

Make the healthy choice.

What is Health Smart?

Inspired by the demand for healthy living, Pay-Less Supermarkets' Health Smart program sought to highlight and expand our selection of nutritious options. We took this concept even further by adding education and fitness opportunities under guidance by our in-house Registered Dietitian.

At Pay-Less, the Health Smart experience allows our customers to *chagi*, shop & save, cook, move, & connect. Through Health Smart, we aim to reverse the trend of chronic disease and support overall wellness—to make the healthy choice an easier choice, for a healthier, happier community.

What is a Registered Dietitian?

Also known as a Registered Dietitian-Nutritionist (RDN), an RD is trained and qualified under national professional credentials to offer nutrition advice that meets individual needs. At Pay-Less, our Supermarket Dietitian can help tweak your shopping list and modify meals to help you navigate through weight loss, health concerns, food allergies and intolerances, fitness needs, special diets, and more.

To learn more and access our Health Smart services, visit: www.PaylessMarkets.com/Community/Health-Smart.



Dietitian

Rosae Calvo, RDN, LD

Our Supermarket Dietitian is here to help you make Health Smart choices in-store and in the kitchen. Her journey to earning the RD credential includes:

- BS in Food Science & Human Nutrition, University of Hawaii at Manoa
- Dietetic Internship, Queen's Medical Center, Honolulu, HI
- Dietetic Internship, Sodexo Services Guam
- Registration Examination for Dietitians
- Guam Board of Allied Health Examiners Clinical Dietitian license



Community Corner

Twice a month, Rosae and team visits a Pay-Less store to answer questions, sample recipes and assist customers with product selections.

Here, Rosae answers the most common questions from Community Corner visits.

4-5

Store Tour

In this virtual store tour, Rosae takes you through the aisles of each department. Learn important building blocks of a healthy diet, along with recommended products to include in your shopping list.

6-13

Fitness Partnerships

We partner with local gyms to help you get started on your healthy journey. See recommended fitness targets, and participate in a Health Smart activity to

14-16



3-2-1 HEALTHY RESOLUTIONS

3 Resolutions for a Lifetime

 Set health goals based on your values. We are motivated by our values. By aligning health goals with the things that matter most to us, we will feel more motivated to stay on course.



2 Start with small changes that you can build upon. Instead of transforming your diet or daily routine, focus on the small things. Cook with olive oil. Switch to low sodium soy sauce. Add more vegetables to the dishes you already cook. Take the stairs. All these small changes will come together to make a big difference.

3. **Don't stop.** Our body – our weight, blood pressure, blood sugar, immune system – doesn't take a break during the holidays or while on vacation, so why should we? It's easier to maintain progress than to start over. Don't be hard on yourself, but stay practical. Keep vegetables on your plate, eat smaller portions, and make time for short workouts.

2 Value-based Goals

Sample value and goal-setting

"I value family. My goals will focus on supporting them to be healthier."



Goal #1: Cook a healthy meal for [my parents] every Sunday.

Goal #2: Do a physical activity with [my nephews] every Friday.

1 Quote to Live By

"The future starts today, not tomorrow."

Pope John Paul II

2 PAY-LESS SUPERMARKETS



What is Community Corner?

Customers seeking nutrition advice can drop in on our Community Corner. Once or twice a month, the Community Care team is available at a Pay-Less store to offer product and recipe sampling, share tips and provide one-on-one nutritional counseling by request.



Learn more:

Download or view our community calendar online **www.paylessmarkets.com**, or pick up in stores to see when Community Corner event is happening.

Ask Rosae!

Have a question for our Supermarket Dietitian? Visit us during Community Corner or leave a message on the Pay-Less website in the Health Smart section under Community.

Q&A with our Dietitian

Are all calories the same?

All calories, no matter the source, provide energy and can lead to weight gain when we have too much. But certain sources are considered "empty calories" because they provide energy without the benefits of other nutrients. For example, a sugar-sweetened beverage may have the same amount of calories as 100% juice. Despite equal calories, the 100% juice is still a better option because it offers a good dose of Vitamin C. Brown rice has about the same amount of calories as white rice, but also provides fiber. Foods that have a lot of nutrients are considered "nutrient-dense". Choosing nutrient-dense foods over empty calories is key to healthy eating.

Some foods, like fruits, have natural sugar. When sugars, syrups, juice concentrates, and other sweeteners are added to food, like in fruit-flavored

drinks, they are considered "added sugars". Added sugars are considered "empty calories" because they increase calories without any added benefits

How can I introduce healthy eating habits to my children?

Getting kids to eat healthy involves food familiarity, interactive experiences, and leading by example. Have vegetables and fruit available at meal and snack time. Let your children experience food in different ways, beyond tasting. Have them join you in grocery shopping and cooking. Be a role model to your children by practicing healthy eating habits:

Eat vegetables with your meals, snack on fruit, and limit sugary drinks. Talk to them about why being healthy is important to you as an adult, including preventing disease and feeling your best.



What is a healthy diet?

USDA's MyPlate above is a simple representation of a "healthy" diet. There is balance between different food groups, with vegetables and fruits filling up half the plate. Portion control is key, especially for grains/starches and proteins. A variety of foods are eaten within each food group.

What are healthy ways to lose weight?

A healthy approach to weight loss involves portion control. At meal time, swapping out starches and proteins for vegetables helps cut calories. For example, swap out (at least) half of your typical portion of rice with riced cauliflower. Lettuce or seaweed

wraps can also be used in place of tortillas or bread. Foods that are high in fiber, like beans, whole grains, and starchy vegetables, can help you feel full. Daily exercise, stress management, and getting enough sleep are also important because they affect metabolism and hormonal balance.



View "Healthy Swaps" on our YouTube channel.

What's the difference between natural and organic?

USDA

ORGANIC

Organic:

Organic refers to the way a food product is farmed and processed. It is clearly defined and regulated by the USDA.

Organic standards include: restrictions on pesticides, herbicides, and fertilizers; exclusion of Genetically Modified Organisms (GMOs) and synthetic chemicals

Overall, organic farming supports the environment, limits exposure to undesired chemicals, and promotes sustainability.

Natural:

Unlike "organic", there is no formal definition for "natural" and the way the term is used. Generally, brands will label products as "natural" when they are made without artificial ingredients.

For a wide selection of organic products, visit our Pay-Less ONE location in Dededo.



View our "Organic Awareness" video on our YouTube channel.

I would like to get advice about my eating habits. Who should I talk to?

For specific recommendations, it is best to seek advice from a Registered Dietitian. Dietitians are trained to apply nutrition science to individual needs. The Registered Dietitian credential is regulated and requires a Bachelor of Science in nutrition from an approved dietetics program (at minimum), an accredited internship, a registration exam, and continuing education.



Your all-in-one center for organic and natural food and home products,
SuperDrug and eduKitchen headquarters.

Browse a selection of over 2,000 clean-label food and home products, organic produce, bulk nuts and dried fruit.



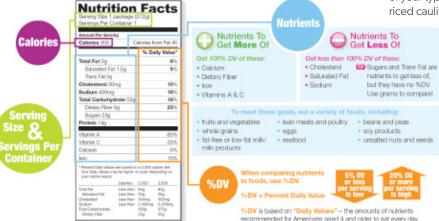
Open 8am-8pm Daily | Located next to Dededo Pay-Less





Our "educational kitchen" is home to culinary experimentation and exploration - local, flavorful foods and healthy alternatives, meal inspirations and culinary tips. It's a place where the community can come together and *chaqi* something new.

Visit our website to view and sign up for workshops.



4 PAY-LESS SUPERMARKETS Pay-Less Supermarkets | PaylessMarkets.com 5

Fresh

Vegetables and fruit add a variety of colors, tastes, and textures to your meals. Enjoy them raw or cooked, alone or paired, whole, juiced, or dried-every form counts!

Produce

Begin your health smart journey by eating more vegetables and fruits. By adding fiber, vitamins, minerals, and antioxidants, get the protection your body needs for lifelong health.

Here are some general guidelines:

- » Fill half your plate with vegetables and fruit with
- » Pair greens with Vitamin C-rich foods, like fruit, to absorb more iron.
- » Always rinse before preparing or eating them
- » Eat a variety of colors to get protection from different plant chemicals ("phytochemicals"):

Red/Orange

Supports immunity, Fights cancer and vision, heart health, and skin health

Yellow/Green

inflammation, Supports eye and skin health

Blue/Purple

Fights cancer and inflammation, supports heart and lung health



Dark leafy greens

Spinach, kale, chard, romaine lettuce, cabbage, boy choy and kangkong are packed with nutrients, including folate, calcium and iron.

> Massage raw kale to reduce bitter taste



Meal Prep: Roasted Vegetables

Recipe: paylessmarkets.com

Get the most out of your vegetables. See tips and benefits below. Pair or cook greens and red/orange vegetables with



/Chagi/Health Smart.

helps to control blood pressure. » The fiber in starchy vegetables slows digestion for a more gradual rise in blood sugar.

VEGETABLES

healthy fat to absorb more nutrients. Avocado, nuts, seeds,

» Cooking helps some nutrients become more available for our body. Eat both raw and cooked vegetables for a

» Swap out rice, pasta, and bread for starchy vegetables for

» Starchy vegetables are good sources of potassium, which

and olive oil are great options.

healthy balance of nutrients.

more fiber, vitamins, and minerals.

» For a quick & easy meal, cook potatoes in the microwave! Poke holes around the vegetable using a fork. Microwave for 8-10 minutes, or use the "cook" feature on your microwave. Pair with tuna and steamed veggies.



Try this recipe for Sweet **Potato Salad**

Find the recipe on our website under Chagi/Health Smart.

Eat more fruit

Fruits are nature's fast food. Take on-the-go for a refreshing and sweet snack.

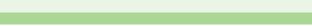


Fruits provide nutrients vital for health, such as potassium, dietary fiber, vitamin C, and folate.

- » Use fruits for your dessert choices or dessert toppings.
- » The sugar naturally found in fruit does not count as added
- » Eat the skin! Most nutrients in fruit are found within or right below the skin.
- » To ripen fruit, place in a paper bag with an apple or banana. These fruits produce a gas that speeds the ripening process.



FRUITS



Freeze & Chill

We browse the dairy aisle for calcium-rich foods then head to the frozen section, where a wide variety of convenience foods await.

CALCIUM

Regular calcium intake is important for people of all ages to maintain strong bones.

- » Dairy products, like milk, yogurt, kefir, and cheese, are natural sources of calcium.
- » It's recommended to have at least 3 servings daily. Many calcium-rich foods, including non-dairy sources, can be found in the chilled section.
- » Use this chart as a rough guideline on how much calcium you should have.





Nancys

Yogurt Options

From dairy to plant-based, full fat to fat-free, there are many ways to enjoy yogurt and get your calcium.







Plant-Based Milk

For more protein and growth, choose Soy or

For less calories and weight control, choose Almond, Coconut, or Cashew Milk.

For healthy fat and fighting inflammation, choose Flax Milk

FROZEN FOOD

The option of buying frozen fruits and vegetables is a convenient way to help fill in the produce gap.

- » Freezing makes it possible for us to enjoy seasonal foods all year round.
- » Vegetables and fruits are frozen at their peak ripeness, preserving their nutrients, so they are just as nutritious as fresh-picked produce.
- » Save time with frozen fruits and vegetables, which don't need to be washed and are available peeled, chopped, and ready to cook or eat.
- » Healthier alternatives to some of your favorite foods - including waffles, rice and pizza - are conveniently available in the frozen section.



Directions:

Start on low speed for 30 seconds,



CAULIP WER

PIZZA.

YOUR FAVORITE

VEGETABLE.









Citrus Power Breakfast Shake

- 2 tbsp almond meal 1 tbsp chia seeds
- 1/8 tsp ginger powder

Start on low speed for 30 seconds, then blend on high for 1 minute, or until smooth.

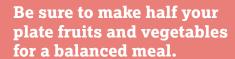
Meat & Seafood

Great sources of protein and omega-3 fatty acids, which are essential to building a healthy body.

Protein has many benefits. The body uses protein to repair, build and maintain tissues. Protein is an important building block of bones, muscles, cartilage, skin, and blood. But not all protein foods are created equal.

See Rosae's tips on choosing lean options in this department.

Trim the skin off to shave off calories and saturated fat.



OULTRY

- » Poultry like chicken and turkey have relatively lower levels of saturated fat compared to red meat.
- » Go lean by removing the skin.



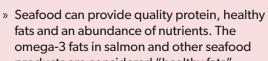


Cook healthier by baking, grilling or broiling your meat.

SEAFOOD

- fats and an abundance of nutrients. The omega-3 fats in salmon and other seafood products are considered "healthy fats".
- » Omega-3 fats support heart health by raising
- » While omega-3s in seafood are considered the most beneficial fats, plant omega-3s in fight inflammation.





- good cholesterol and fighting inflammation.
- walnuts, Chia seeds, and flaxseed also help



eduKitchen

Learn nutritional benefits and cooking tips during hands-on demos at the eduKitchen!

> What are omega-3s?



Eat at least 8-10 oz. of omega-3-rich seafood a week.

> See our recipe online for



Opt for lean cuts of meat. Look for words like round. loin or sirloin on the package.

Eat in more. Try this recipe for **Herb-Brined Pork** Tenderloin

Find more recipes on our website under Chagi/Health Smart.

- » Trim off as much fat from meats as you can before cooking.
- » "Grass Fed" meats may have a leaner fat profile and other nutrients than regular grain-fed meat.

PORK

- » Look for pork tenderloin and center cut pork chops for lean options.
- » Pork tenderloin is just as lean as skinless chicken breast.
- » Pork is a good source of B vitamins, zinc and potassium.







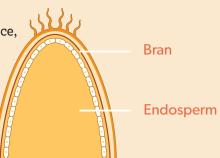
Grocery

Stock your pantry with wholesome foods low in sodium and sugar.

WHOLE GRAINS

What is a grain? Any food made from wheat, rice, oats, corn, barley or another cereal grain is a grain product. Bread, pasta, oatmeal, breakfast cereals, tortillas, and grits are examples of grain products.

- » While refined grains like white rice/bread only contain one part of the grain, whole grain contains all three parts of the grain.
- » Look for the word "whole" when selecting whole grains. "Multi-grain" and "wheat" are not the same as whole grain.
- » Stock your pantry with wholesome foods low. in sodium and sugar.



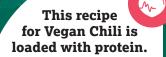


- » Beans are a rich source of plant-based protein and are also a great source of fiber, iron and folate.
- » Beans have prebiotics, which feed good bacteria in our digestive system.

OILS

- » Instead of going fat-free, it's important to cook and eat with healthy fats.
- » Healthy fats provide antioxidants, help the body absorb nutrients, and protect against disease.
- » Choose the right cooking oil:

Extra Virgin Olive Oil - For non-cook sauces, dressings and low-medium heat cooking Liaht Olive Oil or Avocado Oil -For high-heat cooking Virgin Coconut Oil - Replace butter in baking



Find the recipe on our website under Chagi/Health Smart.







Sprouted grains are easier to digest and make nutrients more available for our bodies.

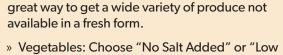
The fiber and and other whole grains help keep you fuller longer.



Germ







Canned produce has a longer shelf life and is a

Sodium" options, instead of "Reduced Sodium" or "Less Sodium". If not available, drain and rinse veggies to reduce overall sodium content.

CANNED VEGGIES

» Fruits: Select fruit canned in "100% Juice" instead of "Syrup".















12 PAY-LESS SUPERMARKETS



Nutrition is just one of several factors involved in weight management. Exercise burns calories and raises metabolism. It takes 3,500 calories to burn 1 lb. of fat. This is more easily achieved by the combination of eating less and exercising, rather than just doing one or the other.

Benefits

- » Lower blood pressure & blood sugar
- » Strengthen bone
- » Improved sleep quality
- » Maintain a healthy weight
- Reduced risk of diseases, including heart disease, stroke, certain types of cancer, dementia, type 2 diabetes, depression



150 minutes of moderate-intensity activity each week (30 minutes, 5x per week).
Choose activities that you enjoy.



Resistance training at leas twice a week.



Aerobic session
at least 10
minutes

Examples of resistance training include lifting weights and bodyweight exercises (push-ups, squats, lunges, etc.).

For greater benefits, adults should work up to 300 minutes of physical activity per week (1 hr. 5x per week).

SPONSORED AD -



Health Smart Fitness Partnerships

Pay-Less Health Smart partners with local gyms to help you get started on your fitness journey! Participate in a Health Smart activity to earn gym rewards. Members from select Fitness Partners* can also present gym membership cards at Pay-Less ONE to receive a 10% discount off natural / organic products. *Excludes Hagåtña Dojo.



At Steel Athletics we know that people come in all shapes and sizes but all have the potential to be great athletes. Our goal is to make you feel comfortable in your own skin by embracing who you are, adopting a healthier lifestyle, and loving the person you see in the mirror.

Come train with us.

Tamuning 682-7294

643 Chalan San Antonio, Tamuning, Guam



Paradise has a goal to make a difference in the communities they serve by helping people change their lives through health and fitness each and every day.

Agana 475-2100 213 Chalan Santo Papa

3 Chaian Santo i apa

Dededo 635-2100 118 East Marine Corps Drive, Ste 102



Custom Fitness is a functional fitness facility offering consumers a wide variety of professional health and wellness. Services include rehabilitative services by an inhouse physical therapist, personal, team and sport-specific training, corporate wellness, nutritional advice and CrossFit.

Hagatna 989-0436

185 Dulce Nombre De Maria



Our mission is to instill health and fitness in the mindsets of our members – the holistic approach. We are dedicated to educating our members. It's the key to a successful health and fitness plan. With these educational tools, members can achieve their goals.

Dededo 687-4229

190 West Marine Corps Drive Dededo Plaza, Units #1 & #8



At Synergy Studio, the staff is fueled by passion and committed to providing the latest in fitness and wellness to our island community. Everyone is welcome, for Synergy is your space and your studio, where Wellness meets Fitness.

Hagatna Studio 472-SNRG (7674)

Across the precinct

East Hagatna Studio 472-SNRG (7674) East Marine Corps Drive



Since 1996, the Guam Kyokushin Karate
Organization is the only dojo on Guam to use
certified instructors who use the latest training
methods out of Japan's Kyokushin headquarters.
Learning the art of Kyokushin Karate will
empower you to become disciplined and strong
in mind, body and spirit.

Hagatna 777-6438

A3 Perez Building, Hernan Cortez Avenue



Unified wants to help you achieve what fitness means to you. Their goal is to teach you the most effective and safest ways to get you where you want to be and make sure you have fun while doing it.

Tamuning 969-8641

147 ET Calvo Memorial Parkway

14 PAY-LESS SUPERMARKETS

Day-Less Supermarkets | PaylessMarkets.com 15



5K/10K RUN/WALK

SATURDAY JAN26

PASEO STADIUM IN HAGÅTÑA

SHOW TIME 5AM | GO TIME 6AM

REGISTRATION

Online at paylessfoundation.com

DISTANCE >>> 5k 10k

Regular \$10 \$15 Nov 1-Jan 22 @ 12am

Packet Pickup \$15 \$20 Jan 23 & 24th (Chip (iming only)

Race Day \$20



CHIP TIMING Register by: Jan 24 PRIZES
& GIVEAWAYS

\$1,000 Cash

\$500 Cash

to the school with the largest participation (Based on the proportion of student participation to school population.)

Reusable Bags

+ Refreshments and tons of raffle prizes!

SPECIAL THANKS TO OUR SPONSORS

PLATINUM

















Calvo Enterprises, Inc.



GOLD









SILVER





















BRONZE

ADA'S TRUST INVESTMENT, INC.

MITY FRESH

ASC TRUST

FIRST HAWAIIAN BANK

FOODLINX, INC.

JAE HOON CORP

PACIFIC GROCERS

PACIFIC PRODUCE CORPORATION

PACIFIC UNLIMITED INC.

ST CORPORATION

TANGO THEATERS

AGANA SHOPPING CENTER

COAST 360

PROCEEDS TO BENEFIT

AYUDA FOUNDATION | ST. DOMINIC'S SENIOR HOME CARE FARM TO TABLE | GUMA' MAMI, INC. | GUAM ANIMALS IN NEED GUAM MEMORIAL HOSPITAL VOLUNTEERS ASSOCIATION VICTIMS ADVOCATES REACHING OUT | RIGALU, INC.

SPECIAL THANKS

AMBROS INC. | INFUSION - COFFEE & TEA | DELOITTE & TOUCHE LLP
GENPRO INTERNATIONAL INC. | GOODWIND DEVELOPMENT CORP.
MAGICLAMP WHOLESALE | MICRONESIA MEDIA/BESTSELLER | HAWAIIAN ROCK
SANFORD TECHNOLOGY GROUP | GFS GROUP | ASIAN WHOLESALE