

**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 motto, "Palagay ang Loob Ko!"*

**RAQUEL PAWNSHOP LAUNCHES ITS NEW FACE**



Raquel Pawnshop launches its new face with a new logo. This logo or corporate symbol derives from the ancient Philippine syllabary, Baybayin, specifically from the syllable "Ra." The syllable is rendered as a ribbon that loops with the added shape of a heart at the upper left corner. The resulting general shape is that of a mother and child in an embrace, representative of the company's vision to always stand at the ready to help its customers and for them to say "Palagay ang Loob Ko," or "I put my trust [in Raquel]."

**Raquel Pawnshop Commitment to Corporate Social Responsibility Continues**

by: Cheylene D. Lopez

In its commitment to corporate social responsibility, Raquel Pawnshop visited three schools in nearby towns particularly in Lakawan, Mate, and Reymar Elementary School for "Maagang Pamaskong Handog ni Ate RAQUEL."

It was last December 15, 2010 when Raquel Pawnshop conducted its 4<sup>th</sup> CSR Activity in Lakawan Elementary School located in Tayabas Quezon which was held in the morning and Mate Elementary School located also in Tayabas Quezon in the afternoon.

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President of Raquel Pawnshop personally handing school supplies to the pupils of Mate Elementary School in Tayabas, Quezon

**RAQUEL PAWNSHOP NOW ACCEPTS IPODS AND LAPTOPS**

by: Welden T. Tipanero

Raquel Pawnshop started accepting selected brands and models of ipods, laptops and notebooks in addition to cellphone, psp and digital cameras last September, 2010. This additional offer is made to widen the reach of services as well as meet the growing needs of customers. Now, our valued customers can easily get loans in exchange of these added items.

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Apple Macbook

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## Opportunities to Reach Out and Share

“It is better to give than to receive”, a cliché that is almost satiated to our ears. Whenever we hear this line we cannot deny but ask ourselves questions like, what do we get from giving? Who are these people that we need to give? What is it in us that we can give to others?

More often than not many people would say “it is better to receive than to give” because in our economic situation many would think first of himself more than others. Even when there is blatant opportunity for us to help we keep on holding back because of some selfish reasons.

Surprisingly, in this world of greediness there are still good Samaritans who do good deeds to others and who think of others more than themselves. They are the ones who never think twice to offer help when there is opportunity.

Raquel Pawnshop through its very own Core Values Committee also known as CVC has been an instrument of its people and the organization to reach the deprived and to give opportunities for others to share what they have. Their first project called “Drop and Share, an Opportunity to Reach out and Share” creates tremendous results which were never thought by the members during its formation. The project was held by providing recycled cans which were distributed all through out Raquel Pawnshop branches, and respective Raquel Pawnshop departmental offices where in employees, customers and consumers can voluntarily drop any amount. The amount collected from the entire branches through its customers, consumers, and employees was doubled by Raquel Pawnshop management who rose to be the bolt from the blue. The total amount was used as the fund of the committee in doing community services.

Interesting note to say, this affirms the mission of the company in its commitment to corporate social responsibility. Hand in hand, the management and its people together with the supportive customers and consumers seize the opportunity to reach the underprivileged through their share of centavo. It is astonishing to realize that a single centavo, when collected from pockets of different souls can count an amount that will change a life.

It was just once a simple project, strange as it may sound to everyone, but it paved the way for many interested individuals to participate, reach out and share. The committee was fascinated with the response of Raquel Pawnshop employees who expressed interest not just in dropping coins but most importantly in doing the community service itself. They willingly spent their time, shared their talents and reached the more needy ones. The undying support and active participation of the management were also evident. They set as example to employees in sustaining company’s commitment. Not to forget however, the cooperative customers and consumers of Raquel Pawnshop nationwide, if not to them it would have not been a success.

Certainly, in giving we are unconscious that we also receive. Seeing someone happy because of our noble act gives a cheerful heart, a peaceful mind and a free spirit. But regardless if we receive from giving or not, let’s not waste the opportunities to reach out and share as the Holy Bible says “whoever is generous to the poor lends to the Lord, and He will repay him for his deed.”



## MESSAGE FROM THE BOARD

Similar to others, I also came from a simple family. My parents are textile vendors and coming from a family of six coping with our daily finances was a struggle back then, yet, my parents never failed to remind us “to share what little we have”. This value has lingered with me through the years.

With hard-work and perseverance, my parents were able to send us to college. When I graduated from college I took the risk of putting up a pawnshop in the city where our family’s textile business grew. Indeed, it was not an easy journey for me knowing the fact that competition is tough in the business that I chose to venture in. But with the support of my family, I faced the challenge and took it upon myself to handle all the positions that are necessary to run the pawnshop. I had been an appraiser, vault keeper, sales clerk and maintenance personnel all in one which I must say became a deep foundation of why I truly love the kind of business that we have right now. Experiencing it all taught me to value every single employee who works for me and our company.

From a single pawnshop twenty five years ago, but already nationwide to date, my commitment then and the corporation’s commitment now to give back to the community has not changed a bit but rather continuous to grow. Going back to the values that my parents instilled in me, “sharing the blessings with others no matter how small or big it is, is the finest act of appreciating God’s graces”.

The commitment to fulfill our social responsibility will carry on and I encourage the readers to open their eyes and show compassion to the needy. Let’s use our abilities and resources to help others the best way we can to be worthy of God’s graces.

Happy new year everyone!

Be a blessing!

**R.R.R**

# CVC Conducts Outreach Programs for Year 2010

by: Michael John Boragay

Raquel Pawnshop Core Values Committee launched its first outreach program at DSWD - Reception Action Center located at Zaballero Subdivision, Lucena, City last September 18, 2010. The first project was immediately followed by another outreach program in Kiwanis Club at Imaculada Concepcion, Isabang, Lucena City last December 7, 2010.

The two projects were made into reality through the successful result of Drop and Share (DnS) campaign of Core Values Committee (CVC). DnS campaign received strong support from customers, employees of branches and departmental offices. It was a surprise when Raquel Pawnshop Board of Directors committed to double the amount of every Drop and Share collection.

Present in the first outreach program were Raquel Pawnshop President, VP for Marketing, VP for Management Services, the entire CVC committee and employees from head office and Raquel Pawnshop branches.

Series of intermission numbers were performed by the children. They were also very active in participating in every game prepared by the committee. A *merienda* was served for everyone



Raquel Pawnshop Management and CVC Committee Members with KC Hiyas ng Quezon President – Milagros R. Marcaida and two Kiwanis Preparatory Teachers and KC Lucena Members distributing the gifts to the Pupils of Kiwanis Preparatory School

to enjoy. Ms. Tessie Merlinga - DSWD Coordinator expressed a message of appreciation for conducting the said activity in their place.

Raquel Pawnshop President also delivered a very meaningful message for the children. She encouraged everyone to keep believing and keep their faith that whatever they dreamed will come true.

The committee prepared simple gifts to DSWD children such as toys and personal things. Gift giving was more meaningful then, as it delivered hope for the children who had experienced trials and difficulties in their early age.

After the successful launching of the first CVC outreach program, the committee continued to reach out and share, this time in coordination with Ms. Mila Marcaida, the President of Kiwanis Club of Hiyas ng Quezon and Mr. Vincent Tañola, the President of Kiwanis Club of Lucena.

Raquel Pawnshop has given away school supplies to pre-schoolers which they can use in their schooling. In addition, toys, chocolates, grocery items and other personal things were also given as early Christmas present.



Raquel Pawnshop Senior Officers, CVC Committee Members and Supporting Staff, Kiwanis Club of Lucena and Kiwanis Hiyas ng Quezon Officers and Members, the pupils of Kiwanis Preparatory School and the elders of Kiwanis showing their heart warming pose

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# Raquel Pawnshop Commitment to Corporate Social Responsibility Continues

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The program was formally opened by VP for Management Services. The President of Raquel Pawnshop who was hands-on in giving gifts to the kids also graced the event. Aside from the gifts, Raquel Pawnshop President gave her inspirational message to the children encouraging them to study harder and finish their schooling for a brighter future.

Mayor Faustino Alandy Silang of Tayabas Quezon who graced the event said that Raquel Pawnshop was an eye opener for him because through the company's invitation in their previous CSR activities *he saw the needs of Mate Elementary School that led him to do a project of renovating the building in year 2009*. The said building is being used by the students of Mate for almost a year now.

Other Barangay Officials who also graced the occasion were Barangay Captain Teddy Rea of Lakawan, Barangay Captain Pablito Alcoreza of Mate and some Barangay Counselors.

The pupils of the two schools received from Raquel Pawnshop their early Christmas presents which included school supplies and rubber slippers. The kids also enjoyed the delicious food.



Some pupils of Lakawan Elementary School in Tayabas, Quezon showcasing their talent in dancing during the 4<sup>th</sup> CSR activity of Raquel Pawnshop

The principal of Mate and Lakawan, Mr. Roderick Hugo said in his message that he commended Raquel Pawnshop for the consistent CSR program of visiting their school and choosing their students to be the recipients of school supplies and rubber slippers. He also added that the parents of the students in the two schools were fortunate and grateful to see their children smiling because of the gifts given by the company.

On December 17, 2010 Raquel Pawnshop visited Reymar Elementary School in Barangay Gulang-Gulang, Lucena City. The program was formally opened by the Area Manager of Vis-Min, Ms. Marilou Mancenido. The VP for Management Services delivered her inspirational message to the students, teachers, and visitors. Barangay Captain Marfil Abrencillo of Gulang-Gulang who showed support to Raquel Pawnshop in its aim to carry on its social responsibility was also present in the said activity.

The students of Reymar Elementary School headed by Ms. Fe Pabilonia were very thankful for the school supplies and merienda given by Raquel Pawnshop. The students were very participative in all the activities including games and intermission numbers. The kids showed their heart warming smile while receiving the gifts from Raquel Pawnshop management and staff.



Raquel Pawnshop VP for Management Services with the Area Managers distributing gifts to the students of Reymar Elementary School in Brgy. Gulang-Gulang, Lucena City

# RPI NOW ACCEPTS IPODS AND LAPTOPS

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Different types of Ipod

To level up the skills and technical know-how of Raquel Pawnshop employees, they were trained appropriately to appraise the items and to explain profoundly to the customers the terms and conditions in pawning the gadgets.

Some branches already received additional gadgets for pawning right after the launching. Good news for customers because they will receive higher take home cash when they pawn any brand or model of the gadgets mentioned since there is no advance interest.

Our happy customers say that Raquel Pawnshop gives high appraisal and low interest rate.

# CVC Conducts Outreach Programs for Year 2010

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Raquel Pawnshop Senior Officers and CVC Committee Members at DSWD – Reception and Action Center

One of the highlights of the program, aside from gift giving was the intermission number performed by the children as well as series of parlor games that was joyfully participated by the kids. A simple merienda was served to everyone.

Present in the said enjoyable activity were Raquel Pawnshop President, VP for General Services Department, VP for Operations, VP for Management Services, the entire CVC committee, employees from head office and Raquel Pawnshop branches.

These outreach programs marked the path of a humble beginning in achieving Raquel Pawnshop's goal to continue serving the public. Proven that even a single centavo could double or more by the happiness it can bring to others.



# Christmas Party 2010

ni: Mhiles D. Acabado

Ang Christmas Party ng isang kompanya ay ang pagkakataon ng bawat empleyado at pamunuan na ipagdiwang at makasalamuha ang mga kasamahan sa paggawa. Sa ganitong pagtitipon, ang bawat empleyado ay nagnanais na makapagsaya at pansamantalang kalimutan ang mga responsibilidad na nakaatang sa kanila. Para sa mga taga-Raquel, ito din ang pagkakataon upang makilala ang bawat isa sa kompanyang kanilang pinaglingkuran.

Sa temang "Wild, Wild, West" idinaos noong ika-19 ng Disyembre, 2010 ang Christmas Party para sa mga empleyado ng Raquel Pawnshop, Cita's Textile at ng Cita and Rara's Fashion and Wedding Shop. Ginanap ito sa Queen Margarette Hotel, Lucena City. Ito ang kauna-unahang pagkakataon na nagdiwang ng kanilang Christmas Party ang kompanya kabilang ang mga empleyado na nagmula pa sa CALABARZON, Manila, Bulacan at maging sa Cebu at Cagayan de Oro, gayundin ang mga bagong empleyado mula sa Cita and Rara's Fashion and Wedding Shop.

Nasa okasyon ang pamunuan ng Raquel Pawnshop at pinangunahan ng Bise-Presidente para sa Operations na siyang nagbigay ng pambungad na pananalita matapos ang isang bilang na inihandog ng mga empleyado mula sa Area 3. Nagbigay rin ng pampasiglang bilang ang isa sa mga empleyado ng Cita's Textile na si Lester Galicia. Matapos ito ay nagsimula na ang iba't ibang palaro para sa mga empleyado. Nagkaroon din ng mga pa-affle na nagmula sa iba't ibang kompanya para sa lahat.

Idinaos din ang taunang kompetisyon para sa "Best Group Party Theme" at "Dance Contest". Nagsilbing mga hurado sina G. Rommel Antonio P. Jader - Branch Manager ng RCBC Savings Bank, Lucena City Business Center, Raymundo B. Rafa - Branch Head ng BDO Quezon Avenue, Lucena City, at G. Celso D. Jaballa - Education Program Supervisor para sa "Special Events, Culture and Arts and of the Private Schools in the Department of Education" sa buong dibisyon ng Quezon. Itinanghal na "Best Group Party Theme" ang mga taga Vis - Min Area dahil sa kanilang natatanging temang kasuotan at dahil na rin sa pagkakaroon nila ng pinakamaraming dumalo mula sa kanilang area.

Hinirang naman ang mga taga Area 1 na ikatlong pwesto para sa "Dance Contest", pumangalawa ang mga taga Head Office at itinanghal na Grand Winner ang mga taga Vis - Min Area.

Nagbigay din ng pagkilala ang PetNet para sa Western Union "Top 3 Branches - Highest Growth Rate in Transaction." Nanguna ang Pasig Branch 1, pumangalawa ang Sta. Cruz Branch at Calauan Branch bilang pangatlo. Kinilala naman ang Lucban Branch, Calauan Branch at Carmona Branch bilang "2010 Top 3 Branches Based on the Number of Transactions" ayon sa pagkakasunod sunod mula una hanggang pangatlo.

Iginawad rin ang mga sertipiko sa mga kinilalang empleyado para sa Raquel Pawnshop Loyalty Award 2010 tulad nina Guillerma Baes, Agnes Subeldia, Lotes Dayahan at Crizelda Concepcion. Binigyan naman ng Early Bird Award si Agnes Anday. Nagtapos ang maghaponing programa sa isang pangwakas na pananalita mula sa Chairman of the Board at Pangulo ng Raquel Pawnshop. Sa pagtatapos ng programa ay binigyang pansin ng Pangulo ang pagpapakilala ng bagong mukha ng Raquel Pawnshop at pagbibigay kahulugan sa mga ito.

Ang maghaponing programa ay pinasinayaan nina Bb. Maridel A. Merle, G. Felix Patrick M. Bagon, Bb. Welden T. Tipanero, G. Monico C. Cornejo at Bb. Mhiles D. Acabado.



Delegasyon ng Raquel Pawnshop mula sa Visayas at Mindanao na nagwagi sa kompetisyon ng "Best Group Party Theme" at "Dance Contest" kasama ang Bise-Presidente para sa Operations

# Sa Kanyang Busilak na Kalooban

ni: Rene M. Binata

**“Mangagbigay kayo, at kayo’y bibigyan; takal na mabuti, siksik, liglig, at umaapaw, ay ibibigay nila sa inyong kandungan. Sapagkat sa panukat na inyong isinukat ay doon kayo muling susukatin”.** Lucas 6:38

Marami pa ang may mabubuting kalooban. Kahit sabihin pa ng nakararami na higit na mas mahirap ang buhay ngayon, may mga tao pa rin na likas sa loob ang pagtulong kahit sa maliit o malaki mang paraan na walang hinihintay na kapalit.

Naglunsad ng isang proyekto ang isang samahan sa Raquel Pawnshop na ang tawag ay “Drop and Share” (DnS) kung saan ang mga empleyado at mga kostumer ay maaaring maghulog ng kahit magkanong halaga sa lata na nakatalaga sa bawat sangay ng Raquel.

Kahanga-hangang ang proyektong ito ay mata-gumpay na naitaguyod at patuloy na tinatangkilik. Sa katunayan, nanguna ang sangay ng Raquel sa Rosario, Batangas nang unang tinipon ang laman ng mga lata sa lahat ng mga sangay at departamento.

May isang suki mula sa sangay ng Rosario, Batangas ang naging matunog ang pangalan dahil sa madalas na paghuhulog sa lata ng DnS. Ang sabi ng ating mga empleyado sa nasabing sangay, palagi siyang naghuhulog sa lata ng DnS sa tuwing pupunta siya dito. Nakilala ko siya bilang si G. June Mandigma, apatnapu’t isang taong gulang (41), isang businessman, may asawa at may dalawang anak na nakatira sa Brgy. Bagong Pook, Rosario Batangas.

Naging mapalad ako na makadaupang palad ang suki nating ito. Sa konting sandali ng aming kwentuhan, marami akong napulot na aral subalit ang higit na tumatak sa aking isipan ay ang winika niyang “higit na maswerte ang taong nagbibigay kaysa sa taong binibigyan.”



Si Ginoong June Mandigma – Larawan ng isang busilak na kalooban

Tunghayan natin ang aming maikling kwentuhan:

**Raquel Pawnshop Insider:** *Ilan taon na po ninyong tinatangkilik ang Raquel Pawnshop? Ano po ang karaniwan ninyong sadya kapag bumibisita kayo sa aming sangay?*

**G. June:** *Magtatatlong taon na rin akong kostumer ng Raquel. Minsan kumukuha ako ng padala mula sa aking asawa na nagtatrabaho sa ibang bansa. Minsan nagsasangla para pandagdag puhunan sa aking negosyo.*

**Raquel Pawnshop Insider:** *Ano po ang nag-engganyo upang sa Raquel kayo patuloy na magsangla o kumuha ng padala?*

**G. June:** *Sa unang pagsubok ko sa Raquel, nakita ko na mababait ang mga empleyado. Napaka-palakaibigan at higit na matulungin. Dahil dito, tinubos ko ang mga alahas na nakasangla sa ibang pawnshop at inilipat ko sa Raquel. Pinapa-alalahanan nila pati ako kapag malapit na ang maturity date ng aking sanla para raw makaiwas ako sa penalty. Bukod doon napakababa ng inte-res kumpara sa iba.*

**Raquel Pawnshop Insider:** *Nalaman po namin na sa tuwing kayo ay pupunta rito sa aming sangay, hindi raw po kayo nakakalimot magbahagi para sa lata ng DROP and SHARE. Bakit nyo po ito ginagawa?*

**G. June:** *Ang totoo, mas gusto ko ang magbigay kaysa ako ang bibigyan. Isang kasiyahan para sa akin ang magbigay ng kaunting tulong para sa higit na nangangailangan. Bukod diyan, malaki ang tiwala ko sa Raquel Pawnshop na mayroong magandang patutun-ghan at mapapakinabangan ito ng nakakarami.*

**Raquel Pawnshop Insider:** *Kahit po sa hirap ng buhay ngayon, nagagawa nyo pang magbigay. Ano po ang pakiramdam ng taong nagbibigay kaysa sa taong binibigyan?*

**G. June:** *Hindi ko na naiisip ang hirap ng buhay kapag ako ay mayroong natutulongan. Magaan sa loob ko ang magbigay at sa bawat hulog ko diyan sa lata (DnS), alam ko naman, katumbas nito ay kasiyahan.*

Matapos ang maiksi naming pag-uusap, isang maikling panalangin ang aking nai-usal. Nawa’y dumami muli ang mga taong may busilak na kalooban na tulad niya.





# The Real Asset of a Company

by: Adrian N. Paunil

***“The real asset of a company is intangibly seen in the core of an entity. It is in the personality of the manpower who comprises it.”***

The huge domination of every single enterprise could be witnessed through the tall buildings, high level of net worth, the adaptation to technology, cost optimized and profit-oriented perspective and of course the people who behind all the sceneries, have the proper motivation empowered and guided with their philosophical and ideal perception of success. Multinational companies had been respected in the business world. Each one involve in a small scale industry could merely achieve the vision of success through the foundation printed by the most powerful and victorious company ever existed.

Practically speaking, all those visions that have been achieved by those pilots were not so different from ours. Like them, our company also has those simple components to make and could able to pave the way of accomplishments. The only difference is on what these components could impose and could extract from every internal strength and talents they could willingly give. Commonly, one loses a battle if they are outnumbered by their adversaries but I think because there are only few in the line who are weak, we are still on the run.

We are all part of the company. You should set a standard in every day challenge of your work. Be productive while doing your job. Take it as if you're a member of a family, doing your responsibilities at home. Don't waste your time doing nothing, spending time doing computer games, rumoring with your colleagues, texting and avoiding those critical parts of your growth. Don't waste the privilege of earnings you are presently enjoying doing nothing. You know, every company experienced one of their nightmares in having a

non-performing asset. Don't become a part of it. You should get involved. Don't authorize yourself, if there is no one to manage and look after you, to get engaged in useless activities but have the initiative to take an active part in your company doing simple but profound things instead. It is in the way of synergism that could make a difference among all those competitors in the same industry. Building and visualizing same goals with the intangible partner (the company) could lead to improvement. Remember that the whole is more than the sum of its parts and you are a part of that totality.

Be reflective in your thoughts. Be reflective in your acts. A man of knowledge is not enough to become a component of an ever-growing activity. It is the wisdom that comprises the reality of achievement. Apply those experiences as well as the fresh information we could gather for the continuous improvement (kaizen) not only of the company but also of ourselves. Don't look after a noisy empty can but from the quiet kind instead which is full of ideas and full of actions. Be cautious and aware of being stocked from the traditional structure because we could be feet off by the influx of brilliant young minds. We should dominate them for we are first to come by having the initiative to grow. We are the secrets of success. As we all lend our service, we do

also improve ourselves. And at the end of the day, one could really tell, if he or she became a real asset of a company.



# Answered Prayer

by: Maridel A. Merle

It was in the middle of year 2010 when I finally decided to shift my career from being a trainer and administrator of a technical school to an executive secretary. From that time on, so many people were asking why I chose to enter to a different turf when I already built one? I only have one answer to them it was an **answered prayer**.

Undeniably, it was not an easy decision to leave the comfort zone where I used to live. My eight years as a trainer and administrator was a journey of rainbow and rain. I have faced almost all kind of personalities from the classes I have handled and the faculty members that I managed. Good thing that dealing with them led me to hunt one of the treasures I keep on valuing right now – that is RESPECT.

A revelation to tell, it was a sudden decision of me to search for new company that will coil the routine I used to do. I have prayed a lot that my previous employer will understand my decision. Good thing that he did. I prayed more than a lot that my new employer if not more, will at least be the same as my previous employer who understands and respects my perspective. Surprisingly, **everything was answered the way I prayed and wished**.

My eight years of journey in a school arena has ended. Now, I am establishing myself to a ground where I can share more, learn more and explore further. Indeed, entering into a new company was an **answered prayer for me**. I have bunch of weaknesses that hinders me to grow as a person but only to share one, I have fright in commuting

to far places. Riding in a public vehicle make my nerves shake that tickles me to pee. It is an absurd thing to tell, but true. **Blessing in disguise**, my new company pushed me to face my fear by giving a job that requires traveling from one agency to another. Now I can travel from our province to Manila and vice versa. For sure, some can relate to what I've been through but the morale of the story is that, no matter how small or big a challenge is, the fact that you conquered it is victory!



The same with what others experienced I went through stages of tests and interviews. I felt like I'm starting all over again in a strange building of the company. During tests, my kin eyes saw busy people who are all facing their respective personal computers, in fact, none was chatting then. Seemed everybody was serious to work. The tests were kind a hard and the requirements were copious but I tried hard to comply. Nervous though, I really prayed that I will be accepted. An **answered prayer**, I got the job and it's been more than half a year now that I'm serving this company wholeheartedly.

Learning here is overflowing. From top to bottom of the hierarchy everyone is selfless to share their knowledge and ideas for the benefit of the organization. The mission, vision and core values absolutely reflect to each and every staff. No wonder, this company is now spreading its branches all over the Philippines. I, myself is more than glad to contribute to the growth of this company.

I am proud to be with RAQUEL PAWNSHOP !!!

# Why say No, If We can say Yes

by: Welden T. Tipanero

*When there is space for yes, why say no?*

I was in the middle of nothing when my trainer asked me, “Do you have an article to submit?” I replied without hesitation, “nothing”. I did not write. He followed up and asked “Why, are you busy?” I only smiled and said “Yes, I do cross stitching every night.” Then I looked at him. He only smiled. After our small talk, I felt sad. I asked myself “Why did I say no when I can actually say yes.” So, I picked up my pen and paper and started to write.

*In Raquel Pawnshop, there is always an opportunity for “Yes” and no room for “Nothing”. Here in our company with regards to our customers, we take care of every customer inside and outside our vicinity. We value our customers and put them on top of our priority. In Raquel it is a challenge to give better customer service whenever there is opportunity.*

*For the job applicant – Raquel Pawnshop joins job fairs in different provinces to be more accessible to the one seeking for employment. It is Raquel giving a chance to someone who is dedicated and has willingness to work and get into a stable job.*

*And when he or she is hired, Raquel Pawnshop always open doors for learning for their people to become more capable in facing their chosen career. It provides trainings, workshops and exposures for the employees to be more knowledgeable in dealing with work. It is in a way learning while earning.*

*Now to be permanent - I usually hear from different people who work yet not permanent that they wanted to become permanent*

*in their job. Permanency in ones work is part of growing up in the job. This is when an individual acquires the necessary skills, knowledge and able to serve or behave better than before. Every individuals has an opportunity to become a permanent employee and to perform to its best. Raquel Pawnshop gives chances of permanency to individuals who strive hard and excel, the one who is diligent in doing things right not only in the job but also in dealing with people inside and outside its company, customer or not.*

*Now, how about the community? What do people say when they hear you are with Raquel Pawnshop? You belong to a company with a good heart, the company who shows generosity and commitment to give back to its community by sharing its blessings like personally giving gifts to students. Or as a company, feeding kids and sponsoring livelihood seminars for home-based parents. It is simple but most probably it touches someone’s heart.*

*There are lots of good opportunities that awaits us. Small or big it is within us to appreciate and nourish. Simple thoughts to take a single step and find YES, as one try to perfect the journey of life.*

After all the revising and re-polishing the grammar and other things, I realized that YES! I made it through – to write and inspire others. So, I shouted and say **Thanks God for my trainer who asked me and led me to a simple thought that gave me an opportunity – to say YES!**



*The Blessing Of A Complete Family*

by: Maridel A. Merle

Have you ever asked yourself how blessed you are for having a complete family? Or are you the one who just neglect the presence of your father or mother? The one who cares more about your friends than your siblings? These are just questions which we don't seriously answer when asked.

As I was flipping through the photos that I have accumulated over the years, of which I brought to my boarding house, I started to realize the importance of my family. Most especially now that I'm not living with them five days a week, my life is a major adjustment. From a new work milieu to a new house – my boarding house, my daily routine suddenly changed. I don't have my mother to prepare breakfast for me before going to office, my father who fetch me, my siblings who interrogate me of things happened the whole day and my niece who take away all the things in my bag. I only have their happy smiles in the photos which I brought. During weekends or whenever I have time, I make it a point to visit them back home and spend the day with them at the most. Having a complete family is truly a precious gift that anyone could ever have.

Just recently, I have met a family whom I can say is marvelous. The father is a statue of strength and courage. He works very hard to take home for his family. The mother is a mirror of meticulousness, she spends family earnings wisely and the six



children who are disciplined and grown to be business oriented. Started from scratch, this family was able to establish a business and later on the children got involved too. From simple to classy living, they remained humble and munificent. Despite the fact that the children have their own family now, they never failed to find quality time to be together. Believe me one of the reasons of the success of

this family is because they are complete.

It is never too late to express our love to our family who will forever be there unconditionally. When you go home, be grateful for you have the blessing of a complete family.

*Pagpupugay kay Ate Raquel*

ni: Maridel A. Merle

Sa oras ng pagsubok  
Ika'y nadiyan tuwina  
Handang tumulong sa aming pagka-aba

Ang aking pamilya ay nagiging masaya  
Dahil sa kalingang bigay mo sa kanila

Sa pag-aaral ng aking anak  
Ikaw ang kaagapay hanggang marating n'ya  
Ang entablado upang makuha  
Ang kanyang pinakamimithing diploma

Ano mang layo ng agwat ko sa aking mahal na asawa  
Hindi iniinda dahil nadiyan ka  
Handang pagdugtungin kami sa isa't isa  
Mula sa iyong serbisyong subok na talaga

Saan mang dako ngayon ika'y makikita  
Luzon man Visayas o Mindanao pa

Wala akong takot sapagkat alam kong  
Ikaw Ate **RAQUEL** ang kaagapay  
Ng aking buong pamilya

Walang pagdududang aking sasam-



**Tips after Celebrating New Year**

by: Mhiles D. Acabado

Soon after Christmas, New Year is surely the most expected celebration of the year. This is the time when we bid farewell to the past year and welcome the next 365 challenging days ahead. It is also our opportunity to turn over a new chapter of our life.

Filipinos celebrate New Year with a bash! We celebrate it with customary and traditional way by preparing 12 different fruits on the table, putting coins inside the pockets and jumping at exactly 12 midnight to name a few. Fireworks are very popular and a major part of celebrating New Year. The sky is lit with different kinds of fireworks and flames are seen all over the street (making me sick with asthma!). Accordingly, it symbolizes happiness and prosperity throughout the year.

But the most challenging part of welcoming the New Year is how to face the next day after celebrating it. Because this is the New Year, there are several things you should do to start it right.

1. First, offer thanks. Thanks to your family, friends and colleagues for their help this past year and thank God for the protection He provided during the year.
2. Pray for similar blessings for the coming year. Give thanks for the past and offer prayers for the future.
3. Clean the house and put things into order. There is nothing like a clean house to welcome the New Year. Putting things in their proper places, and getting rid of things you no longer need gives you new space for the good things about to arrive.
4. Next, make New Year's resolutions, plans or commitments for what you want to do, experience or accomplish during this New Year. This is very important. It's the reason some people live an extraordinary life, and others don't.
5. And finally, use your Gift Certificates! If you were fortunate to receive the ever so impersonal gift of cash on a certificate do not delay, get out there and use them as soon as possible. Some businesses may not survive well into the New Year and will not honor that certificate if that's the case. Although most companies do not put expiration dates, it is always better to be safe than feeling sorry. Use it right away! Well, the bottom-line is, don't sit on them risking misplacing it or losing its value.

By using these five tips, this New Year's Eve celebration just might start off a new year for everyone in the right direction: Safely, in good health and without accident! Here's wishing everyone a safe and prosperous 2011!

**Health Benefits of Carrots**

Reference: <http://hubpages.com>

**Vitamin and Mineral Content:**

- Vitamin A - 12,000 I.U,
- Vitamin B; Thiamine B: .06 mg.
- Riboflavin: .06 mg.
- Niacin: .5 mg.
- Vitamin C: 5 mg.
- Vitamin D, E, G, & K
- Calcium: 39 mg.
- Iron: .8 mg.
- Phosphorus: 37 mg.
- Fat: 0.3 gm
- Carbohydrates: 9.3 gm.
- Protein: 1.2gm.
- Calories: 42



**Health Benefits:**

1. Carrot can enhance the quality of breast milk.
2. Carrot can improve the appearance of the skin, hair and nails.
3. When taken daily it can lower cholesterol and blood pressure.
4. Raw contain beta-carotene, a strong antioxidant that can prevent cancer.
5. Carrot juice when taken everyday prevent bodily infections and is claimed to be valuable for the adrenal glands (the small endocrine glands situated above the kidneys).
6. Carrot can help improve eyesight.
7. Carrot can help increase menstrual flow.
8. Carrots can regulate blood sugar.
9. Carrot can promote colon health, because carrot is rich in fiber.

**Carrot is also helpful in the following cases:** Obesity, Poisoning of the blood, Gum disease, Insomnia, Inflamed Kidneys, Liver, Gallbladder, Alzheimer's disease, Colitis, Ulcer and Painful Urination.

**IMPORTANT NOTES ABOUT CARROTS:**

From: *Dr. Ann de Wees Allen – Chief of Biomedical Research Glycemic Research Institute*

*Raw carrot juice is a great source of phytochemicals and flavonoids and carotenoids. If the carrots to be used are not organic, peel them to avoid concentrations of herbicides and pesticides.*

*Though carrot juice is indeed healthy, it should not be used by persons with blood sugar disorders, such as diabetes, insulin resistance, Syndrome X, and hypoglycemia, etc., as carrot juice is high glycemic.*

*Persons with blood sugar disorders may consume small amounts (1/4 cup per person) of raw carrot juice if it is mixed into soups or added to foods (stews, recipes, etc.).*

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and look for CHEYENE or KAYCEE

**Household Tips**

compiled by: Monico C. Cornejo JR.



Crayon marks on walls? This worked wonderfully! A damp rag dipped in baking soda. Comes off with little effort!



Can't Open That Jar? Instead of banging a jar of jam, pickles, etc., with a knife until it loosens up, simply reach the handy nutcracker. It adjusts to the size of the jar and simply gives it a good twist and off pops the lid or try using latex dishwashing gloves. They give a non-slip grip that makes opening jars easy.



Blood stains on clothes? Not to worry! Just pour a little peroxide on cloth and proceed to wipe off every drop of blood. Works every time!



When boiling corn on the cob, add a pinch of sugar to help bring out the corn's natural sweetness.

Refrigerator Odors? A little vanilla poured on a piece of cotton and placed in the refrigerator will eliminate odors. After cleaning the refrigerator add a dash of lemon extract to the rinse water for a fresh scent.



Uh-Oh, Too Much Salt! If you accidentally over salt a dish while it's still cooking, drop in a peeled potato and it will absorb the excess salt for an instant "fix me up".