



Kåsera

OUR JOURNEY, WRITTEN TOGETHER
WITH GUAM FOR 75 YEARS

Estorian Mami



PLUS

75 RECIPES

FROM YOUR PAY-LESS FAMILIA,
OUR PARTNERS,
AND THE COMMUNITY

hāfa adai, pay-less friends!



Welcome aboard our Pay-Less Kārera which set sail in 1950, over 75 years ago! This special edition celebrates our journey with exciting recipes, stories, and highlights of Pay-Less through multi-generations. It is our goal to perpetuate our island's cultural traditions and recipes which have been passed down from one generation to another.

As we reach this incredible milestone in our company's legacy, one must reflect on what has brought us here and celebrate the values upon which our success is built. As a locally owned company woven into the fabric of our island community, Pay-Less Markets has become a household name. Over the many decades, the success of Pay-Less Markets has been directly attributed to the relationship we have established with both our customers and employees.

The foundation of any company is its people. I am grateful to our 800+ Pay-Less Markets employees who are the heart and soul of Pay-Less. Thank you very much, *Dangkulo na si Yu'os Ma'āse, Maraming salamat po and Kinisou chapur.*

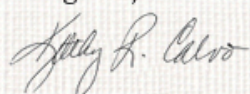
Our company with eight store locations, a distribution center, and a corporate office has greatly transformed over the years, but what has remained constant is the unwavering passion, care, and commitment we bring every day to our customers and island community. Our journey would not have been possible without the loyalty and support of our customers, who are the lifeline of our company.

For 75 years, we've strived to make a positive impact on our community—providing quality products and services, building meaningful relationships with our customers, and creating a healthy environment where our island residents can thrive. Today, we celebrate our shared history, our remarkable achievements, and the bright future ahead. From the bottom of my heart, thank you for your loyalty and support and for being part of this extraordinary journey.

As a company, we will continue to honor the legacy of those who originally charted a course for Pay-Less, while building a future filled with possibility and purpose. †Paul M. Calvo, owner of Pay-Less Markets, Inc., sailed on his last voyage on October 16, 2024, and his Hāfa Adai spirit will remain embedded in the hearts of Pay-Less Markets.

BIBA to 75 years of excellence, and many more years to come!
Si Yu'os Ma'āse' for being a part of our kārera journey.

Regards,



KATHY R. CALVO
President and CEO



As we prepared to celebrate Pay-Less' 75th anniversary, much of our attention turned to our very own Kārera — the journey that brought us to where we are today.

Our marketing team spent countless hours digging through old newspaper clippings, snapshots of classic promotions, and hundreds of photos of our long-time employees. One thing became clear: most of us had a little more hair back then and maybe a little less around the waist.

Throughout the years, Pay-Less has been blessed with thousands of incredible employees who helped build this company into what it is today. They were, and still are, hardworking, bright, family-oriented, and just genuinely good people. We're proud to say many of them are still with us, continuing that legacy every day.

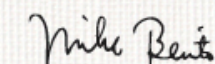
But our story doesn't end there. Many former team members have taken what they learned at Pay-Less and gone on to become successful business owners, police officers, firefighters, teachers, and so much more. Today, they are spread across Guam, sharing their talents and continuing to make a difference in our community. Their journey is our journey and we couldn't be more proud.

Just as important as our employees are the customers we've had the privilege of serving. Over the decades, we've built more than just a place to shop. We've built relationships. Generations of families have walked our aisles, from young children holding their parents' hands to now coming in with children of their own.

Nothing makes us prouder than when someone refers to one of our Pay-Less locations as their store. Not just a store. Not just Pay-Less. Their store. That kind of trust is earned. Our customers know our team by name. They ask for them personally and they look forward to seeing them. They share stories, celebrate milestones, and even grieve losses together. These relationships go beyond transactions. They are built on years of kindness, consistency, and care.

So as we celebrate 75 years of serving Guam, let's take a moment to remember that every shelf we stock, every ad we run, every early morning and late night is about more than just sales. It's about people. It's about pride. It's about never taking for granted the support we've been given.

Here's to the customers who have stood by us. Here's to the employees who have made it all happen. And here's to continuing the journey, together.



MIKE BENITO
Executive Vice President
and General Manager



SINCE 1950 Building Value for Over 75 Years!



THE JOURNEY BEGINS!
Ken Jones of Jones & Guerrero establishes J&G Thrift Market in Agana.



Proud to support local farmers since 1950.



Remember When...

Remember our black and white newspaper ads?

No frills, just hot deals that were circled and saved by the family.



Remember when we kicked off a race with Oscar Mayer?



Kick the Fat started 29 years ago as the Oscar Mayer Kick the Fat Race, and it's still going strong as the largest race on island!

Remember the old Sweda registers?

When the power went out, we cranked them by hand and rang up every sale manually.



...and price labels on every item?

Pay-less switched to shelf label pricing in the late 1980's.

Remember carrying home groceries in these bags?

Thanks to our Mission: Zero Bags program and the island-wide plastic bag ban, we're proud to be part of a more sustainable future.



Remember when we sold VHS tapes, Brach's Pick n' Mix by the pound, Christmas trees, and postage stamps?



We've grown and changed, but those throwback products will always be part of our story.



1955

J&G Thrift Market changes names to J&G Pay-Less Supermarkets.

Agana closes its doors and a new market opens in Maite.

1967

Sinajaña Pay-Less opens.

1968

Northgate Pay-Less opens.

1973

J&G Pay-Less begins Pan Am charters twice a week from San Francisco for fresh fruits, vegetables, dairy products, and baked goods.

1976

Harmon location opens, taking over Sav-Mor.

1978

J&G Agana Pay-Less opens at Agana Shopping Center, while the Maite store closes.

1980

J&G Pay-Less increases to five locations after the purchase of Ada Seiyu Mart's Dededo and Sinajaña locations.

1985

Calvo Enterprises buys five J&G Pay-Less Supermarkets and renames it Pay-Less Supermarkets.



1987

Calvo Enterprises purchases Oka Store from Pedro's Market, which increases the chain to six locations.

1994

Calvo Enterprises takes over Safeway Supermarkets in the Micronesia Mall.

1995

Dededo Pay-Less is renovated to better serve the growing community.

1996

Pay-Less starts its annual Kick the Fat 5K to raise money for non-profit organizations and encourage the community to live healthy.

1999

Pay-Less Yigo opens for business.



2005

Guam's first Health Smart section opens at Pay-Less Micronesia Mall, providing healthy alternatives to the community.

Oka Pay-Less undergoes renovation.

2006

Agana and Sinajaña Pay-Less undergoes renovation.

Pay-Less Markets Community Foundation launches to help improve the quality of life for Guam's people.

2008

Pay-Less launches Go Green campaign to encourage customers to use reusable bags. All stores begin using only biodegradable plastic bags.

2009

Pay-Less launches Small Change, Big Difference, supporting organizations that fight poverty and hunger in Guam.



2010

PMC Investments, Inc. is formed as the parent company of Pay-Less Markets, Inc.

Mangilao Pay-Less opens.



2011

Pay-Less begins Fresh Savings for Seniors program for customers 55 and above, offering a 10% discount on all fresh produce.



Yigo Pay-Less undergoes renovations.

2012

Pay-Less launches the Mission: Zero Bags program in hopes of eliminating plastic bags at our stores. Wednesday is designated MOB day at Pay-Less, and customers are encouraged to do without plastic bags.



2013

Sumay Pay-Less opens, making it the eighth store in the grocer's family of stores.



Pay-Less kicks off their Chagi sampling program where customers can try new flavors every Saturday and Sunday.

Oka Pay-Less completes major renovations.

SuperDrug at IHP Clinic Pharmacy opens.

2014

Our YouTube channel launches, sharing local recipes, healthy alternatives, and so much more!

YouTube /PaylessSupermarkets

2016

Pay-Less launches its new and improved Health Smart program with registered dietitian, Rosae Shandor, to share nutrition information and making healthy choices with the community.



Dededo Pay-Less undergoes extensive renovation.

2017

Pay-Less O.N.E. opens to provide customers with a one-stop shop for organic and natural food and product needs.

Pay-Less eduKitchen opens its doors to the community to offer an "educational kitchen" for culinary experimentation and exploration. PDC Wholesale, Pay-Less Distribution Center, is established.

PDC's USDA Meat Processing Facility and Banana Ripening Chamber opens.

Pay-Less renews their promise to "provide the best customer value every day" by creating a new mission statement.



Pay-Less eduKitchen launches its first Healthy Heroes Summer program.

2019

Pay-Less opens SuperDrug locations at Yigo and Maite Pay-Less.

Agana Pay-Less closes its doors and moves to Maite. This is the chain's largest store location with new and exciting features!



Market Deli opens, serving hot foods, sandwiches, salads, and more. The Bakery serves warm homemade breads and delicatessen foods every day of the week.

2020

Online Shopping - a new way to shop - is introduced with curbside pickup at Maite and Oka Pay-Less.



2021

Målek Rewards customer loyalty program with digital coupons launches.

Oka SuperDrug and Drive Thru open at new location.

2023

Micro Mall Pay-Less and SuperDrug Upper Tumon opens.



2024

Pay-Less Markets Community Foundation receives a total of \$253,470 from Guam Cancer Care Trust Fund to support psycho-oncology services, benefiting 796 individuals through the Circle of Care.

2025

Sinajaña Pay-Less undergoes renovation and opens up in November.





ESTORIAN MAMI

“Our Story,” is the heart of this campaign. It’s an invitation to our island community to share their stories of Pay-Less, creating a living history woven with memories of family dinners with local comfort foods, shopping trips which become social events, village fiestas, barbecues at the beach and the moments that make Guam feel like home. Through every step, the people of Guam—our customers, employees, and partners—have been co-authors in this narrative, shaping its twists and turns, adding their voices to its pages.



Follow our 75th journey on our channel:



10 Local Recipes
14 Pay-Less Store Managers:
Håfa Adai Spirit



20 Health Smart: Rosae Shandor
21 Recipes from the eduKitchen
23 Pay-Less Community Foundation:
Marie Benito



28 Måolek Rewards
30 Meat Department: Jaime Torres
31 PDC: Chris Sgro
34 Market Deli's Fluffy Mendiola



37 Danny and Elvie's 50 Year Legacy
38 Your Stories
42 Recipes from your Pay-Less Familia



Our Journey of Embracing the Håfa Adai Spirit

Biba CHamoru captures the soul of Guam—its rich culture, warm spirit, and strong sense of community. We honor these roots through festive celebrations, local partnerships, and meaningful displays that bring generations together. At Pay-Less, the Håfa Adai spirit isn't just something we admire— it's something we live.



Pay-Less has proudly served generations of island residents— not just with everyday essentials, but with a deep commitment to preserving and celebrating Guam's rich CHamoru heritage. The "Håfa Adai" spirit is woven into everything we do.

Our Customer is #1

The Pay-Less experience begins the moment customers walk through our doors with a "Håfa Adai" greeting and a smile. But it doesn't stop there. Great customer service is about more than greetings; it's about creating a welcoming space, honoring island values, and treating every shopper with kindness, respect, and care. These values are deeply embedded in the company's culture and reflect the heart of Pay-Less for over 75 years.

Håfa Adai!
did you find
everything
you needed?



Celebrating Culture in Every Aisle

We embrace Guam's identity with year-round cultural experiences that go beyond CHamoru Month. From vibrant fiestas and Chagi tastings to weaving, dance, music, and storytelling—every visit becomes a celebration. CHamoru language, art, and heritage shine through in signage, murals by local artists, and the warmth of the "Håfa Adai" spirit. Here's to honoring the past, celebrating the present, and carrying tradition forward.



Supporting Local from Day One.

From partnering with local farmers to showcasing homegrown brands, Pay-Less proudly supports Guam's economy. As the island's largest purchaser of locally grown produce, the company helps sustain agriculture while bringing customers the freshest fruits and vegetables straight from Guam's soil.

60,429 LBS
of COOKING
BANANAS



\$2,952,561
PAID TO LOCAL
FARMERS in 2024

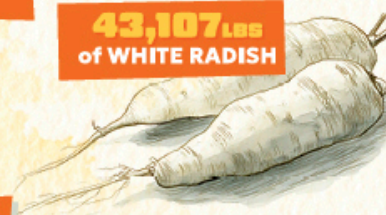


565,299 LBS
of CUCUMBER

224,494 LBS
of RED CHILI
PEPPERS



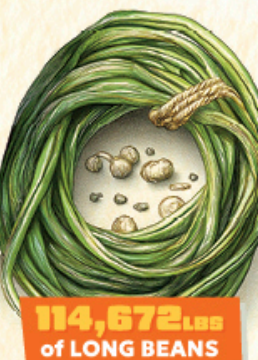
43,107 LBS
of WHITE RADISH



134,317 LBS
of BITTER MELON



263,397 LBS
of EGGPLANT



114,672 LBS
of LONG BEANS



88,108 LBS
of LEMON/
CALAMANSI



96,323 LBS
of SWEET
POTATOES



Across the aisles, shoppers will also discover a variety of "Made on Guam" products from handcrafted jewelry and homemade dinanche to locally brewed craft beers and island-inspired sweets, each one a reflection of our island's creativity, culture, and entrepreneurial spirit.





LOCAL RECIPES

Starters, snacks & sides



PICKLED EGGS

- 1 cup vinegar
- 2 cups water
- 1/4 cup sugar
- 1 tbsp salt
- 1 tbsp dill
- 10-12 hard boiled eggs, peeled

PICKLED RAKKYO

- 3/4 cup rakkyo juice
- 1/2 cup water
- 3-1/2 tbsp vinegar
- 1/8 tsp salt
- 4 hot peppers, chopped
- 1 pkg rakkyo

PICKLED DAIGO

- 1-1/3 cup kimchee base
- 1 cup vinegar
- 1 tbsp dill
- 1 pkg daigo, sliced

Place eggs, rakkyo, and daigo in desired glass container for pickling. In a small bowl, combine the remaining ingredients then pour into your container. Give your container a shake to mix. Marinate in refrigerator overnight. Add more pepper, vinegar or salt to taste.

CHAMORU POTATO SALAD

- 6 Potatoes
- 3 Hard boiled eggs, chopped (set aside one yolk for topping)
- 1/4 cup Black olives, chopped, drained
- 1/4 cup Sweet Relish, drained
- 1/8 cup Pimentos, drained
- 1 tbsp. Onion Powder
- 1 tsp. Salt
- 1 tsp. Black Pepper
- 3-1/2 cups Mayonnaise (1/2 cup for topping)

Rinse and thoroughly clean the potatoes. Place potatoes in a large pot filled with water over medium high heat. Bring water to a boil. Cook until the potatoes are easily pierced with a fork. Remove the cooked potatoes from the pot and set aside to cool. Once cool, peel and discard the potato skin. Then cut into small cubes. Place the cubed potatoes in a large mixing bowl. Then add eggs, olives, relish, and pimentos to the bowl. Stir gently to combine. Add the onion powder, salt and black pepper. Stir gently to combine. Gently fold in mayo. Transfer to a baking dish for serving and top with 1/2 cup mayo, grated egg yolk, and 1/8 cup pimentos or olives.



CRAB SALAD

- 4 cups broccoli florets, chopped
- 16 oz pkg imitation crab meat, chopped
- 1 cup mayonnaise
- 1/2 tsp garlic powder
- 1/2 tsp black pepper
- 1/8 tsp salt
- 1 cup frozen peas, thawed

Blanch broccoli florets in a pot of boiling water for 3-4 minutes. Drain and cool. Combine all ingredients in a large bowl and stir to thoroughly combine. Serve chilled or immediately after preparing.



SPAM MUSUBI

3 WAYS

TRADITIONAL SPAM MUSUBI

- Spam, sliced
- 1/4 cup soy sauce
- 1/4 cup sugar
- 1/2 tsp mirin
- 1/2 cup rice
- 1 tsp sriracha mayo
- 1 strip nori
- Empty Spam can
- Sandwich bag

Combine soy sauce, sugar, and mirin in a small bowl. Fry Spam over medium heat until golden brown. Lightly brush soy sauce mixture onto cooked Spam. Place sandwich bag into empty Spam can. Compress hot rice into sandwich bag with a spoon. Spread a layer of sriracha mayo across the top of rice. Place a slice of Spam atop the layer of mayo. Compress layers firmly with a spoon. Center your mold and flip can over onto a horizontal strip of nori. Seal nori strip with a touch of water.

DEEP FRIED SPAM MUSUBI

- Spam, sliced
- 1/4 cup soy sauce
- 1/4 cup sugar
- 1/2 tsp mirin
- 1/2 cup rice
- 2 tsp sriracha mayo
- 2 tsp furikake
- 1 strip nori, large
- 2 eggs
- 2 cups Panko breadcrumbs
- Empty spam can
- Sandwich bag

Combine soy sauce, sugar, and mirin in a small bowl. Fry Spam over medium heat until golden brown. Lightly brush soy sauce mixture onto Spam. Place sandwich bag into empty Spam can. Compress 1/4 cup hot rice into sandwich bag with a spoon.

Spread 1 tsp of sriracha mayo across the top of rice. Sprinkle 1 tsp of furikake atop the layer of mayo. Place a slice of Spam into mold. Spread 1 tsp of mayo across Spam slice. Sprinkle 1 tsp of furikake atop the layer of mayo. Cover the furikake with the remaining rice. Compress layers firmly with a spoon. Center your mold and flip can over onto a horizontal strip of nori. Seal nori strip with a touch of water. Chill musubi in refrigerator for 30-60 minutes.

Whisk eggs together in a small bowl. Place breadcrumbs in a bowl. Coat musubi in egg wash then breadcrumbs twice. Flash fry musubi for 2 minutes on each side.

KIMCHI FRIED RICE SPAM MUSUBI

- Spam, sliced
- 1 tbsp butter
- 1 cup kimchi
- 2-1/2 cups rice
- 1 strip nori
- Empty Spam can
- Sandwich bag

Combine soy sauce, sugar, and mirin in a small bowl. Fry Spam over medium heat until a nice golden brown. Lightly brush soy sauce mixture onto cooked Spam. Place sandwich bag into empty Spam can. Fry kimchi and rice in butter over medium heat. Compress 1/2 cup kimchi fried rice into sandwich bag with a spoon. Place a slice of Spam atop fried rice. Compress layers firmly with a spoon. Center your mold and flip can over onto a horizontal strip of nori. Seal nori strip with a touch of water.

POKE 3 WAYS

SHOYU POKE

- 1 lb tuna steaks, cubed
- 1/4 cup soy sauce
- 1 tbsp sesame oil
- 1 tsp fresh ginger, grated
- 1/2 yellow onion, sliced
- 1 stalk green onions, chopped
- 1 tsp togarashi



In a medium bowl, combine all ingredients and lightly mix. Marinate in refrigerator for at least 2 hours before serving.

KIMCHI POKE

- 1 tbsp oyster sauce
- 1 tbsp honey
- 1 tbsp kimchi base
- 1/2 cup kimchi, chopped
- Shoyu poke



In a small bowl, combine all ingredients and mix well. Combine mixture with shoyu poke, lightly mix, and marinate in refrigerator for at least 2 hours before serving.

SPICY POKE

- 1/2 cup Kewpie mayo
- 1 tbsp sriracha sauce
- Shoyu poke



In a small bowl, combine Kewpie mayo, sriracha, and mix well. Combine mixture with shoyu poke, lightly mix, and marinate in refrigerator for at least 2 hours before serving.



CHICKEN

- 4 chicken leg quarters
- 4 sprigs green onions
- 1 yellow onion
- 1 lemon, juiced
- 1 tbsp. lemon powder
- 2 tsp. salt
- 1 coconut, grated
- 5 peppers, chopped

Bake chicken at 400°F for 40 minutes. When done, let chicken cool. Debone chicken and chop into small pieces (or use food processor to chop). Slice green onions. Chop onions and peppers. Combine all ingredients in bowl. Squeeze lemon and mix. Taste and adjust seasoning.

SHRIMP

- 2 lbs. shrimp, raw, deveined
- 3 lemons, juiced
- 1 tsp. salt
- 1 tbsp. ground hot chili peppers
- 1/2 yellow onion, diced
- 2 stalks green onions, chopped

Prepare shrimp by using the bottom of a small bowl or fork to smash and break up shrimp. Mix all ingredients in a non-metallic bowl and marinate in the refrigerator for at least 2 hours.

OCTOPUS

- 2 lbs. octopus, cooked, chopped
- 4 lemons, juiced
- 1 tsp. salt
- 1/2 yellow onion, chopped
- 3 stalks green onions, chopped
- 1-1/2 cup cherry tomatoes, quartered
- 3-5 peppers, chopped

Mix all ingredients in a non-metallic bowl and marinate in the refrigerator for at least 2 hours.

STEAK

- 2 lbs. flank steak, cubed
- 5 lemons, juiced
- 2 tsp. salt
- 1/2 yellow onion, chopped
- 3 stalks green onions, chopped
- 3-5 peppers, chopped

Mix all ingredients in a non-metallic bowl and marinate in the refrigerator for at least 2 hours.

KELAGUEN KITCHEN

HOKKIGAI CLAM

- 2 lbs. Hokkigai clams, sliced
- 1/3 cup lemon juice
- 1/4 cup yellow onion, chopped
- 2 sprigs green onions, diced
- 1 cup cherry tomatoes, quartered
- 2 tsp. salt
- 5 peppers, chopped

Mix all ingredients in a non-metallic bowl and marinate in the refrigerator for at least 30 minutes. Garnish with chopped green onions.

MUSHROOM

- 1 lb. mushrooms, chopped
- 3 lemons, juiced
- 5 peppers, chopped
- 2 tsp. salt
- 1 small onion, diced
- 2 sprigs green onions, diced
- 2 tbsp. olive oil

Sauté mushrooms in olive oil over medium heat until tender. Remove from heat and soak in lemon juice for 10 minutes. Add onion, salt and pepper to taste. Garnish with green onion before serving. Tip: For best results, refrigerate at least 1 hour before serving.

MAHI

- 2 lbs. mahi fillets, 3" cubed
- 2 tsp. salt
- 1/3 cup lemon or calamansi juice
- one squirt Sriracha sauce
- 1/4 yellow onion, diced
- 1/4 cup coconut milk or fresh coconut, grated
- 5 peppers, chopped
- 2 sprigs green onions

Mix all ingredients in a non-metallic bowl and marinate in the refrigerator for at least 30 minutes. Garnish with chopped green onions. Add fresh diced cherry tomatoes if desired.

LECHEN BIRENGHENAS

- 6 eggplants
- 1 tbsp lemon powder
- 1/2 onion, chopped
- 1-1/2 tsp salt
- Hot peppers, to taste
- 1 (13.5 oz) can coconut milk
- 1 stalk green onions, chopped



To prevent from bursting, use a fork to poke holes in the eggplants prior to grilling. Grill until dark brown/black and soft, turning them frequently. Cool eggplants in a bowl of water, and peel the skin off the eggplants. Separate eggplants while keeping them connected to the stems. Place in a small baking dish and set aside. Combine yellow onions, hot peppers, coconut milk, lemon powder, and salt in a medium bowl. Mix thoroughly until lemon powder and salt dissolve. Pour mixture over eggplants. Work mixture between eggplants to ensure they are thoroughly coated. Garnish with green onions and chill for about 1-2 hours.



SHRIMP PATTIES

- 2 eggs
- 1 tsp salt
- 10 oz can evaporated milk
- 1 tsp black pepper
- 10 oz mixed vegetables
- 2 tbsp baking powder
- 3 cups shrimp, chopped
- 2 cups flour
- (approx. 2 lbs) Oil, for frying
- 3 tbsp garlic, minced

Heat oil in a large pan until ready for frying. Whisk together eggs and evaporated milk in a mixing bowl. Stir mixed vegetables, shrimp, garlic, salt, and black pepper into mixture. Add baking powder and flour. Mix well until batter is smooth. Carefully drop spoonfuls of batter into hot oil and fry until golden brown.



EMPANADA

Filling:

- 1 tbsp vegetable oil
- 3 cloves garlic, minced
- 1/2 onion, small, minced
- 1 cup chicken, chopped
- 1 cup chicken broth
- 1/2 pkg achote powder
- 1 cup water
- 1/2 tsp salt
- 1/2 tsp black pepper
- 1/2 cup cream of rice

Crust:

- 2 cups corn flour
- 1/2 cup cornstarch
- 1 pkg achote powder
- 1/2 tsp salt
- 3 tsp vegetable oil
- 1-3/4 cup chicken broth

Filling: In a medium pan, sauté onions and garlic in oil over medium-high heat. Cook until onions become translucent. Add chicken to the pan and cook for about 5 minutes. Combine water and achote powder in a small bowl to avoid clumping. Mix until powder is dissolved. Add chicken broth, achote water, salt, and black pepper to the pan. Stir to combine and bring to a boil. Gradually whisk cream of rice into the mixture. Cook for about 3-5 minutes. Remove from heat and set aside to cool.

Crust: In a large mixing bowl, combine corn flour, cornstarch, achote powder, and salt. Mix thoroughly. Next, add vegetable oil and chicken broth to the mixture. Knead until a dough is formed. Pinch off a piece of dough and roll into a 1 inch ball. Place the ball between two sheets of wax paper and flatten using a tortilla press or a rolling pin. Remove wax paper and place about a tablespoon worth of the cooled filling mixture at the center of the flattened crust. Fold crust in half and pinch the edges together to seal the empanada. Fry empanada in oil over medium-low heat until crisp.



TRADITIONAL RED RICE

- 4 cups warm water
- 2 tbsp achote seeds
- 2 cups white rice, washed
- 1/2 cup onions, chopped
- 4 tbsp butter
- 2 tbsp vegetable oil
- 1/2 tsp salt

In a medium sized bowl, soak achote seeds in warm water with a strainer for 30 minutes. After soaking, rub seeds together to release color. Remove seeds and strainer from water. Pour achote water into a medium sized pot and bring to a boil. Add rice, onions, butter, vegetable oil, and salt to the pot. Stir to combine. Continue stirring until liquid evaporates. Cover and reduce heat to low. Simmer for 15 minutes. Fluff rice with a fork and serve.

What does the Håfa Adai Spirit mean to you as a Pay-Less team member?



Alma Guiang: Maite

The "Håfa Adai" spirit reflects Guam's hospitality. It's the spirit of employees' interactions with customers and the community. This core value promotes and ensures that all customers feel at home with us.



Anelie Tumanda: Sinajaña

Welcoming anybody with a sincere greeting along with a beautiful smile. Being involved in your community. Sharing traditions, knowledge, and local foods. Being respectful to our culture and the island we are living on.



Doris DeGuzman: Dededo

Maila Hålom (welcome)! We are here to serve our customers with a friendly atmosphere. It's our core value to provide friendly customer service, a wide product selection, and a convenient location. With our great deals/prices, we offer our Måolek Rewards program to our loyal customers.



Nelson Santos: Oka

Håfa Adai spirit is a way of welcoming visitors and making them feel at home. They are our valuable customers coming into our stores, so we should take care of them to feel at home in our stores. The Håfa Adai spirit is providing excellent customer service to all our patrons. As a team member of Pay-Less, the Håfa Adai spirit means having a good working relationship with your coworkers, showcasing camaraderie among us, and that's what the Håfa Adai spirit means to me as a team member.



Stacey Quitugua: Sumay

Håfa Adai, to me, is more than just a greeting, it's truly the heart of our CHamoru culture. It reflects compassion, humility, respect, and the deep-rooted value of Inafa'māolek. It means welcoming others with open arms, treating them like family, and extending the same kindness and respect you would in your own home. I believe in the Golden Rule: "Do unto others as you would have them do unto you."



Lilibeth Innocentes: Yigo

The Håfa Adai Spirit is a warm hospitality. It encompasses genuine friendliness, a welcoming attitude, and creating a positive atmosphere for your customers to have a satisfying shopping experience. It's going above and beyond.



Michael Borja: Mangilao

The Håfa Adai spirit is a fellowship with each other, from the team who works in the store to the customers we invite into the store each day. It is the care of each other in good times and difficult times. But most of all, it is the creation of the spirit of togetherness and family.



Mike Hernandez: Micromall

The Håfa Adai spirit isn't just a greeting, it's a standard. It means showing up with warmth, respect, and service rooted in community and each other. It's helping a customer without being asked. It's treating team members with respect and kindness. The Håfa Adai spirit is local pride in action. It means we don't just ring up groceries—we represent Guam. We make the store feel warm and inviting. I carry that spirit with me. Not just in words, but in how I work and the actions I take. Friendly. Helpful. Consistent. That's what the Håfa Adai spirit means to me.

LOCAL RECIPES *Kåddo*

KÅDDON BEEF SHANK



- 2 tbsp olive oil
- 1/2 onion, sliced
- 3-5 garlic cloves, minced
- 3 lbs beef shank
- Salt, to taste
- Black pepper, to taste
- 8-10 cups water
- 2 potatoes, large, quartered
- 1 cup long beans, chopped to 3"-4"
- 1/2 cabbage, quartered

In a medium size pressure cooker over medium heat, sauté onions and garlic in olive oil until onions become translucent. Add beef shank to the pot and season with salt and pepper. Cook until meat is lightly browned on both sides. Add water to the pot and cook for 40 minutes to an hour or until meat is tender. Next, add potatoes and cook for 25-35 minutes or until potatoes are tender. Mix in long beans and cabbage and continue to cook until soft. Season with salt and pepper, and stir to combine.

KÅDDON UHANG



- 1 tbsp coconut oil
- 1 onion, diced
- 1 tbsp garlic, minced
- 2 cups green beans, cut to 3"
- 1 (14.5 oz) can stewed tomatoes, drained
- 2 lbs shrimp, shell on, head on
- 2 (13.5 oz) cans coconut milk
- 1 tsp salt
- 1 tsp black pepper
- 2 tbsp lemon juice

In a large pot over medium heat, sauté onions and garlic in coconut oil until onions become translucent. Add green beans to the pot and cook for about 3 minutes or until the green beans start to wilt. Next, add stewed tomatoes and shrimp to the pot. Cook for about 5 minutes or until shrimp is cooked and no longer translucent. Cover shrimp in coconut milk and add salt, black pepper, and lemon juice. Stir to thoroughly combine. Turn heat to low and simmer until coconut milk is heated through. Do not bring to a boil. Serve over white rice.

KÅDDON MÅNNOK



- 1 tbsp vegetable oil
- 1/2 onion, sliced
- 1 garlic clove, chopped
- 1 tbsp ginger, chopped
- 1 whole chicken, cut up
- 5 qt water
- 2 tbsp salt
- 3/4 tsp black pepper
- 2 potatoes, chopped
- 1 carrot, sliced
- 1 cabbage, small, chopped

In a large pot, sauté onions, garlic, and ginger in vegetable oil over medium-high heat until onions become translucent. Add chicken to the pot and cook until chicken starts to brown. Once browned, add water, salt, and black pepper to the pot.

Stir and bring to a boil. As water boils, a fat foam will begin to rise to the top. Skim the fat from the soup. Add potatoes and carrots. Lower heat to medium and let simmer until potatoes are soft. Lastly, shut off the heat and add cabbage. Cover the pot and let the cabbage steam for about 3-5 minutes.

AROS KÁDDO

- 2 tbsp vegetable oil
- 1lb chicken thighs, chopped
- 1 tbsp garlic, minced
- 1 onion, small, chopped
- 2 cups rice, uncooked
- 2 tbsp fish sauce
- 1 tbsp ginger, ground
- 1/2 tsp salt
- 1/2 tsp black pepper
- 4 cups chicken stock, unsalted
- 4 cups water
- Green onions, for topping
- Fried garlic, for topping

In a medium pot, sauté chicken in vegetable oil over medium heat until chicken is cooked. Add garlic and onion to the pot. Cook until onions become translucent. Next, add rice, fish sauce, ginger, salt, and black pepper to the pot. Stir to thoroughly combine. Add chicken stock to the pot and stir to combine. Cover pot and simmer for about 10 minutes over medium/low, while stirring in between to prevent the rice from burning. After 10 minutes, add water and simmer for another 25 minutes, while stirring every 10 minutes until the rice starts to break down. Serve and top with green onions and fried garlic to taste.



KÁDDON SUTANGHU

- 1lb ground beef
- 1 tbsp garlic, minced
- 1 onion, small, diced
- 1/2 cup celery, diced
- 8 cups water
- 1/2 tsp salt
- 1/2 tsp black pepper
- 2 cubes beef bouillon
- 1 bag (16 oz) mixed vegetables, frozen
- 1 can (14.5 oz) petite diced tomatoes
- 3 pkg (8.8 oz) vermicelli noodles

Cook ground beef in a large pot over medium heat. Once browned, remove ground beef from pot. Add onions and garlic to the pot and sauté until translucent. Add celery to the pot and cook until celery softens. Once celery is cooked, add ground beef back to the pot. Add water, season with salt and pepper, stir to combine, and bring to a boil. Stir in bouillon cubes and stir until cubes dissolve. Next, add mixed vegetables, diced tomatoes, and vermicelli noodles. Bring to a boil. Cook until noodles become glassy, about 5-10 minutes.



CHUNKY CHICKEN CHALAKILIS

- 3 lbs boneless chicken, chopped
- 2 cups rice, uncooked
- 2 tsp vegetable oil
- 1 medium onion, chopped
- 1 tbsp garlic, chopped
- 1/2 tsp black pepper
- 13 cups water
- 1 packet achote powder
- 3 cubes chicken bouillon

Preheat oven to 350°F. Place uncooked rice on a baking sheet and toast in the oven for 7-8 minutes or until golden brown. In a pot, sauté onions and garlic in oil until onions become translucent. Mix in chicken and black pepper. Cook over medium heat until chicken is no longer pink. Add rice, achote powder, and water in the pot. Stir and bring to a boil. Add bouillon cubes to mixture, mashing mixture while stirring until desired consistency.

CORN SOUP

- 2 tbsp olive oil
- 1/2 onion, chopped
- 5 pcs. chicken thighs, chopped
- 1-1/2 tsp salt
- 1 tsp black pepper
- 8 cups water
- 5 cups sweet corn kernels, frozen
- 1/2 cup corn starch
- 1/2 cup water
- 1 can coconut milk
- Green onions, chopped for garnish

In a medium sized pot, sauté onions in olive oil over medium high heat until onions become translucent. Add chicken, salt, and black pepper to the pot. Saute until chicken is cooked through. Add water and bring to a boil. Next, add com kernels to the pot and cook for about 15 minutes, stirring frequently. Dissolve com starch in water, then add to the pot and stir until thickened. Turn off heat and stir in coconut milk. Serve with green onions.



Our Journey of Caring for Our Community

Since 1950, Pay-Less has been more than just a place to shop— it's been part of Guam's story. Guided by the CHamoru value of Inafa'maolek, we've worked to give back in ways that matter. Through programs like Go Green, Health Smart, eduKitchen, and the Pay-Less Community Foundation, we continue our commitment to care, sustainability, and connection with purpose.

“ For those to whom much is given, much more is required. ”

— Late Chairman Emeritus, Paul M. Calvo



Pay-Less Markets has remained deeply rooted in one of Guam's most treasured values: Inafa'māolek, the spirit of cooperation, care, and mutual respect. Whether it's promoting healthier lifestyles, protecting the environment, or lending a hand to those in need, Pay-Less continues to give back in meaningful ways.

Health Smart: Wellness That Starts in the Aisles

Through its Health Smart program, Pay-Less makes wellness more accessible and sustainable for local families. From dietitian-approved products and USDA Smart Snacks to health-focused recipes and engaging social content, the initiative encourages healthier choices right in the grocery aisle.

But Health Smart goes beyond the store. From nutrition-focused store tours to school cooking demos and health fair presentations, the team brings education and inspiration into the community.

Even more impactful is the Medical Nutrition Therapy (MNT) program which offers personalized nutrition support from Rosae, our Registered Dietitian, to help individuals manage chronic conditions like diabetes and obesity.



eduKitchen: Where Health and Learning Come Together

In 2017, Pay-Less introduced eduKitchen, an interactive space for cooking demos, nutrition workshops, and seasonal kids' activities. From Healthy Heroes classes to summer camps and guest chef appearances, eduKitchen has inspired attendees to explore healthy eating with hands-on activities.

In 2024 alone, 89 activities hosted by 18 organizations filled the eduKitchen with learning opportunities and community impact.



Kick the Fat: A Race with Purpose, Powered by Community

What began as the Oscar Mayer 5K in 1996 has grown into one of Guam's largest health and wellness events. Kick the Fat, hosted by the Pay-Less Community Foundation, brings thousands together each year to promote healthy living and support local nonprofits.

Over the past 29 years, the event has raised over \$185,000, benefiting more than 64 nonprofit organizations. With the addition of a 10K and a Health & Wellness Fair, Kick the Fat has become a full celebration of community and fitness.

This year alone, \$40,000 in race proceeds went to local groups like Guma' Mami, Guam Animals in Need, and Santa Barbara Catholic Church Food Pantry.

Whether you're a seasoned runner or a first-time participant, joining Kick the Fat means more than crossing a finish line. It means being part of a legacy of giving back to our community.

KTF
5K/10K RUN WALK



Go Green: A Greener Island Starts Here

Pay-Less is proud to support sustainability through its Go Green initiative. Since launching the Mission Zero Bags campaign in 2012, the company has played a key role in supporting Guam's islandwide plastic bag ban which was a major step toward reducing waste and promoting reusable habits.

Today, all Pay-Less locations are equipped with recycling bins for aluminum and plastics, making it easier for customers to make eco-friendly choices. Every April, Pay-Less celebrates Earth Month with in-store eco-displays, double rewards on sustainable products, and islandwide cleanup efforts. From roadways to beaches, Pay-Less team members roll up their sleeves to help keep Guam clean!





A Healthier Guam

On Guam, where food connects families and caring for each other is part of our culture, Pay-Less Supermarkets sees nutrition as a way to strengthen our community from the inside out.

Rosae Shandor, the company's Registered Dietitian, leads the Health Smart program—an initiative that combines personal nutrition counseling with island-wide education.

A LOCAL JOURNEY, A LASTING MISSION

From teen bagger to Guam's first in-house supermarket dietitian, Rosae's story is one of service and heart. Rosae's journey with Pay-Less began in 2006 as a teen bagger at Hagåtña. From accounting to dietetic intern, she eventually became the company's first in-house dietitian. Inspired by her time on the Guam National Rugby Sevens Team and a sports physio who introduced her to the power of nutrition, Rosae pursued her degree at the University of Hawai'i at Mānoa and returned home to serve her community.

HEALTH SUPPORT THAT STARTS IN THE AISLES

Health Smart meets people where they are—at home, in-store, and across the island. Since nutrition therapy services began in 2019, over 1,100 consultations have been completed for over 320 clients, helping to manage weight, diabetes, high cholesterol, and other health conditions. Sessions include body composition assessments, meal planning, and nutrition counseling – often covered by local insurers.



72

nutrition activities for 20 organizations

55

eduKitchen activities for 16 organizations

281

personal nutrition sessions for 121 clients

From classrooms to community centers, Health Smart's reach continues to grow. Health Smart's education work is just as impactful. In 2024 alone, the Health Smart team has led over 70 nutrition activities in-store and in the community, and also hosted 55 activities for 16 organizations within the EduKitchen. These include cooking demos, shopping tours, and wellness workshops.

MAKING HEALTHY CHOICES MORE ACCESSIBLE

Creative partnerships and programs help turn knowledge into everyday action. One key partnership—with SNAP-Ed and the University of Guam—supports the Smart Snacks labeling system, helping shoppers identify better-for-you items.



ROSAE SHANDOR
Registered Dietitian

SERVICES PROVIDED BY HEALTH SMART INCLUDE:

- Medical nutrition therapy
- Diabetes management
- Dietitian consultation
- Body composition assessments and more

For more information email: rosaec@paylessmarkets.com

The program also supports larger wellness events like the Kick the Fat, Wellness Fair, helping connect race finishers with local wellness resources.

"We want to meet people where they are—at home, in the store, or in the community," Rosae says. "Sometimes small changes, like understanding a food label or trying a new recipe, can lead to a lifetime of better health."

Thanks to her leadership, Health Smart continues to turn everyday shopping into a lasting investment in Guam's wellness—today and for generations to come.

SCAN TO WATCH THE VIDEO



Brown Rice Chalakiles

- 1 cup achote seeds or 1–2 packets achote powder
- 8 cups water
- 2 cups uncooked brown rice
- 1 tbsp olive oil
- 1 medium onion, diced
- 2 cups chicken breast, cubed
- 3 cloves garlic, minced
- 2 cups cauliflower or celery, diced
- ½ green bell pepper, diced
- 1 can light coconut milk
- Salt and black pepper to taste



To make achote water, mix seeds or powder into water and stir vigorously until the color is released. If using seeds, strain and discard them. Toast the rice until golden (in the oven at 350°F or in a dry skillet), then cool and grind to a coarse meal. In a large pot over medium heat, heat olive oil and sauté onions, garlic, chicken, and vegetables until tender. Add achote water and bring to a boil for 1 minute. Reduce to a simmer and slowly stir in the ground rice. Stir continuously until it thickens into a porridge-like consistency. Once rice is tender, add coconut milk, adjust seasoning, and thin with water if needed. Serve warm.

Eskabechi

- 1 large broccoli head, cut into 3" florets
- 1 medium cabbage, cut into large pieces
- 1–2 large eggplants, sliced lengthwise ¼" thick
- Local kangkung
- 3–4 cups water
- 1 to 1-1/3 cups apple cider vinegar
- 1½ tsp salt
- 6–8 tsp turmeric (plus more for seasoning fish)
- 1 tbsp chopped garlic
- 3 lbs white fish (e.g. tilapia or orange roughy)
- 1 tbsp garlic powder
- 1 tsp black pepper, or to taste



Can substitute with spinach or watercress

Boil 1 cup of water in a large pan or wok, add ½ tsp salt, ½ cup vinegar, and 2 tsp turmeric. Cook broccoli until just wilted and transfer to a mixing bowl. Repeat the process for cabbage, eggplant, and kangkung, adding liquid as needed, and combine all vegetables in the bowl. Add garlic to the pan and cook briefly, then pour over vegetables. Season fish with salt, pepper, garlic powder, and turmeric, and bake at 400°F for 15–20 minutes. In a 9x13 pan, layer vegetables, baked fish, and remaining vegetables on top. Pour leftover sauce over everything. For best flavor, refrigerate overnight and reheat before serving.



Vegetarian Tinaktak

- 1 can (15 oz) organic lentils, drained and rinsed
- Chopped green vegetables (string beans, pumpkin tips, eggplant)
- 1 garlic clove, minced
- 1 onion, chopped
- 1 can light coconut milk
- Juice of 4 calamansi
- Salt, to taste



Sauté onion and garlic in a skillet over medium heat. Add lentils and vegetables and cook until slightly tender. Pour in coconut milk and cook just until it begins to simmer. Stir in calamansi juice and season with sea salt. Serve hot.

Spaghetti Squash Pancit

- 1 medium spaghetti squash, halved
- 1 tbsp olive oil
- ½ onion, diced
- 3 cloves garlic, minced
- 1 lb chicken breast, thinly sliced
- ½ head cabbage, shredded
- 1 carrot, julienned
- 2 stalks celery, diced
- ¼ cup reduced sodium soy sauce
- 1 lemon



Remove seeds from the squash and roast cut-side down at 350°F for 20–30 minutes. Let cool, then scrape into strands. In a large skillet, sauté onion, garlic, and chicken in olive oil. When chicken is cooked, add cabbage, carrots, celery, and soy sauce. Once vegetables soften, add squash strands and toss to combine. Remove from heat and finish with lemon juice.



Cauliflower Fried Rice

- 1 head cauliflower, riced
- 1 tbsp garlic, minced
- ½ cup onion, diced
- 2 cups spinach
- 2 cups frozen peas, carrots, and corn
- 3–4 tbsp low sodium soy sauce
- 1 egg, beaten
- ¼ cup green onions, chopped
- Salt and black pepper, to taste
- Olive oil, for cooking



Heat oil in a large pan over medium heat. Scramble the egg, then remove from the pan. Add more oil and sauté onions and

garlic with salt and pepper. Add cauliflower, frozen vegetables, and soy sauce, tossing to coat. Stir in spinach and scrambled egg. Toss everything together until well mixed and garnish with green onions.

Avocado Chicken Salad Wrap

- 2 cups rotisserie chicken breast, shredded
- 1 ripe avocado, mashed
- 4 tbsp plain Greek yogurt
- ½ cup shredded cheddar cheese
- 2 tbsp red onion, diced
- 2 green onions, sliced
- 2 tbsp cilantro, chopped
- 1 tbsp lime juice
- ½ tsp garlic powder
- ½ tsp black pepper
- Whole wheat tortillas



In a large bowl, mix chicken, avocado, yogurt, cheese, red onion, green onions, cilantro, lime juice, garlic powder, and black pepper until combined. Spread a few spoonfuls into each tortilla, roll tightly, and slice. Serve immediately or chill until ready to eat.



Giving Back, Moving Forward

The Pay-Less Community Foundation

In a culture rooted in inafa'māolek, community is more than a word—it's a way of life. For 75 years, Pay-Less Supermarkets has served as a cornerstone of daily life on Guam, offering not just goods and services, but unwavering support to the people it serves. That commitment took formal shape in 2006 with the creation of the Pay-Less Community Foundation, a nonprofit dedicated to improving quality of life on the island. Through grant-writing support, funding for nonprofits, and charitable campaigns, the foundation uplifts organizations working in health, education, social services, and the environment.

From signature campaigns like Small Change, Big Difference, to building the Kamalen Karidat Food Kitchen, PMCF has been a driving force behind some of the island's most important community projects.

A MISSION ROOTED IN INAFA'MĀOLEK

At its heart is the Foundation's president, who helped establish it nearly two decades ago with a mission to uplift the people of Guam through health, education, social services, and environmental programs. "While we had always supported charitable causes," she explains, "we felt a nonprofit arm would let us give back in a more effective, sustainable way." Inspired by the proverb, "Give a man a fish... teach a man to fish," the Foundation doesn't just donate—it empowers. From free grant-writing workshops to grassroots mini-grants, it helps nonprofits build lasting impact.



One of its most visible programs is the Kick the Fat 5K/10K and Community Fair,



MARIE BENITO
Pay-Less Community Foundation President

which draws thousands each year. More than a race, it features music, health screenings, and family wellness activities—while raising funds for local charities. Other staples include the Coin Box Donation Program and the Circle of Care initiative, which offers emotional support to cancer patients and families, filling a critical gap in Guam's healthcare system.

The Foundation is also quick to respond in times of crisis. During COVID-19, it distributed supplies to frontline workers, supported the homeless, and helped build the Kamalen Karidat Food Kitchen. These efforts exemplify its readiness to step up when needed most.

A LEGACY OF GIVING, A PROMISE FOR THE FUTURE

With so many worthy causes, allocating resources can be a challenge. Still, the Foundation remains guided by compassion and fairness. "Giving back has always been part of the Pay-Less DNA," the president reflects. "The Foundation simply gave it more structure." For



her, leading it during the company's 75th anniversary is both a professional milestone and personal honor.

"It's rewarding to continue the legacy my father began," she says. "He believed our success came by God's grace, and that we must pay it forward." Inspired by the life and values of the late Paul M. Calvo, the Foundation continues to foster generosity and responsibility for future generations.

"THE FOUNDATION WAS BUILT NOT JUST TO DONATE MONEY, BUT TO EMPOWER OTHERS TO SUCCEED."

As Pay-Less enters its next chapter, the Foundation stands as a living tribute to its legacy. In a close-knit island community, it proves that business success and community care can go hand in hand. Through all the change, one thing remains constant: *inafa'ma'olek is not just a value—it's a promise.*



SCAN TO
WATCH
THE
VIDEO



SERVICES INCLUDE:

- Cancer Support Group
- Nutrition Education
- Restorative Yoga
- Wellness Services and activities
- Counseling
- And more

Circle of Care: Support When It's Needed Most

In partnership with the Guam Cancer Trust Fund, PMCF provides Circle of Care, a comprehensive cancer support program offering free psycho-oncology services, group support, wellness workshops, and more. All services are offered free of charge. In 2024, nearly 800 participants received compassionate care through this critical initiative.

Cancer patients living in Guam and members of their support team, including family and friends, are invited to participate in the psycho-oncology support services. To register for the program, please email Marie Benito at mariebenit@yahoo.com.

LOCAL RECIPES *Entrées*



GROUND BEEF TINAKTAK

- 3 lbs ground beef
- 4 cloves garlic, minced
- 1/2 yellow onion, diced
- 2 cups green beans, chopped, 2-in. long
- 2 cups cherry or grape tomatoes, halved
- 2 (13.5 oz) cans coconut milk
- 2 tsp salt
- 1 tsp black pepper
- 1/2 tsp lemon powder

Cook ground beef until browned in a large pot over medium-high heat. Drain excess oil. Return pot to heat and add garlic and onions. Cook until soft. Add green beans, tomatoes, coconut milk, salt, black pepper, and lemon powder to the mixture and stir. Turn heat to low and simmer for about 5 minutes or until green beans soften, stirring occasionally.



ESTOFAO

- 1 tbsp olive oil
- 1/2 onion, large, sliced
- 1/4 cup garlic, minced
- 3 lbs chicken
- 1/2 tsp black pepper
- 1/2 cup soy sauce
- 1/4 cup vinegar

In a medium pot, sauté onions and garlic in olive oil over medium-high heat until onions become translucent. Add chicken and black pepper to the pot. Stir in soy sauce and vinegar. Bring heat to medium-low and cook covered for 30-40 minutes or until chicken is cooked through, stirring occasionally.



SPAM GOULASH

- 1 tbsp vegetable oil
- 1/4 onion, sliced
- 1 can spam, cubed
- 1 (15 oz) can corn, drained
- 1 (14.5 oz) can green beans, drained
- 1 (15 oz) can tomato sauce
- 1 tsp garlic powder
- 1/2 tsp black pepper

In a medium pan, sauté onions in oil over medium-high heat. Cook until onions become translucent. Add Spam to the pan and cook until it is lightly browned. Once browned, add corn, green beans, tomato sauce, garlic powder, and black pepper. Stir to thoroughly combine. Cook until warmed through.



CHAMORU BISTEK

- 1 tbsp olive oil
- 1/2 onion, large, sliced
- 2 tbsp garlic, minced
- 2 lbs beef, sliced
- 1/2 tsp black pepper
- 1/4 cup soy sauce
- 3/4 cup vinegar
- 1-2 beef bouillon cubes
- 1 cup water
- 1 packet achote powder
- 1 cup frozen peas

Sauté onions and garlic in a medium pan over medium-high heat until translucent. Add beef and black pepper to the pan and cook until browned. Next, add soy sauce, vinegar, and bouillon cube(s) to pan and combine until cube is dissolved. Combine water and achote powder in a small bowl. Mix until powder is dissolved. Stir achote water into the pan. Add frozen peas. Cook until peas are warmed throughout.



TINALA KÂTNE

- 2 pounds beef brisket, sirloin or flank steak
- 1 cup Kikkoman soy sauce
- 1/2 cup white vinegar
- 2 lemons, juiced
- 4 garlic cloves, crushed
- Pepper, to taste

Combine all ingredients except for the beef in a non-reactive bowl. Rub mixture onto the beef and marinate for at least 4 hours or overnight. You can cook tinala kâtne in a few different ways:

Method 1 (Traditional method): Lay the meat on a baking sheet and let dry in the sun for about 4 hours, turning it over after 2 hours onto the other side. (Heat the meat before serving on a grill.)

Method 2: In a single layer, dry the meat in an oven at 250°F for 1.5-2 hours.

Method 3: Cook in a smoker.



CORNE BEEF WITH CABBAGE

- 1 tbsp vegetable oil
- 1 can corned beef
- 1/2 onion, sliced
- 1/2 tsp black pepper
- 2 garlic cloves, minced
- 1/2 cabbage, sliced

In a medium pan, sauté onions and garlic in oil over medium-high heat until onions become translucent. Add corned beef to the pan and stir. Then, add black pepper and cook until corned beef is lightly browned. Once browned, add cabbage to the pan and toss to combine. Cook until cabbage is softened.

DINANCHE

- 4 tbsp coconut oil
- 1 small onion, diced
- 4 tbsp garlic, minced
- 3 local eggplants, chopped
- 2 cups local long beans, chopped
- 1 cup miso paste
- 1/2 cup crab paste
- 4-6 tbsp ground hot chili peppers
- 1 can coconut milk
- 1 tsp lemon powder

In a medium pan, sauté onions, garlic, eggplant, and long beans in coconut oil over medium-high heat until eggplant and long beans soften. Add miso paste, crab paste, ground hot chili peppers, coconut milk, and lemon powder to the pan. Stir to combine. Turn down heat and simmer for approximately 5 minutes while continuously stirring. Remove from heat and refrigerate for at least 1 hour.



KATDIYU

- 2 parrot fish, cleaned, chopped
- 2 tbsp vegetable oil
- 1 onion, medium, sliced
- 4 cloves garlic, chopped
- 2 cups green beans, cut to 2"
- 2 eggplants, sliced
- 1 cup cherry tomatoes, halved
- 2 bok choy
- 1 (13.5 oz) can coconut milk
- 3 tbsp vinegar
- 1 tsp salt
- 1/2 tsp black pepper

In a large pan, fry fish in vegetable oil over medium-high heat until golden brown. Ensure fish is dried as much as possible to prevent oil from splashing. Once fish is cooked, place on a paper towel-lined dish and set aside for later. In another large pan, sauté onions and garlic until translucent. Add green beans and eggplant to the pan and cook until softened. Next, add roma tomatoes and bok choy to the pan and cook until slightly wilted. Then, add coconut milk, vinegar, salt, and black pepper. Cook until milk is warmed through.

INIFRESI

Our Journey to Offering the Best Value Every Day

This chapter celebrates a promise we've kept since day one: to offer the best value on fresh quality products. From exciting promotions and seasonal savings to Måolek Rewards and everyday essentials, we're always looking for ways to make shopping easier, more affordable, and more rewarding for every customer who walks through our doors.



Målek

REWARDS

Treat Yourself To Goodness

More Than Målek: A Loyalty Program Built Around You

For 75 years, Pay-Less Markets has stuck by our motto to “provide the greatest customer value every single day” whether it be through hot ad deals, promotions, special savings, and more! One of the main ways we give back to our customers is through our loyalty program.

It all began in 1997 with the launch of our first-ever loyalty program, the Star Card. Ahead of its time, the program relied on paper sign-ups and physical card, but as technology advanced, so did our customers’ needs. The program eventually came to a close in the early 2000s, leaving room for something better to come.



On September 17, 2021, Pay-Less launched Målek Rewards, our digital loyalty program created to make your shopping experience easier, more rewarding, and truly personalized.

Målek Rewards member perks:



Redeem Rewards: You earn 1 point for every dollar you spend and can redeem your points for items featured on our monthly Rewards Catalog or our Rewards Rush limited time deals. These rewards are specially curated just for you!



Clip Digital Coupons: Clip your digital coupons on the AppCard app for automatic savings when you check out!



Enter to Win Sweepstakes and Promotions: We love giveaways and as a Målek Rewards member, you are automatically entered into each one with every qualifying purchase. Look out for all the giveaways we’re running on our social media pages or our Pay-Less website.



Unlock Savings: You can avail of exclusive discounts with our programs like Fresh Savings for Seniors, Calvo’s Lifestyle Club, and special Målek Member Pricing on hundreds of items in-store!

ALL IN, ALL ECO, NO PAPER:

Enter Pay-Less Supermarket giveaways and shopping sprees instantly with your purchase!



SINCE 
2021
68,239
members



 **995**
Items on Rewards Catalog

TOP 10 ITEMS REDEEMED:

JOHNSONVILLE SAUSAGES
TYSON CHICKEN LEG QUARTERS
TULIP LUNCHEON MEAT
MR. BROWN COFFEE
SEAKING MILKFISH
STRAWBERRIES
SPINACH
PEPSI SODA MINI CANS
ZESPRI KIWIS
ESSENTIAL EVERYDAY VEGETABLE OIL



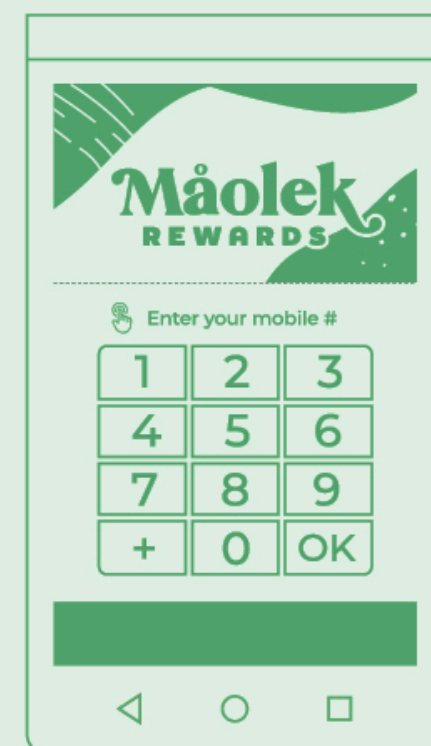
8,427
digital coupons



1,307,075 clipped, 349,391 redeemed
manufacturer’s coupons, instore, local vendors

 **108** digital
sweepstakes

and promotions for automatic entries to win,
with prizes like Shopping Sprees, Pay-Less Gift
Certificates, specialty prize packages + more!



TONS
of savings

FRESH SAVINGS FOR SENIORS
CALVO’S LIFESTYLE CLUB
MÅLEK MEMBER PRICING
PICK 5
HOLIDAY PROMOTIONS

Premium Cuts, Local Care

Jaime Torres, Meat Operations Manager



SCAN TO
WATCH
THE VIDEO



At Pay-Less Supermarkets, the meat department isn't just about what's on the shelf, it's about how it gets there, who prepares it, and why it matters to the people it serves.

Behind the counter is Jamie Torres, the Meat Operations Manager, who started with the company six years ago as a meat attendant. "I started out wrapping, pricing, and preparing meats, just learning everything from the ground up," Jamie shares. "I showed up every day, did what needed to be done, and took initiative when I saw an opportunity to help."

Today, Jamie manages operations across multiple stores, checking in with teams daily, monitoring inventory, and ensuring the highest standards are upheld. Her experience at every level of the department shapes how she leads now. "Because I've done all the work myself, I understand what my team faces. I always try to lead with empathy, we're all on the same team."

The department is also built on skill. Jamie and her team take training seriously, teaching butchers to identify cuts, safely process bulk meats, and eventually use advanced tools like the band saw. "It takes time and attention to detail," she says. "There's a process, and not everyone sees what goes into it before that meat hits the case."

That sense of teamwork and accountability shows in the services Pay-Less provides through its meat department. Beyond the wide selection of chilled beef and fresh cuts, every meat shop on the island offers custom cutting and seafood processing based on customer requests. Pre-orders are welcome, and meat can even be stored until customers are ready for pick-up, an added convenience many shoppers rely on. "We also give advice on how to prepare different types of meat," Jamie adds. "If a customer isn't sure what cut they need or how to cook it, we're happy to guide them."

Listening to the community is what makes Pay-Less truly stand out. "On rainy days, we stock up on meats for Kādu. During graduation season, we're ready with roasting pigs, hams, and BBQ meats. We always plan ahead based on what our customers will need," Jamie explains. "It's about being in tune with our culture and serving the community accordingly."

For Jamie, the relationship between butcher and customer is central. "We're preparing food that feeds families, so trust is everything. We want people to feel confident in what they're buying and who they're buying it from."

At Pay-Less, the meat department is more than a place to shop, it's a place where quality, culture, and community come together. And with Jamie and her team at the helm, it's a place where customers can expect not just premium meats, but personalized service grounded in local values.



**"WE'RE PREPARING
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BUYING AND WHO
THEY'RE BUYING
IT FROM."**

Chilled, Checked, Delivered: Guam's Fresh Food Lifeline

Getting fresh fruits and vegetables to Guam is a complex process that begins on farms around the world and ends on the shelves of local stores like Pay-Less Supermarkets. At the center of this journey is PDC Wholesale, the largest food importer in Micronesia, which operates a 50,000 sq. ft. facility on Guam and services over 400 customers across the region. Led by General Manager Chris Sgro, PDC manages over \$50 million in inventory annually with Guam as its main distribution hub.

Shipping perishable goods to Guam is a challenge, considering ocean freight from the U.S. West Coast can take two to four weeks. Even in temperature-controlled containers, natural ripening occurs, leaving a narrow window to maintain freshness. To overcome this, PDC partners with Pay-Less Logistics in San Francisco for quick port access, real-time pricing, and strict quality control. They also source from Mexico, Ecuador, Japan, New Zealand, and buy over 1.4 million pounds of produce each year from 20 local Guam farmers.

Some items like berries, mushrooms, and leafy greens are air-freighted to maintain quality, arriving in just a day. PDC accepts only top-grade produce, ensuring high standards for freshness and appearance.

To maintain quality, PDC uses a Cold Chain Process—keeping products chilled from farm to shelf using reefer containers, a refrigerated warehouse, and refrigerated trucks. They've also invested in specialized banana ripening chambers to carefully manage temperature, humidity, and ethylene gas levels. In 2020, PDC launched Guam's first vegetable processing plant to supply freshly cut vegetables to local restaurants, hotels, and supermarkets—reducing dependence on airfreighted salads and improving freshness.

For PDC, delivering quality produce to Guam isn't just business, it's a commitment. "We understand the logistical difficulties with procuring food supply thousands of miles away. That's why we work with reliable partners to source smart, ship fast, and keep prices competitive." As Pay-Less celebrates 75 years of serving the community, PDC remains a proud partner, ensuring that every bite of produce reflects the care, effort, and pride behind its journey.



Chris Sgro
PDC General Manager

PDC
WHOLESALE



Learn more about
PDC Wholesale



Recipe courtesy
of Ryan James

FINA'DENNE' 4 WAYS

Just add all ingredients, stir, and let sit for a few minutes.



SOY SAUCE & VINEGAR

- 2/3 cup soy sauce
- 1/2 cup vinegar
- 1 tbsp. ground hot chili peppers
- 1/4 cup yellow onion, chopped
- 1/2 cup cherry tomatoes, halved
- 1 stalk green onion, chopped

SOY SAUCE & LEMON

- 1/2 cup soy sauce
- 1/4 cup lemon juice
- 3-5 peppers, chopped
- 2 stalks green onion, chopped

LEMON

- 2/3 cup lemon juice
- 1/2 cup water
- 1/2 tbsp. salt
- 1/2 yellow onion, chopped
- 3-5 peppers, chopped

TUBA

- 1 cup sukan tuba vinegar
- 1 tsp. salt
- 1/4 cup yellow onion, slice
- 3-5 peppers, chopped

CLASSIC

- 4 cups soy sauce
- 3 cups vinegar
- 1/2 tsp sesame oil
- 1 tsp garlic powder
- 1 tsp onion powder
- 1/2 tsp black pepper
- 1 onion, small, sliced

Combine ingredients in a medium sized bowl. Place choice of meat in a container and pour marinade over meat to coat evenly. Place in fridge and marinate for at least 2 hours or overnight.

SOUTH TEXAS DRY RUB

- 1/2 cup coarse black pepper
- 1/3 cup brown sugar
- 1/3 cup kosher salt
- 2 tsp garlic powder
- 2 tsp onion powder
- 2 tsp paprika
- 2 tsp chili powder
- 1 tsp cumin
- 1 tsp ground mustard

Mix all dry ingredients together in a shaker. Lay ribs flat and pour the dry rub evenly on both sides of the ribs. For chicken, place chicken pieces in a bowl and pour dry rub over it. Mix chicken with your hands to evenly distribute the rub. Let it sit for 15 minutes then BBQ.

GUAM STYLE MUSTARD

- 1 cup yellow mustard
- 1 cup soy sauce
- 1/4 cup vinegar
- 1 tsp garlic powder
- 1 tsp onion powder
- 1/2 tsp black pepper
- 1/2 tsp sugar

Whisk together mustard, soy sauce, vinegar, garlic powder, onion powder, black pepper and sugar in a bowl. Pour wet marinade over ribs. Refrigerate for 1 hour then flip ribs and refrigerate for another hour. It is now ready to grill.

KABOBS TWO WAYS

CHICKEN KABOBS

- 1/2 cup ketchup
- 1/2 cup vegetable oil
- 1/2 cup soy sauce
- 1/2 cup brown sugar
- 1/4 cup apple cider vinegar
- 1/4 cup Thai sweet chili sauce
- 2 cloves garlic, minced
- 2 tsp black pepper
- 2 lbs chicken, 2" strips

Soak bamboo skewers in water for at least 30 minutes. In a small bowl, combine ketchup, vegetable oil, soy sauce, brown sugar, apple cider vinegar, Thai sweet chili sauce, garlic, and black pepper. Stir to combine. Place chicken in marinade mixture and marinate in refrigerator for at least 8 hours. Thread skewers through desired amount of chicken. Grill each side for 4-5 minutes until cooked through.



BEEF KABOBS

- 6 oz pineapple juice
- 1/4 cup low sodium soy sauce
- 1/4 cup olive oil
- 1/4 cup brown sugar
- 1/4 cup apple cider vinegar
- 1 tbsp molasses
- 2 tsp ginger, minced
- 2 tsp garlic, minced
- 1 1/2 lbs sirloin steak, cubed
- 1 red bell peppers, cut into 1" pieces
- 1/2 pineapple, cut into 1" cubes
- 1/4 red onion, cut into 1" pieces

Soak bamboo skewers in water for at least 30 minutes. In a small bowl, combine pineapple juice, soy sauce, olive oil, brown sugar, apple cider vinegar, molasses, ginger, and garlic. Stir to combine. Place steak in marinade mixture and marinate in refrigerator for at least 30 minutes. Thread skewers through desired amount of steak, red bell pepper, pineapple, and red onion. Grill each side for 2-3 minutes until cooked through.



POT ROAST

- 1 onion, large, sliced
- 3 lbs chuck roast
- 1 pkg dry onion soup mix
- 2 (10.75 oz) cans Cream of Mushroom soup
- 2 tbsp water
- 4 red potatoes, cut into large chunks
- 4 carrots, cut to 2" long, halved
- 1 cup beef broth

Preheat oven to 325°F. Place sliced onions on the bottom of a large baking dish. Place roast on top of onion slices and sprinkle with dry onion soup mix. Rub soup mix into roast then cover meat with cream of mushroom soup. Sprinkle water over roast and tightly cover with foil. Bake for 2 hours and remove from oven. Place potatoes and carrots around the roast. Pour broth over potatoes and carrots. Tightly cover with foil once again and bake for 1 more hour. Remove from oven and serve.



BROWN SUGAR GLAZED HAM

- 1 fully cooked ham, 7-9 lbs
- 1/2 cup brown sugar
- 1/2 cup maple syrup
- 1 tbsp dijon mustard
- 4 canned pineapple rings, thinly sliced

Preheat oven to 275°F. Place ham face down in a roasting pan and cover tightly with foil. Bake for 1-1 1/2 hours. In a medium saucepan, combine brown sugar, maple syrup and mustard and bring to a boil over medium-high heat, stirring constantly. Cook until sauce thickens, about 2 minutes. Brush the baked ham with the glaze, then secure the pineapple rings to the top with toothpicks. Return to the oven until heated through, about 25-30 minutes.

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PAY-LESS SUPERMARKETS



Market
DELI

Joe "Fluffy" Mendiola: The Heart Behind Market Deli

For over a decade, Fluffy has been a familiar and steadfast presence within the culinary ventures of Pika, Lenny, and Robby. His journey began straight out of high school at Pika's Café, where he started as a line cook. Through passion, perseverance, and a deep love for hospitality, Fluffy climbed the ranks to become the Restaurant Manager within just four years.

Then came 2020—a year that tested many and prompted change across industries. Amid the uncertainty of the pandemic, Fluffy embraced a new chapter: helping bring life to the Market Deli, a concept that had long been in discussion among his leadership team. In September of that year, Fluffy became one of the few to transfer over from the original restaurant group, stepping into the role of Market Deli Manager, where he's been leading ever since.

On what food means to him, Fluffy reflects with genuine sentiment:

"FOOD IS COMMUNITY. FOOD IS CULTURE. FOOD IS LOVE. FOOD IS LIFE. IT'S THE BEST WAY THAT A PEOPLE CAN EXPRESS AND SHARE THEIR CULTURE AND HERITAGE."

That perspective is reflected in everything he does at the Market Deli—from crafting authentic island flavors to creating a space where guests feel at home. Fluffy's leadership is not just about food preparation, but about storytelling, tradition, and connection.

SO, WHAT FUELS HIS DEDICATION?

Fluffy credits his greatest inspiration to his parents. His father—affectionately known as the original Fluffy—was a beloved local musician whose creativity and passion left a lasting impression. His mother, a hardworking woman devoted to both her family and her community, instilled in him the values of service and compassion. "They inspire me daily to strive for greatness," Fluffy says with pride.

And if you're lucky enough to visit the Market Deli, you might get to try their take on a cherished local dish: Hågun Suni (spinach with coconut milk). His tip for the perfect batch?

"The secret is in the balance. I always start by heating and seasoning the coconut milk before adding the spinach. That way you can really control the flavor and richness. Too often it's dry at fiestas—it should be creamy and well-seasoned. Gradually folding in the spinach helps keep that perfect texture."

Whether he's tasting recipes or leading his team with heart and humility, Fluffy is more than just a manager—he's a culture bearer, a mentor, and a vital part of the Market Deli story. With 12 years of experience under his belt and a deeply rooted connection to his island heritage, Fluffy continues to feed both stomachs and souls.

FLUFFY'S HÅGUN SUNI

- 4 lbs frozen chopped spinach
- ¼ cup onion, chopped
- 1 tbsp garlic, chopped
- 4 cans (13.5 oz) coconut milk
- 1 tsp donne (or to taste)
- 1½ tbsp salt (or to taste)
- ½ tbsp ground black pepper
- 1 tbsp turmeric (light color preferred)
- 2 tbsp lemon juice
- 1 tbsp oil
- 1 tsp onion powder

Squeeze excess water from the spinach and set aside. In a large pot, sauté onions and garlic in oil until fragrant. Add coconut milk, donne, salt, black pepper, turmeric, and onion powder. Mix well, bring to a boil, and adjust seasoning to taste. Add the spinach and simmer for 10–15 minutes, stirring occasionally. Turn off the heat, stir in lemon juice, and adjust flavor as needed. The final consistency should be balanced—not too thin or too dry.



MANHITA

Our Journey Together with Our Valued and Impassioned Employees

This chapter pays tribute to the heart of our company—our Pay-Less familia. From the front lines to behind the scenes, every team member plays a vital role in our shared success. Through recognition events, team-building moments, and opportunities to grow, we celebrate the unity, passion, and dedication of the people who make this journey possible, day in and day out.



Pay-Less
SUPERMARKETS 75

At Pay-Less, our people are more than employees, they're *family*.

The heart of our business has always been the dedicated team members who show up each day with care, commitment, and the true Hāfa Adai spirit. That's why we invest in our people through training, wellness programs, and meaningful engagement. When our employees grow, so does our ability to serve the island with excellence.

Learning, Leading, and Thriving

We believe in lifelong learning and building leaders from within. From new hires to seasoned supervisors, every team member has the opportunity to grow through a variety of development programs, including:

- Annual Leadership Training, nurturing the next generation of Pay-Less leaders
- Customer Service Excellence Training, rooted in Inafa'māolek and warm island hospitality
- Forklift Operator Safety Training and CPR/AED Certification, keeping our team safe and prepared
- Compliance Training that creates a respectful and secure workplace for all
- GCC Adult Education Programs, supporting those who wish to expand their knowledge and skills
- Empower employees with access to an online training platform filled with diverse courses they can complete at their own pace—helping them unlock new skills, grow as leaders, and reach their full potential.



Healthy Team, Happy Team

A strong workforce starts with well-being. We prioritize the health of our team with initiatives that encourage better choices and active lifestyles:

- Nutritional Services for Employees, including access to our in-house Registered Dietitian
- Health & Wellness Fairs, connecting staff with screenings and community health partners
- Health Smart Challenge, where employees set goals and work toward healthier habits together
- Pay-Less Sports Leagues, building camaraderie through sports such as basketball, volleyball, and softball

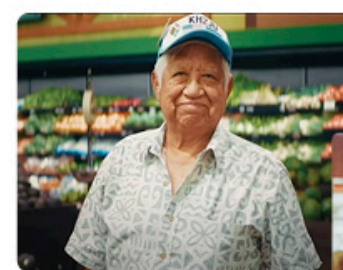


Celebrating Each Other

Recognition is a cornerstone of our company culture. From milestones to small moments, we make it a point to celebrate each other's successes:

- Inafa'māolek Awards Program, including Service Excellence, Employee of the Quarter/Year, and Perfect Attendance
- In Li'e' Hao (We See You), a peer-to-peer shoutout platform honoring everyday contributions
- Store Competitions and Holiday Festivities, bringing teams together in the spirit of fun and friendly rivalry

From our admin office to the checkout line, our team makes the difference and their passion is what has powered our journey for 75 years. Si Yu'os Ma'āse' to our amazing Pay-Less family. This legacy is yours.



Danny Pobre | 1972

Danny's story begins as a young service department employee at J&G Pay-Less. He was temporarily assigned to work as a refrigeration technician. With no one else available to handle the job, Danny stepped in and never stepped out. "They didn't have anyone to service supermarket refrigeration, so they assigned me temporarily," he recalls. "I was the only one who knew how to do the job and they liked the way I did it, so they kept me." What began as a short-term assignment became a lifelong career that has now spanned more than 50 years. Today, Danny is the longest tenured employee at Pay-Less Supermarkets, and a living witness to its growth and transformation.

At the time Danny started, Pay-Less was a modest operation with just three stores. Today, it has grown to eight locations and continues to expand. "I never thought I'd be here this long," he admits, "but I never regretted it either." The job offered stability, purpose, and, as Danny jokes, "unlimited overtime." "It's a nice place to work," he says.

Over the decades, Danny has seen countless changes, not only in the stores themselves but in the way the company operates. He recalls the transition from J&G ownership to Calvo Enterprises in 1985 as a major turning point. "The change was for the better," he says. "We started remodeling



celebrating 50+ years with Pay-Less

our stores. Harmon was the first, and after that, it just kept going." From mechanical cash registers to electronic IBM systems, from surplus Navy parts to high-efficiency refrigeration units. "Switching from baling wire to electromagnetic controls to electronic, computer-controlled refrigeration was the best thing that ever happened."

He took pride in every remodel, every new store opening, and every innovation that made the company stronger. "My proudest moments were when we started remodeling our stores and when we added new locations," he says. "We worked hard to improve, every five to eight years, and it made a difference." He fondly remembers the excitement of community events like the Carole Kai Bed Race and the company's \$50,000 raffle—moments that brought customers and employees together in celebration. "It's been a fun adventure."

Now, as Pay-Less celebrates its 75th years, Danny is filled with gratitude. "I'm fortunate, very fortunate, and blessed to have stayed and witnessed everything we've achieved." His message to future generations of employees is simple but heartfelt: "Keep up the good work."

From a temporary technician to a cornerstone of the company, Danny's journey mirrors Pay-Less's own transformation, from humble beginnings to an essential part of Guam's community. His legacy is one of hard work, loyalty, and unwavering dedication, reminding us that the heart of every great company is built on the people who believe in it, day after day, year after year.

Elvie Valenzuela | 1975

Elvie began her Pay-Less journey on January 27, 1975, joining the company as a Stock Card Clerk. Reflecting on those early days, she recalls a time when "stock counts, price checks, and paperwork were done manually," a contrast to today's technology driven systems. Yet despite decades of innovation and growth, she says one thing has remained constant. "Pay-Less continues to put people first and serve the community with pride."

Throughout her five decades with the company, Elvie has witnessed the company's history unfold with store openings, anniversaries, and countless community events. But it is the people who have made her journey most meaningful. "Over the years, the friendships I formed, the customers I grew to know by name, and the many milestones we celebrated together are all memorable for me," she shares. Today, she serves as an Accounting Clerk III, supporting financial accuracy and daily operations alongside the accounting team. Her commitment to excellence continues to help strengthen the foundation of the company she has grown with.



For Elvie, the Hāfa Adai spirit lies at the heart of her work. "It is about genuine kindness and respect," she explains. "It means treating customers, coworkers, and community members with warmth and compassion... and making every person feel welcomed." This spirit has shaped not only her career but also her connection to the people of Pay-Less, whom she considers her second family. "Pay-Less is not just a workplace but a second home to me," she says. "My own family grew up with Pay-Less, shopping here, joining events, and hearing my stories."

Reaching her 50 year milestone is an honor she holds close. "It feels both unbelievable and rewarding," Elvie reflects. "It means I have had the privilege of dedicating my life's work to a company I believe in." As we mark 75 years of Pay-Less history, we honor Elvie's Hāfa Adai spirit and the legacy she continues to build.

Your Story

Pay-Less customers share and reminisce about their stories over the decades.

S.Falga

I was about 11 years old and went to the store with my dad's friend and my 2 younger siblings. As a kid I knew she was a bit different than normal folks, but it really became known on this day. I would later find out she was scared to be in buildings other than her home, but because she wanted to treat us to a nice dinner and treats she risked it all and went with us. From the time we entered the store she was yelling at us to hurry up thru the aisle at a running pace to grab the stuff and get out quick as a plane gonna crash into Pay-Less and kill is all. Half scared and half amused we did what she asked in obedience. She threw the money at the cashier and ran out all the while yelling for them to hurry up and give us the change and crying from outside for us to get out of there quickly.

Oka Pay-Less also gave me the opportunity to have my mom honored on Mother's Day with a shopping spree 20 years later to where once again I would be the one running thru the aisles with my mom, but this time thank goodness not cuz of any doomed plane crashes headed my way. Every time I go to Oka these memories come to my mind and I simply smile and fill joy as I shop and move thru the aisles.

Jen Dave

It was when a customer accidentally dropped a bunch of Christmas items with his cart & how a few employees laughed with the customer & helped the individual pick up the items from the floor. Best customer service ever.

@lifewith_jaly

Pay-Less is our family's go-to for our grocery needs & wants! We love Mes Chamoru during March because of all the local goodies they display or sell. We are always greeted with a huge Hafa Adai when we walk in and feel the warmth & love of all the workers! Biba Pay-Less! Biba Chamoru! 🇵🇷

@arielcarig

I love watching the butcher cut the meat for the customers, they have been cutting meat for the past 75 years!!! Happy Anniversary by the way Pay-Less

@jaelaurel94

When @valsio_dmvalentine used to follow me shopping at Pay-Less for fun - my favorite place to shop then and now 🥰

@liabarcinas

Running into my favorite cousin @isazrainbow at Pay-Less and inspecting their cart is the best part. Pay-Less connecting families spontaneously for 75 years and going strong 🥰

@briannajean

Enjoy our almost always last minute shopping trips to feed the fam 🥰 also the trips where you buy everything and I just put it all in the cart hehe

@sannicolasjuliet

Back in the early 90's when I was 3 years old to the age of 9, every week on these days, Tuesday, Thursday, & Saturday, both my Grandma & Grandpa take me to Pay-Less Hagåtña when it was located at Agana Shopping Center so I can get my ULTIMATE FAVORITES, RED PISTACHIOS for my LIPSTICK 🍷🍷, an abundance of BUTTERSCOTCH CANDIES 🍫 (\$ \$ amount varied on the weight), & SALISBURY STEAK W/ MASHED POTATOES 🍟...while they picked up pig food for the abundance of pigs & piglets we had. I was beyond disappointed when the RED PISTACHIOS were no longer available! 😭 I remember getting mad at the chef & kitchen crew for not letting me know it was going to be discontinued. On that note, please forgive me ASC Pay-Less kitchen crew 🙏

@maesie__

Clean-up on aisle 3! It was on the year of 1994 at Pay-Less Sinajana when I was deep in the meat section, contemplating dinner, when suddenly, BAM! - My water broke with the force of my tiny but mighty baby ready to be born. My nieces and nephews bolted to the front for help, and within moments, an army of employees came racing down aisle 3 to help. A wet floor and me, trying to process the fact that my daughter had just drop-kicked her way into making Pay-Less history. I was swiftly escorted through the back emergency exit like some kind of VIP. Very Inducing Pregnancy. 😂 The next day, employees learned I had a baby girl. To this day, I can't step into the meat section without imagining the poor employee who had to mop up my grand entrance into motherhood. I avoided shopping there for almost a year out of sheer embarrassment. And so, my daughter unofficially earned the legendary title: Stewing Chicken and Pay-Less. May her entrance into this world live on in supermarket lore forever. 🥰

@jvlj2017

Pay-Less is like a neighborhood store that I've grown up with for the past 50+ years of a gathering place of generations of family .. friends... and the workers you've gotten to know by name at each location...March is the best time to enjoy all our local snack that they display and have for tasting and selling .. Biba Guam 🇵🇷 Biba Pay-Less!!! 🥰

@francinegumataotao

When I used to sit in the back of the truck and go to Pay-Less late at night with my brothers for an ice cream run.

@daddyg.24

As a kid, I was always curious about how food was made. I grew up watching my parents cook, seeing how they chose the ingredients, how long the cooking time was, and also getting that perfect taste. We are Filipino, so there is no such thing as measuring, as long as it tastes good. I always followed my parents into Pay-Less Yigo because we live in Yigo, and watched how they were able to mix and match different vegetables and meats to our desired tastes. Always asking us, "What do you want for dinner tonight?" Now that my dad is older and my mom is not around, I still keep that memory of them with me while I do my groceries in Pay-Less. Picking out the vegetables the way they did, choosing the right cuts of meats for certain dishes, and also looking around for the right spices. I cook so often for my family that I practically memorized the store and know where to go to find what I need. For me, Pay-Less is not only a grocery store but also a place to meet new people, converse with friends, and also make memories with family.

@si_rosie_

Pay-Less has always been my #1 store to grocery shop....fresh fruits, vegetables n great affordable prices, with friendly greetings with a smile 😊

@ovlackaish

Pay-Less is an amazing locally owned grocery chain on our island that is always sharing the hafa adai spirit. We like to do our weekly/monthly grocery trips there because of the array of local and flown in produce and fruits. The maolek rewards are also an added perk to our shopping experience.

@thegoodhifoodielife

Sumay always opens up with a hafa adai every time I enter.. they already know when I bring my kids they know if I lose them in one corner the staff already know my kids and lead them to me every time we feel so safe and welcomed 🥰

@katrosetaimanao

I remember the old layout of the Pay-Less at Micronesia mall. Sometimes I still have dreams of getting lost in there. The frozen/meat section was in the back and there was a meat display area where the guys in the back can slice and weigh a tuna loin if you pick one.

@jbcruz66

Reminiscing on the aisle that had the unlimited pick your candy treats and the fun part was weighing it 🥰

POLL: WHAT IS YOUR FAVORITE SHOPPING HACK?

"Beating the rush hour, Pick 5, remembering to bring my favorite Pay-Less reusable bags"

"Turning grocery runs into date nights so I can pick the goods and he can haul the bags"

"Start with the important needs first and get what you want after... Wants vs Needs."

Answer	Percentage
Use Maolek Rewards / Coupons / AppCard	28
Look for instore sales / Clearance/ Specials/ Pick 5	24
Make A Shopping List / Meal Plan	12
Avoid Shopping Hungry / Shop On A Full Stomach	5
Start With Produce / Meat / Cold Section	3
Use Reusable Bags / Shop Without A Basket	3
Go During Off-Peak Hours / Shop Early / Really Late	2
Shop Alone: Leave Kids At Home	2
Buy In Bulk	2
Use Self-Checkout / Smartphone Tools	1
Check Social Media / Online Flyers And Deals	1
Miscellaneous	20

Results from 198 people polled.

"Calvo's Lifestyle Club!! Discount on the best produce on island!!!"

"No hack, just get what's needed and anything else that catches my eye!?"

LOCAL RECIPES *dessert*



BUÑELOS 3 WAYS

BUÑELOS MÃNGGA (Mango Doughnuts)

- 16 oz ripe mangoes (fresh or frozen)
- 1/4 cup milk
- 1 cup all-purpose flour
- 1/2 cup sugar
- 1/2 tsp baking powder
- 1/8 tsp salt
- Vegetable oil, for frying

Preheat oil over medium heat. In a large bowl, combine mango and milk. Add flour, sugar, baking powder, and salt to mixture. Stir until mixture becomes a batter. Drop batter into oil in increments of approximately 2 tablespoons. Fry until evenly browned on both sides, then remove and place on paper towels to dry any excess oil.

BUÑELOS AGA (Banana Doughnuts)

- 2 cups bananas, mashed
- 2 cups all-purpose flour
- 1/2 tsp baking powder
- 1/2 cup sugar
- 1 tsp cinnamon
- 2 tbsp milk
- 1 tsp vanilla extract
- Vegetable oil, for frying

Preheat oil over medium heat. In a large bowl, combine bananas, flour, baking powder, sugar, cinnamon, milk, and vanilla extract. Stir until mixture becomes a batter. Drop batter into oil in increments of approximately 2 tablespoons. Fry until evenly browned on both sides, then remove and place on paper towels to dry any excess oil.

BUÑELOS MÃNGLO' (Air Doughnuts)

- 2 cups all-purpose flour
- 1/2 cup sugar
- 1 tsp baking powder
- 1 cup coconut milk
- Vegetable oil, for frying

Preheat oil over medium heat. In a large bowl, combine flour, sugar, baking powder, and coconut milk. Gently mix until a dough is formed. Knead until dough becomes soft and smooth. Roll dough out to about 1/3" thick, then cut in diamond or triangle-shaped pieces using a knife or pizza cutter. Drop dough into oil. Fry until evenly browned on both sides, then remove and place on paper towels to dry any excess oil.



CASSAVA CAKE

- 32 oz grated cassava
- 1 (12 oz) jar macapuno strings
- 2 eggs, large
- 1 cup sugar
- 1 (14 oz) can coconut milk
- 1 (12 oz) can evaporated milk
- 1/4 cup butter, melted
- 1 tsp vanilla extract

Preheat oven to 375°F. Combine all ingredients in a large bowl. Whisk to combine. Pour batter into a lightly greased baking dish. Bake for 1 hour. Remove from oven and cool.



KALAMAI

- 1/2 cup corn flour
- 1/2 cup cornstarch
- 1/2 cup sugar
- 1 1/2 cup coconut milk
- 1 tsp vanilla extract
- 1/2 tsp red food coloring
- 1 tbsp butter, unsalted
- 2 cups boiling water
- Cinnamon, to taste

In a large mixing bowl, sift together corn flour and cornstarch. Add sugar to the bowl and stir to combine. Add coconut milk, vanilla extract, and food coloring. Stir until dry ingredients dissolve. Transfer to a pot. Add butter and cook on medium-low until butter is melted. Stir constantly to avoid burning the mixture. Once butter is melted, slowly stir in water. Continue stirring until mixture thickens. Place mixture on a serving dish and evenly form to desired shape and height. Sprinkle with cinnamon to taste and chill for at least 10 minutes.

POTU

- 1 cup rice flour
- 1/2 cup sugar
- 1-1/2 tbsp baking powder
- 4 tbsp tuba vinegar
- 3/4 cup water

Combine all ingredients in a medium-sized mixing bowl. Whisk together to thoroughly combine. Once combined, let mixture rest for about 15 minutes. Pour mixture into a small lined cupcake pan about 1/3 of the way up each cup. Place pan in a steamer with a hand towel under the lid to catch the drops of water. Steam for about 30 minutes over high heat. Remove from steamer and allow to cool.



PUMPKIN TURNOVER (PÅSTIT)

Pastry:

- 5 cups all-purpose flour
- 1/4 cup granulated sugar
- 1/4 cup all-purpose shortening
- 3/8 cup margarine
- 1-1/2 iced water
- 1/4 cup whole milk

Filling:

- 1 (15 oz) can pure pumpkin
- 1/4 cup brown sugar
- 1/8 cup granulated sugar
- 1/2 tsp cinnamon
- 1/16 tsp pumpkin pie spice

Preheat oven to 350°F. Combine the pumpkin, both sugars, cinnamon and pumpkin pie spice and mix well. In a separate bowl, combine flour, sugar and shortening into mixing bowl. Mix to a crumb consistency. Add several tablespoons of the iced water until dough is formed. Shape into a log.

Cut dough into approximately 2 oz pieces. With a rolling pin, roll dough out to approximately 5" in diameter. With the 5" dough, add a tablespoon of the pumpkin mix in the center. Fold over or "turn over" the other end of the pastry to make half moon shape. Press the end circle together and pinch with a fork to seal. Avoid getting the filling on the ends so that the pastry can seal properly. Poke the center of the turnover with a fork to allow steam to escape while baking.

Bake påstit for 20 minutes or until lightly brown. Take out of the oven and brush with milk for a glossy finish. Place back into the oven for another 10-15 minutes or until golden brown.



APIGIGI

- 16 oz cassava, grated
- 16 oz young coconut, chopped
- 3/4 cup sugar
- 7 oz coconut milk
- Banana leaves (cut to approx. 5"x7")

In medium bowl, combine cassava, young coconut, sugar, and coconut milk. Mix well. Place 3 tbsps. of the mixture lengthwise across the center of a banana leaf cutout. Fold in leaf edges over mixture. Grill each side over medium high heat on a grill pan or barbecue grill for approximately 10 minutes. Remove from heat. Let cool and serve.



MÃNHA TITIYAS

- 1 cup shredded young coconut
- 1/2 cup coconut milk
- 2 tbsp butter, unsalted, melted
- 3/4 cup sugar
- 1-3/4 cup flour
- Cooking spray, for grilling

In a large bowl, thoroughly combine coconut, coconut milk, butter, and sugar. Add flour and mix until a pancake batter-like consistency is made. Use a measuring cup to scoop out 1/2 cup of the mixture onto parchment paper. Cover with another sheet of parchment paper and then use a rolling pin to flatten. Continue to flatten the mixture until it becomes about 1/4" thick. Next, place flattened mixture, still placed between the parchment paper, onto a greased pan over medium-low heat. Grill each side for about two minutes. Once grilled, remove parchment paper and continue to grill until lightly browned.



GUYURIA

- 3-1/2 cups flour
- Pinch of salt
- 1 tsp sugar
- 3 tbsp butter, cut
- 1-3/4 cups coconut milk
- 1 cup sugar
- 1/4 cup water
- Oil, for frying

Combine flour, salt, sugar and butter in a large bowl. Mix with a pastry blender or fork. Add coconut milk to the mixture and fold until dough is formed. Pinch of small pieces of dough and press onto the back of a fork. Slowly roll the dough forward and off the fork. Pinch cookie closed at the end of the roll. Set aside and allow the cookies to dry for a few minutes. Fry the cookies in oil over medium-high heat until golden brown. Remove from heat and set aside. Prepare the glaze by combining the sugar and water in a small sauce pan. Bring to a boil and stir until sugar is dissolved. Turn off heat and allow glaze to thicken. Coat cookies with glaze and allow to harden.

SWEET TAMALES

- 16 oz cassava, grated
- 16 oz young coconut, chopped
- 3/4 cup sugar
- 7 oz coconut milk
- Foil sheets (cut to approx. 5"x7")

In medium bowl, combine cassava, young coconut, sugar, and coconut milk. Mix well. Place 3 tablespoons of the mixture lengthwise across the center of a foil sheet. Seal packet tightly by folding in foil edges over mixture. Steam foil packets for approximately 20 minutes. Remove from heat. Let cool and serve.

PAY-LESS FAMILY RECIPES, MADE WITH LOVE

JACKY FAMA

DEDEDO PAY-LESS

BBQ PORK RIBS

TIPS: Don't forget to remove the top layer of oil on the Italian dressing after it settles.

- 1 slab pork ribs
- 2 cups Yamasa soy sauce
- 1 cup Marukan rice vinegar
- 1 cup cooking wine
- ½ tsp black pepper
- 1 onion
- 1 head garlic, minced
- 1 can of beer
- 15 fl oz Italian Dressing, (remove top layer of oil)



Rinse and pat dry the pork slab. In a large bowl, mix all marinade ingredients, then place the pork in a resealable bag or container and pour the marinade over to coat evenly. Refrigerate overnight, flipping halfway if needed. The next day, remove the pork and grill until fully cooked and caramelized.

BECKY CAMACHO

ADMIN - POINT OF SALES

MEXICAN CORN

TIPS: Use your preferred cheese.



- 8 ears of corn
- 1 ½ cup Best Foods mayonnaise
- 2 tbsp Mrs. Dash Southwest Chipotle
- 1 tsp smoked paprika
- 2 tbsp Kraft Parmesan cheese
- 1 cup shredded taco blend cheese

Boil the corn and drain well. In a bowl, mix mayonnaise, Mrs. Dash, paprika, and Parmesan cheese. Coat the corn with the mixture using a spoon, spatula, or by shaking it in a covered bowl (dancing is optional). Arrange in a pan, sprinkle generously with taco blend cheese, and bake at 375°F for about 15 minutes, or until the cheese is melted.

JENNIFER MORGAN

YIGO CASHIER

CREAMY SPICY MILKFISH

I was craving beef tinaktak, but didn't have the right ingredients—just milkfish. With a little improvisation, what began as a simple craving turned into one of the most satisfying meals I've made. Even my coworkers loved it. Cook with extra love and your food is going to taste really good!

- 3 lbs bangus belly
- 2 cups coconut milk
- ¾ cup all-purpose flour
- 3 Thai chili peppers
- 3 long green peppers
- 1 onion chopped
- 2 thumbs ginger minced
- 5 cloves garlic minced
- 1 tbsp shrimp paste
- 1 cup cooking oil
- 1 ½ tablespoons salt
- Ground black pepper to taste



Bangus : Milkfish

Heat oil in a pan and lightly dredge the milkfish slices in flour. Fry for 3 minutes per side, then set aside. Reserve 3 tablespoons of oil and sauté onions for 1 minute, then add garlic, followed by ginger, cooking until softened. Stir in shrimp paste and pour in the coconut milk. Bring to a boil, then lower to a simmer, cover, and cook for 1–2 minutes. Add Thai chilies, green peppers, and ground black pepper to taste.

MELVIN DUENAS

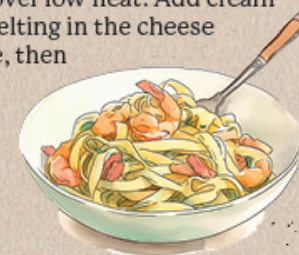
ADMIN - MARKETING

SHRIMP & BACON ALFREDO

TIPS: Too thick? Add pasta water or more cream. Save bacon oil for future cooking!

- 1 box linguine noodles
- Bacon, cut into strips
- ½ tbsp black pepper
- ½ tsp salt
- 1 onion, sliced
- ½ -1 garlic, minced
- 1 carton heavy cream
- ½ lbs shrimp, peeled
- 1 bag Parmesan cheese
- ½-1 tbsp butter
- 1 tsp vegetable oil

Boil noodles in salted water with 1 tsp oil until almost done, then drain. Cook bacon until crispy and set aside. Sauté shrimp in the bacon oil for about 1 minute per side, then remove. In the same pan, sauté onions and garlic in bacon oil with black pepper over low heat. Add cream and stir constantly, slowly melting in the cheese until smooth. Season to taste, then toss in the noodles, shrimp, and bacon until fully coated. Top with extra shrimp or bacon if desired.



VERGI CAMPO

OKA PAY-LESS

KALAMAI

A traditional Chamoru dessert, *kalamai* is a corn pudding made of corn flour and coconut milk.



- 4 cups of water
- 2 cups of Maseca corn flour
- 1 cup sugar
- 2 cans coconut milk
- ¼ cup cornstarch
- 4 drops of red food coloring
- Cinnamon for garnishing

In a large pot, whisk corn flour into water until smooth and free of lumps. Add sugar and cornstarch, stirring until fully dissolved. Cook over medium heat, stirring constantly to prevent sticking or burning, until the mixture becomes very thick and glossy—about 15–20 minutes. It should begin pulling away from the sides of the pot. Pour into a greased dish and smooth the top with a spatula. Let cool to room temperature, sprinkle with ground cinnamon, then refrigerate until fully set. Slice into squares and serve.

JERICK CALILUNG

PROCUREMENT & POINT OF SALES

KIMCHEE SINIGANG

I saw this on Tiktok a while ago, so I tried it and liked it. It works really well together, with the sourness of the tamarind and the tangy, spiciness of the kimchee complement each other. Either that or I just really like Filipino and Korean food.



- Pork belly cut into chunks
- Garlic, minced
- Onion, chopped
- Cherry tomatoes, halved
- Kimchi, chopped
- Packet sinigang mix
- Fish sauce (patis) to taste
- Salt and pepper to taste
- String beans
- Radish sliced
- Small bunch kangkong, trimmed, or bok choy

A little kimchi juice adds a kick!



Sear the pork in a pot until lightly browned, then add garlic, onions, and tomatoes, sautéing until fragrant. Pour in water and bring to a boil, then simmer until the meat is tender. Stir in sinigang mix and chopped kimchi (plus optional kimchi juice), simmering for 10 minutes. Add radish, string beans, and kangkong or bok choy. Adjust seasoning with salt, pepper, or fish sauce.



*As a locally-owned company
rooted in Guam, the Ho'fa Ho'ai spirit
is at the heart of our mission.*

*Together, we promise to provide
the best value of fresh, quality products
packaged into an exciting food
shopping destination, build our family
of valued and impassioned employees,
and care for our community.*

