OF SECTOR HEAD - MANUFACTURING?

(A)... The challenge of improving performance in what will become one of the key sectors not just in ANSA McAL but the country as a whole was irresistible to me. There is a lot of untapped potential for growth that has been identified through our Merlin and Slingshot initiatives and I am focused on making these a reality and delivering extra-ordinary results in all companies in the sector.

(Q)... 3. DO YOU THINK THAT MENTORSHIP IS IMPORTANT IN TODAY'S WORKING WORLD?

(A)... The benefit of mentorship in the world of work is unfortunately, underrated in most companies. Young, bright, energetic employees are recruited and in most cases thrown into the deep end and left to fend for themselves. With proper guidance and advice, the likelihood of these employees growing and developing into tomorrow's transformational leaders, is significantly enhanced along with the added benefit of greater levels of performance, commitment and loyalty. In the words of Dr. Sabga, "we have to start growing our own timber" and mentoring is an invaluable tool in achieving this.



Mr. Ian MacDonald

Chief Executive Officer - Caribbean Development Company Ltd.

Born and educated in Canada, Ian MacDonald has 20plus years in consumer packaged goods, possessing knowledge of every facet from manufacturing processes to executive decision making.

He studied International Trade at Ryerson University, Toronto and Law and Security at Conestoga College, Kitchener, Ontario.

Persuasive and entrepreneurial, Ian enjoys guiding, mentoring and developing teams, nurturing their desire to contribute, instilling accountability and deepening their contributions.

Though an avid golfer and football enthusiast, he is looking forward to learning about cricket and attending a match at the queen's park oval.

PEN DOOR

with **Mr. Ian MacDonald**

Chief Executive Officer - Caribbean Development Company Ltd.



(Q)... 1. WHAT ARE YOU LOOKING FORWARD TO IN YOUR NEW ROLE AS CEO OF CDC?

(A)... I am excited to work with my team here at Carib. The company already has a solid foundation and I believe that together with my team, we can take this organization to the next level. I am truly excited about the opportunities ahead.

(Q)... 2. IAN, WHERE EXACTLY ARE YOU FROM AND HOW DID YOU END UP IN CARIB COUNTRY?

(A)... "I am from Canada, a small town west of Toronto called Waterdown. I ended up in Trinidad as a result of a conversation with a former colleague of mine and former Carib MD Horace Bhopalsingh. He shared that Carib was looking to fill the role and I was looking for a new opportunity. After connecting with the recruiter and then interviewing with ANSA McAL, I was asked to visit Trinidad and the Brewery. After visiting the island and personally meeting the Chairman, Norman Sabga and then Sector Head Andrew Sabga, I knew that this was a good fit for my family and I."

(Q)... 3. WOULD YOU APPLY THE SAME MARKETING STRATEGIES IN THE CARIBBEAN AS YOU WOULD IN SAY SOUTH AMERICA?

(A)... A marketing strategy should be specific to that respective market. This is a unique market with a unique consumer. We must speak specifically to that market consumer and what drives them to drink our products. I can certainly share some strategies that have worked in other markets. However, if we were to implement those strategies, we must always modify them to speak directly to our target market consumers.

(Q)... 4. WHAT HAS BEEN YOUR EXPERIENCE LIKE SO FAR IN THE GROUP?

(A)... The experience to date has been great, everyone has been more than accommodating and I am sincerely grateful for the kindness and consideration shown to me and my family.

(Q)... 5. WHEN WAS THE FIRST TIME YOU HAD CARIB? DO YOU REMEMBER THE MOMENT?

A. I was vacationing in the Caribbean on a cruise, many years ago and tasted a Carib while stopping for a meal on one of the islands. Ironically I can't remember which island it was but I will never forget the experience of that ice cold Carib and the refreshing, great tasting, drinkable liquid. I was a fan from day one and I still am today.

(Q)... 6. DO YOU EVER TURN OFF YOUR MOBILE DEVICE? HOW DO YOU MAINTAIN A WORK-LIFE BALANCE?

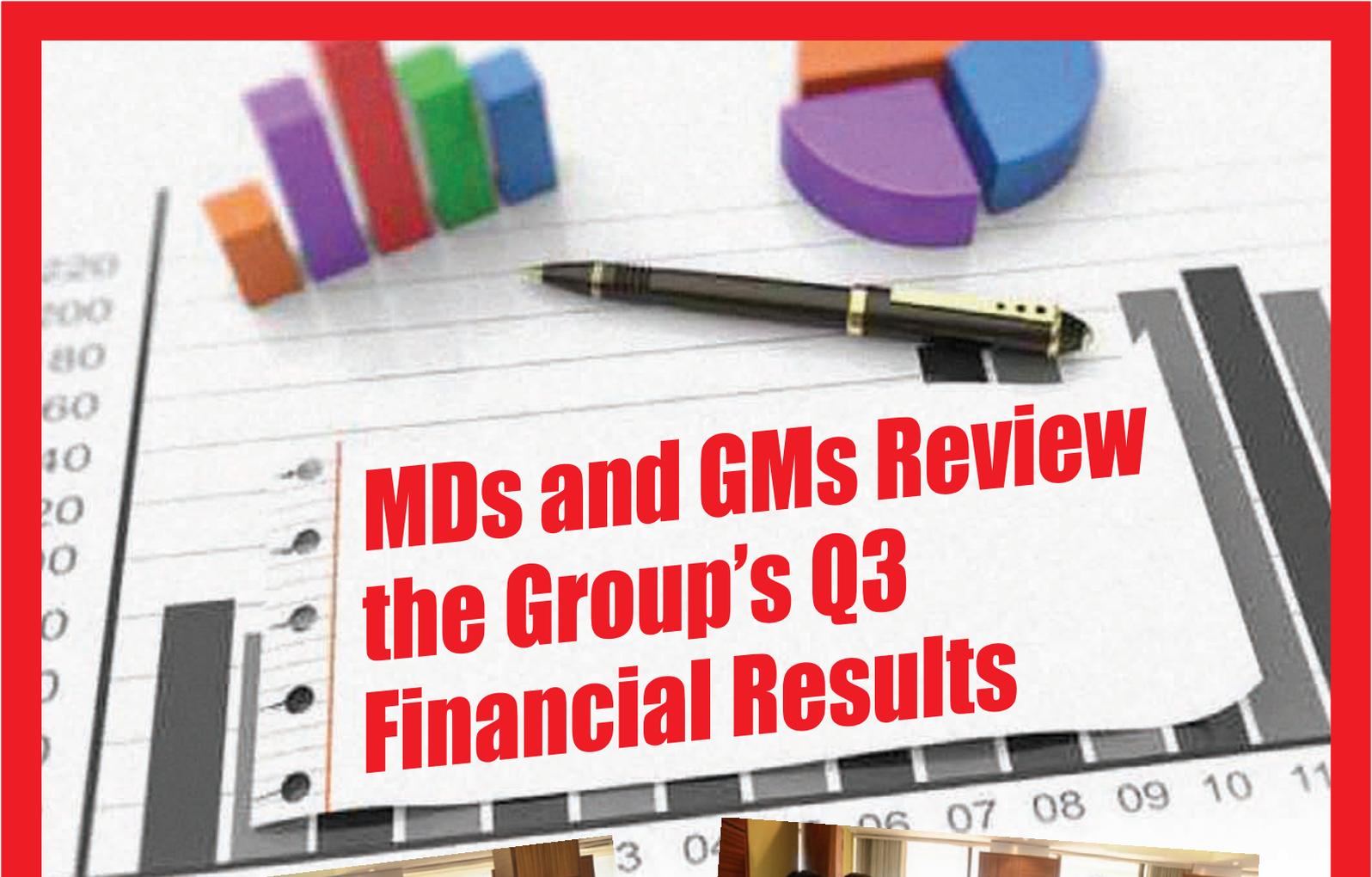
(A)... To me, leadership is a 24/7 requirement. Therefore I only turn off my cell phone when flying otherwise it will be placed on vibrate mode during a meeting. I believe a company phone is a privilege and that privilege should be accessible at all times. Some of my most significant conversations have happened outside of standard work hours. The greatest gift you can give someone is your time and being accessible is part of that proposition. As far as balance, my equilibrium is something I must always police. Since becoming a father of 3 wonderful children, establishing those priorities and balance have been much easier for me.

(Q)... 7. WHAT WORDS ARE YOU GUIDED BY?

(A)... Carpe Diem – Seize the Day.

(Q)... 8. CHRISTMAS OR CARNIVAL PERSON?

(A)... I love Christmas because it brings family and friends together and helps us to reflect on the blessings around us. 2016 will be my very first Carnival. I am excited to experience it.



MDS and GMs Review the Group's Q3 Financial Results



On November 13th, 2015, Mr. A. Norman Sabga, Group Chairman and Chief Executive hosted a breakfast meeting where Executives from across the board discussed the Group's Q3 financial results ending 30th September 2015.

The Group's profit before taxation (PBT) improved by 9.7% to \$700 million (\$638 million – 2014) for the first nine (9) months ended 30th September 2015. Revenues generated were \$4.4 million and are on par with the prior year, whilst earnings per share (EPS) of \$2.68 (\$2.45 – 2014) represents an improvement of 9.4%. All segments improved over prior year.

Group Chairman reminded Executives that traditionally November and December produced the Group's best results and remained confident of ending the financial year in a strong position. Check out the action from the meeting.

President and CEO of Honda

Visits ANSA Automotive

On Saturday 07th November, 2015, Mr. Takuji Yamada, President and CEO of American Honda Motor Company Inc. (AHMC) paid a visit to Classic Motors, Richmond Street, a division of ANSA McAL's Automotive Sector which represents the Honda brand.

Mr. Takuji Yamada whose career with Honda began in 1980, has held several high-profile positions with the Japanese public multinational corporation. In addition to being the President and CEO of AHMC, he also holds the positions of President of Honda North America and COO of North America Regional Operations of Honda Motor Company Ltd. He concurrently served as Managing Executive Officer of Honda Motor Company since 2012.

Mr Jerome Borde, Automotive Sector Head and Mr Daryl Young, General Manager, Classic Motors had extensive discussions with Mr. Yamada on growing the Honda business. Mr. Yamada was particularly interested in Trinidad and Tobago's CNG industry where the Honda City is the only OEM available in the market. This was Mr Yamada's first visit to Trinidad and Tobago.



Mr. Takuji Yamada, Honda's CEO and President and Mr. Jerome Borde, Automotive Sector Head pose with employees of Classic Motors



Mr. Takuji Yamada, Honda's CEO and President greets an employee of Classic Motors



Havana Trade Fair 2015-Cuba

Participating in international trade, Mr. David Hadeed, Managing Director of Carib Glassworks Limited (CGL) and Ms. Lisa Ramsumair, Business Development Manager were invited to the 33rd Annual Havana International Trade Fair, November 2nd to 7th, 2015. The Havana International Fair (FIHAV 2015) is an important general trade fair in Cuba and the Caribbean, as well as the one with the most representatives from Latin America.

FIHAV is a multi-sector trade fair with raw materials, foodstuffs, textiles, consumer goods, machinery and equipment, technology and services as its main areas. Carib Glassworks representatives were able to benefit immensely from this event due to the extensive cross section of amenities provided. Check out some pics from Ms Lisa Ramsumair!



MEET ANOTHER ONE OF OUR CHAMPIONS!



SO JUST WHO IS **BRIAN GEOFFROY Jr?**

With great pride, I introduce myself as a Champion of the ANSA McAL Group of Companies. I am just 22 years old and was awarded a BSc in Chemical and Process Engineering from The University of the West Indies in July 2015. I live in Ben Lomond Village, Williamsville, approximately 45 minutes away from my training grounds at ANSA McAL Chemicals Limited. The company manufactures and markets three products - liquid chlorine, caustic soda, and bleach - and has also ventured into the water treatment business with its Water Treatment Department.

WHAT WAS THE PROCESS LIKE FOR YOU IN BECOMING PART OF THE CHAMPIONS DEVELOPMENT PROGRAMME AND HOW DOES IT FEEL TO BE WORKING WITH THE LEADING CONGLOMERATE IN THE CARIBBEAN?

As an engineering student, my goal has always been to become a leader in Trinidad and Tobago's manufacturing industries. Considering ANSA McAL's extensive presence in manufacturing and technology - and its dominance as a regional conglomerate - I was certain that the Champions Development Programme would provide me with the environment, the opportunities and the direction my young career needs.

The journey to where I am today was a tedious but thoroughly enjoyable recruitment process. I applaud the Group HR's mechanism by which the reigning Champions were chosen. Essays, an assessment centre, a social event and two interviews were used for our evaluation. It required incredible resilience, preparation and humour.

I am currently assigned to ANSA McAL Chemicals, Operations Department. It is the core of the company and is spearheaded by Mr. Anil Maharaj, Operations Manager, along with the Plant Engineer and my current supervisor,

Mr. Ronneil Juman. These men have provided me with invaluable training, education, and entertainment, throughout the past five months. Instead of being solely project-based, my duties have become more involved in the day-to-day running of the Operations Department, granting me the holistic development I need.

I assisted in carrying out material balance in all production areas by updating daily wastage sheets in the Plastics Department, balanced daily bleach reconciliation sheets, and monitored daily water consumption. I frequently visited the Control Room and monitored the log book and laboratory reports and communicated information between the plant and the department. I have updated the Chlor-Alkali Plant P&ID's, experienced plant shutdown and observed numerous maintenance activities. I am presently assisting with designing a Sulphates Removal System for the plant, to allow recycling of depleted brine, which entails undergoing research and conducting laboratory experiments. In the absence of my supervisor, I monitor certain action items such as purchasing new devices to be installed, preparing for incoming plant equipment and liaising with the Maintenance Department.

ANY FINAL THOUGHTS YOU WOULD LIKE TO SHARE WITH OUR READERS?

I am continuously learning about the process and business from my Supervisor and Manager, the Plant Operators and Mr. Andy Mahadeo, Managing Director of ANSA Chemicals Ltd. I do look forward to rotating through the various departments within the company, especially the other technical departments such as Water Treatment. I am undeniably grateful for this amazing opportunity of world-class development the Group has created for me. The job is challenging but fulfilling, and I anticipate a long future within the ANSA McAL family.

HAPPY

INDEPENDENCE

BARBADOS

ANSA McAL IS PROUD TO BE DOING BUSINESS IN BARBADOS FOR MORE THAN 50 YEARS; INVESTING EXTENSIVELY IN THE NATION'S INFRASTRUCTURE, COMMERCE, CULTURE AND OF COURSE ITS PEOPLE.

As we enter the 50th year of celebration for Barbados' Independence, ANSA McAL wishes Barbados a happy 49th and blessings for the journey to the 50th.



ANSA McAL
GROUP OF COMPANIES





ansa mcAL
GROUP OF COMPANIES

RACING FESTIVAL

SATURDAY NOVEMBER 21ST 2015

ANSA McAL Biggest Racing Festival

On Saturday 21st November, 2015 under the beautiful Bajan sunshine, ANSA McAL (Barbados) hosted its inaugural Race day at Garrison Savannah, Barbados. Mr. Nicholas Mouttet, President and Chief Executive, ANSA McAL (Barbados) in his address stated, "We have gotten really good support and everybody had a good time. It takes years to build tradition in horse racing and we are happy with our turnout."

The popular Winter Jockey challenge was part of the festival and Barbados reclaimed bragging rights from the Great Britain /Ireland counterparts. This was the third year that the Challenge was staged, with Barbados winning the first time in 2013 and Great Britain - Ireland winning last year.

Trimart Supermarkets delivered smoked salmon platters to the private boxes which featured some of the new range of products available and encouraged the crowd to sign up for their rewards card while offering a \$5 voucher when they spent \$50 in store.

Consolidated Finance collected business cards for a grand prize draw of \$1000 Consol Cash.

Brydens Insurance gave out 'mystery envelopes' with varying discounts available to new customers signing up for car or home insurance.

MQI had various branded vehicles on display where potential customers could sit, touch and feel the excitement of the new BMW or the Mazda 3 or Kia Sportage.

Bryden Stokes had two bars with Carib ambassadors offering cold beers and they added a wine tent for the many tourists who visited on the day.

Standard Distributors decorated the VIP lounge and wowed guests with their new range of furniture.

Mr. Mohammed Mohamad, Liaison Officer, Barbados Turf Club was quite pleased with the challenge concept and expressed his gratitude to ANSA McAL for coming on board as a partner.

Aside from the racing, fans also got a chance to enjoy performances from some of the biggest names in calypso in Barbados including Allison Hinds, Stiffy and Ian Webster. There was also a treasure hunt and a hat competition.

Some information was taken from Barbados Advocate
Check out the highlights:





 **ansa mcAl**
GROUP OF COMPANIES
RACING FESTIVAL
SATURDAY NOVEMBER 21ST 2015



T&T ... We Want Ah Goal ANSA Warriors

Football fever heightened in November as Trinidad and Tobago got an added boost from ANSA Merchant Bank supporters during the Concacaf World Cup qualifier against the United States at the Hasely Crawford Stadium, Port of Spain.



Shubh Diwali

from ANSA McAL

In commemoration of the festival of lights recently celebrated across the world by the Hindu community, the employees of ANSA McAL chose to mark the occasion by dressing in traditional Indian attire.



Employees of ANSA McAL's Head Office, ANSA Merchant Bank Ltd. and Tazil in their regalia



Shubh Diwali

ANSA Automotive employees dressed to impress in beautiful Indian attire





Corporate Social Responsibility

BISHOP ANSTEY HIGH SCHOOL CHOIR ON THE ROAD TO WALES



Jacqueline Quesuel receives a cheque on behalf of Bishop Anstey High School from Sharon Balroop, Group Corporate Communications Manager, ANSA McAL Ltd

The ANSA McAL Group was pleased to assist the Bishop Anstey High School's fundraising Christmas concert, the "Many Moods of Christmas" which was recently held Under the Trees at Normandie. The school choir, one of the most popular and sought after secondary school choirs in Trinidad, is on a mission to participate in the International Music Festival Competition in July 2016, in Eisteddfod, Wales.



*Business Development
Through People
Development*

December 2015

Helping Hands

Telephone: 1-868-622-4509 Email: info@josalconsulting.com

Your EAP Newsletter

Reducing Stress During Christmas



Christmas can be exciting, but reducing stress continues to remain a common concern for many people. Christmas decorations, nostalgia, memories, and commercialization can easily paint an unrealistic picture of what your family get-together and experience should look like. Caution! Christmas excitement and anticipation are healthy and renewing things, but if anxiety and pressure to perform and get everything "perfect" are taking the cheer out of your season, then here's a tip: Use perfection and vision as guides for what you do, not as performance measures for how well you succeed in taking it all on.

Surviving Job Loss



A Job loss creates fear, disruption, and uncertainty. It's natural to fear whether one will find another job, but if it happens to you, your first step is to manage the stress, shock, and loss with self-care, like exercise, sleep, relaxation, good meals, and time with your loved ones. These steps are keys to a positive outcome. These steps also help you build resilience necessary to manage the stress of change. Taking charge in this way will better prepare you for discovering a new job or career.

Walk at 3 MPH!



Walking for exercise is getting plenty of research attention—right down to the recommended miles per hour! A recent study of people averaging 73 years of age showed a 50% decrease in cardiovascular disease for those who walked 3 mph versus those who walked only 2 mph. The group of 4,207 walkers were followed for ten years. Walking longer also produced similar results for those walking 7 blocks versus 5 blocks. "Even late in life, moderate physical activity such as walking is linked to lower incidence of cardiovascular disease," commented the author, Luisa Soares-Miranda, Ph.D. "It appears that if one increases the total distance or the pace of walking, CVD risk is lowered."

Domestic Violence and Job Performance



Ninety-six percent of employed domestic abuse survivors say domestic violence affected the ability to do their job. If you are a victim of domestic violence, you may be inclined to minimize the abuse, hope for the best, or hold on to a definition of abuse that perhaps doesn't include your situation. Experiencing little or no physical abuse may contribute to this "comparing out" of the definition. The key question: Does your partner exercise power over you and control your life, or have you *seriously* wondered whether you are in an abusive relationship? If so, talk to counselor, EAP, or the police, but take that very first step toward a happier life.

New year resolutions vs SMART GOALS



People often talk about making resolutions for the new year – to lose weight, to take a course, to buy a new car, to get a new job and so on. The problem with this is that lots of resolutions end up being wish lists of things you want instead of things that you will actually accomplish. One way to avoid the 'resolution trap' is to set SMART goals for yourself. SMART goals are: **Specific, Measurable, Action-oriented, Realistic, and Time Bound**. So 'lose weight in 2016' is a *resolution*, but 'lose 2 lbs per month by walking the savannah 4 days a week and visiting a dietician to get an eating plan for weight loss' is a *SMART goal*. Similarly, 'save more money' is a resolution, 'save \$200 per month by cooking more and buying less food' is a SMART goal. The difference is clear. Resolutions are notoriously easy to break, SMART goals keep you accountable, tend to be more realistic, easy to determine your progress, and have a definite time by which you would have accomplished your goal. So this New Years, instead of proudly stating your resolutions, take some time to set your SMART goals. Write them down. Put them to the test. Set the stage for your success in 2016 by being SMART from the start.

How to Stay Calm in a Crisis

Whether you witness a catastrophic event or discover that you must give an unprepared speech in the next 30 seconds, crises happen. And regardless of magnitude, the "recipe" for responding to any of them is the same. The first step is the most important—avoiding panic and emotional confusion by staying in the moment and focusing only on what is directly in front of you. This is easier said than done, because most crises instill immediate fear—fear of what's coming next. If you can detach quickly from this dynamic, you experience clearer solution-oriented thinking, even in the midst of utter confusion. The next steps—a decision about what action to take and taking that action—follow. You don't need Navy SEAL training to learn these skills. Your practice opportunities come with common events—a flat tire, an overdue bill, a burst pipe, a failed test, a cut finger, or a wedding band down the bathroom drain. Your success with these smaller events will prepare your reflexes for bigger ones yet to come.



Avoid a Digital Kidnapping

Identity theft typically means stolen financial information, hassles battling credit agencies, or legal nightmares. But there is a different and scarier type of identity theft—digital kidnapping.

Almost anything posted online can be exploited, and children's photos are not immune. Both medical and parenting organizations are cautioning parents to think twice about posting children's photos online. "Digital kidnapping" describes the phenomenon of stealing or copying photos of children found on social media and photo-cataloging sites (Facebook, Instagram, Photobucket, etc.), and then storing these photos and/or using them for illicit purposes. In one survey, nearly two thirds of parents reported being concerned that strangers would learn private information about their child or download photos of them, *but they still posted images*. Some perpetrators have been found to have stolen photos, claimed to be the parents, and then gave the children in the photos fictitious new names.



Count Bites, Lose Weight

Is it too simple? New research found people who counted bites over a month's time lost roughly four pounds—just about what the CDC recommends for

"healthy" weight loss. Those in the pilot test counted the number of bites they took each day and then committed to taking 20 to 30 percent fewer bites over the next four weeks. Participants who stuck with the task saw *results despite changing nothing else about their eating and exercising routine*. "This study confirms what we already knew: consuming less food makes a difference," said lead study author Josh West. "We're not advocating people starve themselves; what we're talking about is people eating less than they're currently eating."



SAVE **BIG** ON **MOTOR & PROPERTY** INSURANCE

700 Group Staff on Board!
**WHAT ARE YOU
WAITING FOR?**

Take advantage of our
Group Staff Premium!

SAVE
45%
ON PREMIUM
FOR YOUR
MOTOR

SAVE
30%
ON PREMIUM
FOR YOUR
PROPERTY



Head Office
ext: 15112/15131
Susan / Sandra

South
ext: 17301/17402
Louann

Central
ext: 17803/17102
Patsi / Ria

East
ext: 17201
Anissa / Keisha

Tobago
ext: 17501/17507
Rosanna / Isha

Call: 628-1200

Email: amcl@tatil.co.tt

