

VISION:

Raquel Pawnshop INSIDER is the most effective instrument where the company, employees and customers can communicate.

MISSION:

Raquel Pawnshop INSIDER's mission is to maintain the company's culture through the enhancement of its image and to create awareness in the pawning industry by advocating its unique tagline, "Palagay ang Loob Ko!"

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RAQUEL OFFERS GADGETS SUPER SALE

by: Raquel L. Reforma



A boy excitedly choosing the gadget he wants his parents to buy for him.

Raquel Pawnshop once again gives back to its valued customers and the buying public a great opportunity to avail the hottest and the latest electronic gadgets in the market through its **GADGETS SUPER SALE**. The super sale features wide variety of gadgets from cell phones, digital cameras, Sony PSPs, iPods and iPads at the lowest prices ever.

More than 25% special discounts were offered for every purchase of gadget on display from October 16 up to November 12, 2011 in all ...

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Raquel Pawnshop Gives Back...Again

by: Michael E. Arcaya and Kaycee A. Veluz

"Enabling Us to Contribute to the Prosperity of Our People and Our Surrounding Communities". This is a line taken from the corporate vision of Raquel Pawnshop. For the last five years, it is being realized through the various activities under the Corporate Social Responsibility program of the company.

For five consecutive years, the company has provided school supplies and rubber slippers among the pupils of Reyamar Compound Elementary School at Brgy. Gulang Gulang, Lucena City, Lakawan Elementary School and Mate Elementary School in Tayabas City thru the "Maagang Pamaskong Handog ni Ate Raquel". It is a simple act of gift giving to less fortunate students but has become a proud tradition of the company and the Raquel family. ... continue on page 4



Pupils of Reyamar Compound Elementary School joyfully getting their gifts from Raquel Pawnshop.

Gadgets Caravan goes through Rizal and Visayas

by: Cristine H. Castillo



Due to insistent public demand and an expansion to the successful gadgets caravan in Laguna, Raquel Pawnshop expands this special offer and goes through Rizal and Visayas.

Last September 22-24, 2011 the team from the Acquired Properties Department of Raquel Pawnshop went to Tanay Rizal to show and offer the buying public modern electronic gadgets at a very low price...

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A MATTER OF TRUST

Merriam-Webster says that trust is an assured reliance on the character, ability, strength or truth of someone or something. Changingminds.org says that trust is both an emotional and logical act. Emotionally, it is where you expose your vulnerabilities to people, but believing they will not take advantage of your openness. Logically, it is where you have assessed the probabilities of gain and loss, calculating expected utility based on hard performance data and concluded that the person in question will behave in a predictable manner. In practice, trust is a bit of both. We trust because we have experienced someone's trustworthiness and because we have faith in human nature.

There are actually many different ways we can define trust and for me this five-letter word is something you will earn when you show sincerity, transparency and confidence. In any kind of relationship whether in family, friendship or romance trust is always the key to a strong tie between people and even in the conduct of business, trust matters.

Without a doubt trust is vital and is a cornerstone in the edifice of business. The success of every business is merely a product of trust. This is very evident to how Raquel Pawnshop has gotten 25 years in the industry. The substantial relationship that it has built with customers who are looking for a trusted pawnshop that can give them immediate assistance in their financial needs through a pledge has been given by Raquel with sincerity, transparency and confidence.

Going back to its humble beginning, I can say that the first pawnshop and the very first employee of Raquel played significant role in earning trust from the people of Lucena City, Quezon Province where it all started and became known. Credits must also be given to the people from its incrementing branches because the vision, mission and values of the company reflected on them making Raquel a trusted pawnshop, not only in Quezon Province but in the entire Philippines.

Anchored to its foregoing tagline "Kaagapay sa Oras ng Pangangailangan" Raquel Pawnshop is now living true to its new tagline that was launched in the second quarter of 2011, "Palagay ang Loob Ko!" – A perception that will imbibe by customers as they come in and out of Raquel Pawnshop branches.

Certainly, Raquel is worth to be trusted because they give superior quality products and services that satisfy your needs. Pledged items are well taken cared of and you can see how transparent they are by showing you that they really seal your item, making you feel at peace that your jewelry or gadget is in safest place. These and all delightful experiences will truly make you say "Sa Raquel Pawnshop, Palagay ang Loob Ko!"



MESSAGE FROM THE BOARD

In twenty-five years of this business, despite all the struggles and challenges, I am proud to say that Raquel Pawnshop was able to stand still, getting larger, stronger and being nationally competitive through the years. As I always say, these will never be possible without the help and support of all the intelligent, hardworking and well-determined employees of the company.

Moreover, the progress and success of our company is not just only because of them and/or me, but also because of our valued customers who patronized our products and services and gave us the urge to continuously provide them superior quality products and services that lead us to the achievement of company's vision and mission.

Our mission that aims to provide our dear customers the comfort, convenience, satisfaction to their needs and serenity will make them feel and say, "Palagay Ang Loob Ko". This tag line will never be just a tag line of Raquel Pawnshop but a promise and commitment that will be persistent for another 25 years and more.

In behalf of all the members of the Board, I pledge to continue this corporate social responsibility for the betterment of the lives of all our employees and mostly of our valued customers. May this company be the instrument to share and hand in you the blessings from our Almighty God which is through our interest to always offer you the best products and services and to be a trusted Pawnshop nationwide.

Have a Prosperous New Year everyone. God Bless!

Raquelita R. Rafa
President

RAQUEL PAWNSHOP Stages Pre-Holiday Gift Giving Mission

by: Via Mae U. Litan

We often hear people say, "Christmas is for kids" and the Core Values Committee (CVC) of Raquel Pawnshop being true to the values of the company celebrates early Christmas by spreading love, sharing blessings and making a difference. And so, even this early, Raquel Pawnshop CVC chose to be Santa Claus in September.

It was on September 24, 2011, one o'clock in the afternoon, members of the Core Values Committee and Raquel Pawnshop officers and employees trooped to Barangay Barra Elementary school to bring early Christmas treats to more than 150 kids ages 4 to 12 years old.

As soon as we unpacked the foods and goodies, the kids were already displaying huge smiles in their faces. Tiny tots and school-aged kids greeted us with excitement. The activity started with an opening prayer followed by the opening remarks of the CVC Chairperson, Ms. Sharon O. Gaytano. She thanked the residents of Barangay Barra for welcoming Raquel Pawnshop and for the chance to serve their community in the company's own little way.

The children surprised us with their prepared intermission numbers. They were very confident showcasing their talents in singing and dancing which ignited the desire of some of Raquel Pawnshop representatives to perform on

the stage too. After the intermission number the children were called one by one to receive the early Christmas treat from Raquel.

Each child received a brand new pair of rubber slippers which was specifically chosen for each child's foot size. On top of this, gift packs consisting of canned goods and a kilo of rice were also given away. The gift giving was followed by the distribution of a delicious snacks prepared by the CVC members.



CVC Members happily handing pair of slippers and gift packs for the kids of Brgy. Barra, Lucena City

As we handed each gift pack, the sweet but shy voices of the children saying "thank you po!" made everyone from Raquel Pawnshop realized that we need not wait for December to share the joy of Christmas. And yes, as the kids shouted "Thank you Raquel Pawnshop" in chorus, the old adage can be true that Christmas is, indeed, for kids after all. Only that, we, adults must make Christmas possible for them. When we do, the joy of the season is shared with us as well.

This outreach program was made possible through the continued support given by Raquel Pawnshop customers, employees and Board of Directors to the Drop and Share campaign spearheaded by the Core Values Committee.

Raquel Pawnshop commitment to bring Christmas to more kids through our gift giving program will continue. With your help and support to our Drop and Share campaign we can make each day like Christmas day!



Raquel Offers Gadgets Super SALE

.... from page 1

Raquel Pawnshop's showroom centers in the City of Lucena, Quezon Province. People all over the city and nearby towns eagerly visited the showrooms to avail the BIG DISCOUNTS as it serves as an early Christmas Holiday Promo. Everyone takes home their favorite gadget and keeps on coming back for more.

Continue to watch out for our great deals on the latest gadgets for sale. Who knows, YOU might just be the next to own ONE at a LOWEST PRICE EVER!!!

Raquel Pawnshop Gives Back...Again

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The gift giving in Reymar Compound Elementary School was held last November 22, 2011 while the same was conducted in Lakawan Elementary School and Mate Elementary School on November 29, 2011. Raquel family came in full force, led by the patriarch and Chairman of the Board of Directors himself Mr. Reynaldo Raquel and his wife, Ms. Rosita Raquel. The Raquel siblings led by Ms. Raquelita Rafa—President, Mr. Pablito Raquel, Mr. Ronaldo Raquel, Ms. May Raquel Lacuesta likewise gave their full support. Others in attendance were Ms. Audry Papiña—Vice President, the Area Managers and the whole HR Department.

A simple program was prepared by the Corporate Social Responsibility Committee. Kids and teachers alike were treated with variety show like program, filled with games and fun intermission numbers. Hearty snacks completed the party atmosphere. The highlights however are on the inspirational messages, which tried to instill among the people present, especially the children, positive traits which the Raquel family and employees adhere to. Ms. Raquelita Rafa, after appreciating their continuous support to Raquel Pawnshop, challenged the students to finish their studies to have a better chance of success. Mr. Ronaldo Raquel shared their humble beginnings, that the Raquel siblings themselves are products of public schools, and that this piece of their story will always inspire them to give back. Mr. Reynaldo Raquel reminisced on his childhood in Tayabas, and like his daughter, he told the crowd to dream, to defy poverty, and appreciate



Raquel Pawnshop Senior Officers in their simple act of gift giving to the students of Mate and Lakawan Elementary School, Tayabas Quezon

success with a sense of responsibility to the society.

Happiness is all over the children when they danced, sang, and played games. They laughed as they ate the delicious food. They were most excited when they received their gifts. But for the Raquel Pawnshop family, all those things brought smile to their faces, knowing that the company which started modestly is making a difference in the lives of the people who unknowingly has been a part of its success story. As noted motivational speaker and author Brian Tracy said: "The more credit you give away, the more will come back to you. The more you help others, the more they will want to help you."

Indeed!

Gadgets Caravan goes through Rizal and Visayas

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The team also flew to Visayas on December 8-10, 2011 to bring the same special offer to the people of Lapu Lapu City, Cebu. This is the farthest caravan destination of Raquel for 2011.

Raquel Pawnshop Gadgets Caravan in Rizal and Visayas offers quality and high-end models or units of cellphones, digital cameras, PSP's, iPads, iPods, laptops and notebooks. People from Tanay Rizal and Lapu Lapu City, Cebu were delighted because they availed quality gadgets at a very affordable price.

Now, driven by the mission of improving the lives of its customers and consumers, Raquel Pawnshop will continue to open its door to more destinations for its very own Gadgets Cavarán. Watch out for more!



Raquel Pawnshop Employees busy assisting customers who buy gadgets during Caravan in Lapu-Lapu City.

Raquel Celebrates Christmas @ 25

by: Michael John L. Boragay

Christmas is certainly one the most awaited seasons for the people in Raquel Pawnshop. The company Christmas party is always an event that we look forward to, as we always strive to put best feet forward to make it an event to remember. Everyone in the company is always excited to attend and participate in the company's annual Christmas party.

Last December 18, 2011, Raquel Pawnshop held its Annual Christmas Party at Queen Margarette Hotel, Brgy. Domoit, Lucena City. This year's theme is "*Ating Ipagdiwang Pasko ng Kasaganaan sa ika-25 taon ng Raquel*" as part of company's celebration of its 25th year anniversary. Everyone attended the party dressed -up with K-POP (*Korean Pop*) inspired outfit.

Present in the event were the Board of Directors, Senior Officers and the entire employees of Raquel Pawnshop, Cita's Textile, Cita and Rara's Fashion and Wedding Shop and Osi's Trading. Distinguish guests such as business advisers, sponsors and friends also came to be part of this joyous gathering.

Mr. Pablito L. Raquel, Vice President for General Services formally started the program with his welcome remarks. Ms. Maridel A. Merle, Mr. Alfred M. Ablog Jr., Ms. Shiela M. Undag, Mr. Joe Derick R. Garcia were assigned to do the hosting and everyone enjoyed their performances as they prove how witty and spontaneous they are. I'm not surprised if they become the host again for the next company event because they really did a great job.

The energy and excitement turned high when each department and areas of Raquel, Cita's Textile, Cita and Rara's Fashion and Wedding Shop and Osi's Trading employees paraded with their K-POP outfit matched with their waves and chants. Our VizMin employees started to impress everyone with their well-choreographed walk as if they are in the catwalk. They won the Best in Group Attire award.

The excitement continued as a group from Head Office employees performed a very entertaining and flashy dance number showing their dancing prowess. Later on, the skit competition started and once again VisMin group

made the crowd go wild as they executed a very good presentation of a skit with a combination of equally good script and actors as well as creative props and costumes. No doubt they emerged victorious in the competition while Area 1 and Head Office got the second and third places respectively.

Raffles always add fun to any occasion and during the party there were a lot of exciting raffle and cash prizes given away, fortunately I won one of the minor prizes. The big time winners were Ms. Dizzaline R. Garcillano who won home theatre as the grand prize, Ms. Maria Veronica O. Caalaman who got a refrigerator as 2nd prize and Mr. Marc Anthony P. Ng who took home the bladeless fan.

One of highlights of the annual Christmas party was the presentation of awards from Western Union, Customers Service Excellence and Exemplary Branch Committee. As the year 2011 ends it is good to recognize our branches with outstanding performances during the year that contributed a lot to achieve our Paradise. Kudos to all the winners!

Right after the awarding, the VisMin group showed their talents in dancing as they gave a special intermission number. The President, Ms. Raquelita R. Rafa and Chairman of the Board, Mr. Reynaldo T. Raquel delivered their heart-warming messages thanking and greeting everyone a Merry Christmas and a Prosperous New Year.

Everyone in the venue seemed to be a kid once again when Mr. Reynaldo and Mrs. Rosita Raquel together with their grandchildren showered coins and bills over the crowd. It was good to see everyone picking and catching the coins and bills. Thanks God, there is no broken glass this time around. Sidelights of the event were the picture taking of the participants with Raquel family and the distribution of cakes as give-away to everyone. All-in-all, it was a fun and successful affair, congratulations to the Christmas Party Committee for organizing this fabulous event!





Pagbabalik Tanaw: Sa Likod ng Unos

ni: Shiela M. Undag

Madalas nating marinig ang kasabihang “Kung gusto may paraan, kung ayaw may dahilan” pero iba na ngayon, “may dahilan kaya dapat may paraan!”

May dahilan para tumulong at may dahilan para magpasalamat kaya dapat may paraan upang makatulong at may paraan upang makapagpasalamat.

Nasa huling dalawang linggo na lamang ng buwan ng Disyembre ng nakaraang taon nang hagupitin ng isang bagyo ang ibang bahagi ng Mindanao. Bagyong hindi lubhang nagbanta ng kalakasan subalit kumitil ng mahigit isang libong buhay.

Panahon na ng Kapaskuhan kung maituturing nang maganap ang hagupit ni Sendong. Habang mahimbing na natutulog ang ‘sangmadla at nananabik sa mga susunod na araw sa pagsapit ng Araw ng Pasko, kinain ang kabahayan ng malakas at malalim na tubig baha na may kasamang malalaki at nagbibigatang troso ang ilang bahagi ng Mindanao. Sandaling tumigil ang kanilang mundo. Marami ang nalunod at marami rin ang nasirang kabahayan, kabuhayan, at pansamantala, maging ang kanilang pangarap at kinabukasan.

Milya-milya ang layo ng Mindanao sa Luzon. Hindi halos dama sa ibang panig ng Pilipinas ang idinulot ng bagyo kumpara sa Cagayan de Oro (CDO) at Iligan. Subalit gaano man kalayo ang mga lugar na ito, may dahilan at may paraan para tumulong. Kapwa-Pilipino natin ang nangangailangan, kadugo at kalahi, sapat na itong dahilan.

Minsan pa, pinatunayan ng Raquel Pawnshop na ito ay isang institusyon na kaagapay sa oras ng pangangailangan. Ang pamunuan nito sampu ng kanyang mga empleyado mula sa ibat-ibang sangay at departamento ay taos-pusong nagkaloob ng tulong pinansyal. Dahil sa kadalisayan ng layunin, maging ang Core Values Committee, isang grupo ng kumpanya na kilala sa mga pang-sibikong gawain ay nagkaloob rin ng tulong pinansyal. Dagdag pa rito, ang Christmas Party Committee ay nagbigay rin ng karagdagang halaga.



Ang mga kawani ng Raquel Pawnshop habang ipinagkaloob ang natipong halaga sa YES! FM – Cagayan de Oro

Matapos na makatipon ng halaga ay mabilis na nakipag-ugnayan ang Area Manager ng VisMin sa mga empleyado ng Raquel Pawnshop-CDO Branch na nagpahayag naman ng ganap na hangaring makatulong. Dagli pa ay humanap na ang mga ito ng samahan na may parehong layunin – ang makapaghatid ng tulong sa pinakamadaling paraan.

Ang YES FM! ang napili na pagkalooban ng natipong halaga. Labis ang pasasalamat ng nasabing institusyon ng radio at inanyayahan pa ang ating mga kawani na sumama sa pamamahagi ng tulong sa mga sumunod na araw kasama ang iba pang nagkaloob rin ng tulong. Hindi man nakasama ang mga empleyado dahil sa nasa trabaho, panatag naman ang ating loob na nakarating sa mga nangangailangan ang ating tulong.

Gayundin, bahagi ng natipong halaga ay ipinarating sa Iligan sa pamamagitan ng “One for Iligan” ng Iligan Bloggers Society, Inc. – isang samahan ng mga bloggers na nanguna sa pagbibigay ng tulong sa nasabing lugar.

Sa panahon ng kalamidad, tunay ngang may dahilan para magbigay ng tulong at kung may dahilan para tumulong, tayong mga Pinoy ay hahanap at gagawa ng paraan para makapaghatid ng tulong. Pagkakataon na rin ito para magpasalamat sa mga naghandog ng kanilang panahon, pinansyal, at panalangin. May dahilan kaya dapat may paraan.

*Nag-ambag: Virigelio C. Habal, Jr.
at Monico C. Cornejo, Jr.*

PALAGAY ang LOOB ko sa RAQUEL PAWNSHOP!

kinalap nina: Ginalyn L. Guisihan, Rosecell Q. Castro, Donnabelle A. Ibanez, Marlon T. Alcoreza at Ann Rosavher M. Malinao

Dalawampu't limang taon ng matagumpay na pagbibigay serbisyo sa ating mga kababayan ang ipinagdiriwang ng Raquel Pawnshop ngayong mga panahong ito. Dekalidad na serbisyo na patuloy na tinatangkilik ng ating mga "loyal customers" at nakahihikayat sa mga bagong kliyente. Nakakatuwang isipin na kung anumang ang ating naipakitang magandang serbisyo sa ating mga kustomer ay nabibigyan nila ng pagpapahalaga at nagbibigay daan upang mapalagay ang loob nila na tangkilikin ang serbisyong handog ng ating kumpanya.

Narito ang mga pahayag ng ilan sa ating mga kustomer mula sa ibat ibang sangay kung bakit palagay ang loob nila sa Raquel Pawnshop.

"Palagay ang loob ko sa Raquel kasi maganda ang pamamalakad ng management na ipinatutupad sa mga nagsasanla dito, hindi mainit ang place, hindi mabigat ang interest na ibinibigay sa mga nagsasanla, magalang at magandang mag-entertain ang mga empleyado mula sa guard hanggang sa mga appraiser."

**- Vilma Dioyo
San Pablo Branch**

"Palagay ang loob ko sa Raquel dahil secure ang mga sinasangla ko dito, mababa ang interest, may mga allowances sa maturity date. Sa mga appraisers naman ay friendly silang lahat pati na rin ang guard."

**- Carmelita Dela Soledad
Muntinlupa Branch 1**

"Palagay ang loob ko sa Raquel dahil maganda ang mga services offered at mababait ang mga empleyado at magaganda."

**- Eva Arevalo
Muntinlupa Branch 2**

"Palagay ang loob ko dito sa Raquel dahil unang-una ay mababait at maasikaso ang mga staff dito. Naa-accomodate nila ang inquiries ko tungkol sa aking mga sangla, at nire-remind kami kung kelan kami magtutubo upang hindi kami magka-penalty. Saka palagay ang loob ko na secured ang aking mga alahas dahil na din sa may guard at maganda at mukhang matibay ang vault nila. Maganda din ang lugar nila dahil hindi expose sa maraming tao. Hindi lang ako nawiwiling magpunta dito kundi pati na din ang anak ko, dahil may libre silang candy at magagaan ang loob nila sa mga bata tulad sa anak ko. Sabi ko nga po sa kanila kung pwede ng mag-stay na dito dahil sa bukod nga sa magaan loob ko sa kanila eh malamig pa."

**- Aldisa Supetran
Angono Branch 2**

"Honest ang empleyado o staff ng Raquel at may privilege na araw after ng maturity date ng sangla, mabait at palaging nakangiti ang mga staff."

**- Rodelio Suba
Cainta Branch**

"Unang-una mababait ang mga empleyado, panatag ang loob ko sa aking mga sangla na ito ay safe. At higit sa lahat matatag na ang Raquel Pawnshop."

**- Josephine Manjares
San Mateo Branch 1**

"Maganda ang serbisyong binibigay, mababait ang empleyado compare sa ibang pawnshop at maasikaso sa mga customer."

**- Edwin Dalisay
Balagtas Branch**

Because the staff are accommodating and they really know what good customer service is!

**- Anonymous
Lapu-lapu Branch 2**

"Kasi palaging nakangiti ang clerk at ease palagi ang customer."

**- Rafael Perry Roble
Lapu-lapu Branch 2**

"Malaki ang exchange rate ng dollar sa pag-reevieve ng western at nakikita kong safe dito."

**- Liliosa Capoy
Labangon Branch 1**

Gusto ko dito sa Raquel kasi may insurance at maliit ang interest. Mababait pati ang mga empleyado.

**- Milagros Victoria Castro
Labangon Branch 1**

Tunay na nakakataba ng puso na marinig ang mga magagandang kumento ng ating mga kustomer patungkol sa ating kumpanya at sa magandang serbisyo na ibinibigay ng mga empleyado. Kaya naman sa mga susunod pang panahon ang Raquel Pawnshop ay patuloy na magbibigay ng dekalidad na serbisyo sa ating mga kababayan.

Carrot, Egg or Coffee Bean?

You will never look at a cup of coffee the same way again.

A young woman went to her mother and told her about her life, and how things were so hard for her. She did not know how she was going to make it, and wanted to give up. She was tired of fighting and struggling. It seemed as one problem was solved a new one arose.

Her mother took her to the kitchen. She filled three pots with water. In the first pot, she placed carrots, in the second she placed eggs and the last she placed ground coffee beans. She let them sit and boil without saying a word.

In about twenty minutes she turned off the burners. She fished the carrots out and placed them in a bowl. She pulled the eggs out and placed them in a bowl. Then she laddled the coffee out and placed it in a bowl.

Turning to her daughter, she asked, "Tell me what do you see?" "Carrots, eggs, and coffee," she replied.

She brought her closer and asked her to feel the carrots. She did and noted that they got soft. She then asked her to take the egg and break it. After pulling off the shell, she observed the hard-boiled egg. Finally, she asked her to smell and sip the coffee. The daughter smiled, as she smelled and tasted its rich aroma.

The daughter then asked, "What's the point, mother?"

Her mother explained that each of these objects had faced the same adversity- boiling water-but each reacted differently. The carrot went in strong, hard and unrelenting. However, after being subjected to the boiling water, it softened and became weak. The egg had been fragile. Its thin outer shell had protected its liquid interior. But, after sitting through the boiling water, its inside became hardened. The ground coffee beans were unique, however. After they were in the boiling water they had changed the water.

"Which are you?" she asked her daughter. "When trials and adversity knock on your door, how do you respond? Are you a carrot, an egg, or a coffee bean?"

Think of this: Which am I? Am I the carrot that seems strong, but with pain and adversity, do I wilt and become soft and lose my strength?

Am I the egg that starts with a passive heart, but changes with the heat? Did I have a fluid spirit, but after a death, a financial hardship or some other trial, have I become hardened and stiff? Does my shell look the same, but on the inside, am I bitter and tough with a stiff spirit and a hardened heart?

Or, am I like the coffee bean? The bean actually changes the hot water, the very circumstance that brings the pain. When the water gets hot, it releases the fragrance and flavor. If you are like the bean, when things are at their worst, you become better and change the situation around you. When the hours are the darkest and trials are their greatest do you elevate to another level?

How do you handle adversity? Are you changed by your surroundings or you bring life, flavor to them

ARE YOU A CARROT, AN EGG OR A COFFEE BEAN?

Are you Normal in Weight? TRY THIS!

By: Alezel T. Cruz, RND

Step 1: Get your actual weight and height.

Step 2: Compute for your **BODY MASS INDEX (BMI)** with this formula:

$$\text{BMI} = \frac{\text{weight in kilograms}}{\text{height in meter}^2}$$

How to get height in meter²?

Example: Assuming your weight 65 kg. Height is 5'4" to get the meter²?

$$5 \text{ feet} * 12 \text{ inches} = 60 + 4 \text{ inches} = 64 *$$

$$2.54 = 162.56 \text{ cm} / 100 = 1.62 \text{ m}$$

Multiply it again in same meter to get your height in meter² example 1.62m * 1.62m = 2.62

$$\text{BMI} = \frac{65 \text{ kg}}{2.62} = 24.8$$

Use the [BMI Table](#) to estimate your body fat.

The BMI score means the following:

| WEIGHT STATUS | BODY MASS INDEX (BMI) |
|---------------|-----------------------|
| Underweight | Below 18.5 |
| Normal | 18.5-24.9 |
| Overweight | 25.0-29.9 |
| Obesity | 30.0 and Above |

BMI is a useful measure of overweight and obesity. It is calculated from your height and weight. BMI is an estimate of body fat and a good gauge of your risk for diseases that can occur with more body fat. The higher your BMI, the higher your risk for certain diseases such as heart disease, high blood pressure, type 2 diabetes, gallstones, breathing problems, and certain cancers.

Although BMI can be used for most men and women, it does have some limitations:

- It may overestimate body fat in athletes and others who have a muscular build.
- It may underestimate body fat in older persons and others who have lost muscle.

REFERENCE:

Basic Nutrition for Filipinos and Nutrition therapy by Virginia Seraon-Claudio, Ofelia Dirige, Adela Jamorabo-Ruiz



RAQUEL PAWNSHOP

25 TAON
Palagay ang loob ko!



GADGETS CARAVAN

GADGETS SUPER SALE



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FREE of CHARGE



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Raquel Pawnshop INSIDER is the official publication of Raquel Pawnshop, Inc. published semi-annually for its members and for the general public. Please feel free to send your comments and/or suggestions to 142-A Merchan Street, Lucena City or visit our website at www.raquelpawnshop.com

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RAQUEL PAWNSHOP

Mission:

We are a dynamic company in the Philippines providing superior quality products and services that will improve the lives of our customers and consumers. Consequently, we will be rewarded with their continued patronage, reasonable profits and best value for our shareholders, enabling us to contribute to the prosperity of our people and our surrounding communities.

Vision:

The most progressive, innovative and customer-driven Pawnshop Company.

Core Values:

- Continuous Improvement
- Innovation and Creativity
- Positive Attitude
- Customer Service Excellence
- Integrity
- Teamwork

CAREER OPPORTUNITIES

Raquel Pawnshop is urgently in need of:

Branch Appraiser

- Male/Female
- Graduate of any 4-year business course
- With or without experience
- Willing to be trained and relocated
- 29 years old or below
- With good oral and written communication Skills
- Computer literate

Maintenance Staff

- Preferably Male
- 25-35 years old
- At least High school graduate
- With 2 years work experience in carpentry, electrical, plumbing and masonry.
- Willing to travel and be assigned in Manila Office
- With good communication skills

Interested applicants may send their resume to humanresource@raquelpawnshop.com or to the nearest Raquel Pawnshop Branch. For further inquiries you may refer to the address and contact numbers below:

Head Office Address: 142-A Merchan St., Lucena City
Cell Phone Number: 0918-4755402 or 0922-6376439
Telephone Number: (042) 660-7790 local 105
Telefax Number: (042) 710-7713

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COMICS

