

## JWS & PFC: Supporting our Island's Businesses



JWS Refrigeration & Air Conditioning is excited to offer its new **Commercial Equipment Lease Financing Program** through **Personal Finance Center**. The program will offer JWS business customers low monthly payment options on quality commercial kitchen equipment, with maintenance and service, while helping them to keep cash flow strong. The program offers flexible terms to suit most business needs. Interested customers can call JWS at **472-1317** or visit their showrooms for more details.

## A License to Grill: The Chef's Cup!

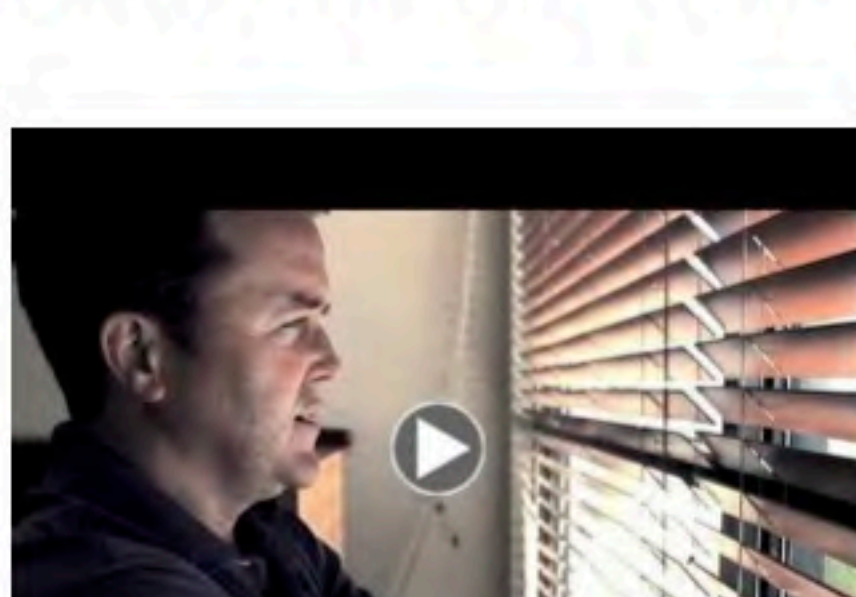


*Chef's Cup Interview with Team Delmonico*

We were thrilled to be a part of the 10th Annual Chef's Cup, *From Russia with Love!* The fundraiser for the University of Guam Endowment Foundation and the Micronesian Chefs Association featured five of Guam's premier chefs, in competition to create the finest dish at the event.

Each chef led a team of celebrity chefs at the Chef's Cup, and you can find PFC's Robert Paulino, director of marketing and business development, in the video above as part of Chef Eddie Chien's Team Delmonico!

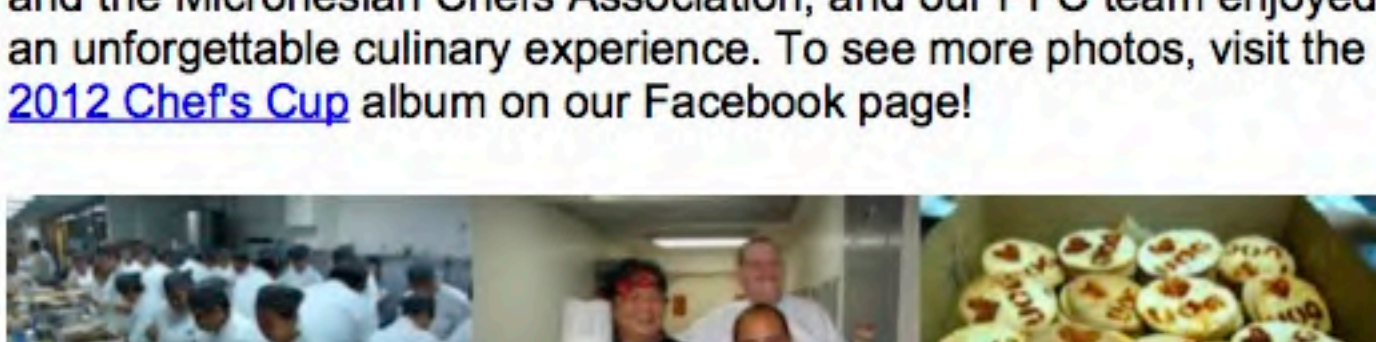
You can also spot Rob in Team Delmonico's submission for the Chef's Cup video competition, in the role of Agent Q, opposite Chef Eddie's Agent 6711! Watch the trailer by clicking on the video:



*License to Grill - Team Delmonico*

Each chef in this year's Russian cuisine competition created an exquisite dish, but our favorite was Chef Eddie's Russian Hunter's Braised Leg of Lamb, served over a saffron rice pilaf. This deliciousness was enclosed in a tin-shaped pastry, and served as the hearty entrée for the night!

We were very happy to support the UOG Endowment Foundation and the Micronesian Chefs Association, and our PFC team enjoyed an unforgettable culinary experience. To see more photos, visit the [2012 Chef's Cup](#) album on our Facebook page!



## "Share" on Facebook for a Free PFC Bag!

You can now Go Green with a PFC Shopping Bag, free when you participate in our Facebook Giveaway!

Here's what you can do:

1. Log in to [Facebook](#).
2. Click on the [image](#) to the right, which links you to this PFC team photo on our Facebook page.
3. Click on Share!



You can also find more giveaways, financial tips, and the latest news from PFC on our Facebook page. To get instant access to giveaways through your newsfeed, click "Like" when you visit PFC on Facebook!

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## Money Matters

Michael Camacho

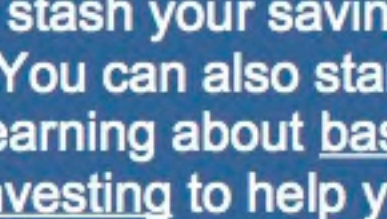
A golden retirement is a wonderful thing to look forward to in life. This June, Mike shares tips to help you get you started on retirement planning, so that you can build the nest egg you want and need by retirement age.

A long retirement savings timeline gives your earnings a chance to compound and reduces risk in your retirement portfolio, so it's important to start early. Mike walks you through the steps of finding retirement savings in your monthly budget, and shares advice on choosing the right retirement account to stash your savings.

You can also start learning about basic investing to help you manage your retirement account.

You can find more financial tips by visiting [Mike's Money Matters](#) blog on the Pacific Daily News website.

Click on the links above to find out more.



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## A Relationship You Can Count On

### John Benito -- Dededo Center, Manager

John started with PFC in 1984. During his twenty-eight years with the company, he's played an important role in the expansion of PFC, including the start-up of lending services in Saipan in 1988 and the opening of the PFC Dededo Center in the early 1990s.

PFC differentiates itself from other financial institutions in our staff's ability to work closely with our customers. The decisions are made locally, and customers appreciate that simple but genuine relationship.

John credits PFC's high employee retention to the "family-feeling" that employees express each day. Team effort is essential in the daily function of PFC. When help is needed, John knows he can count on anyone in his team to respond.



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