

A truly great editorial
surprises, even shocks,
and connects in a
nano-second.—George Lois

michael sinanan



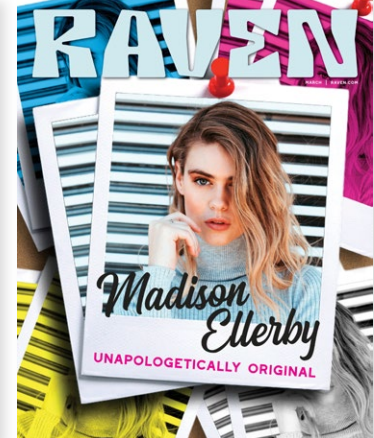
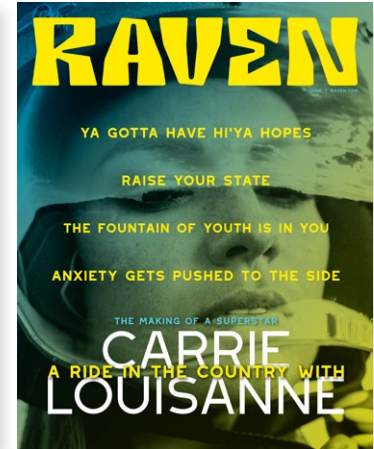
A powerful editorial layout transforms storytelling into a visual experience, guiding readers through narratives with rhythm, emphasis, and emotion.

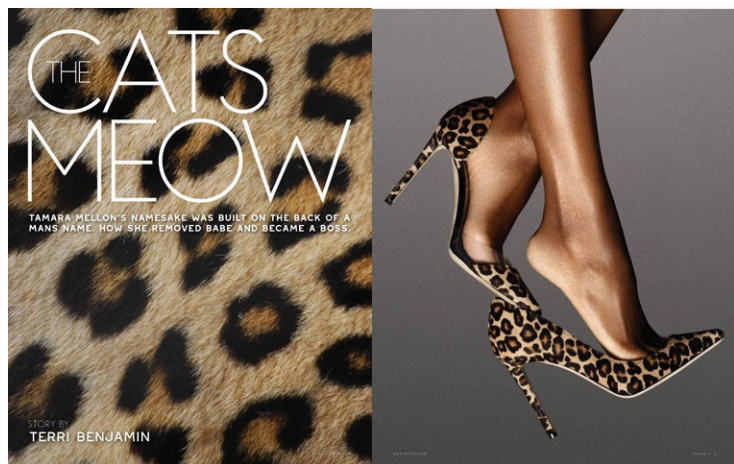
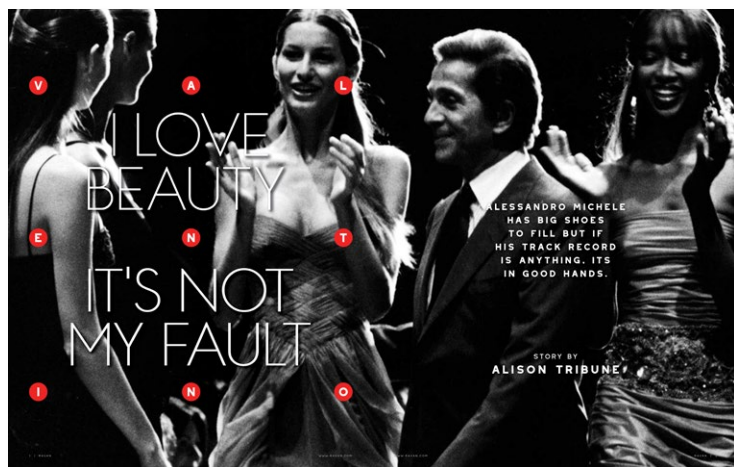
Through thoughtful typography, dynamic imagery, and intentional white space, design creates mood and meaning that words alone cannot convey. It sets tone, builds anticipation, and clarifies complex ideas, making stories not just readable, but memorable. A well-designed spread invites exploration, directing the eye with purpose and revealing layers of content in engaging ways. It's the difference between information and impact—turning passive reading into an immersive journey that resonates long after the last page is turned.

case studies



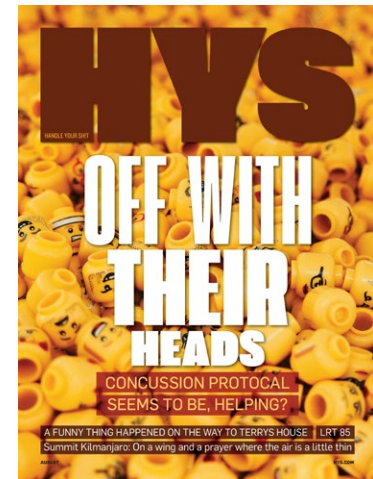
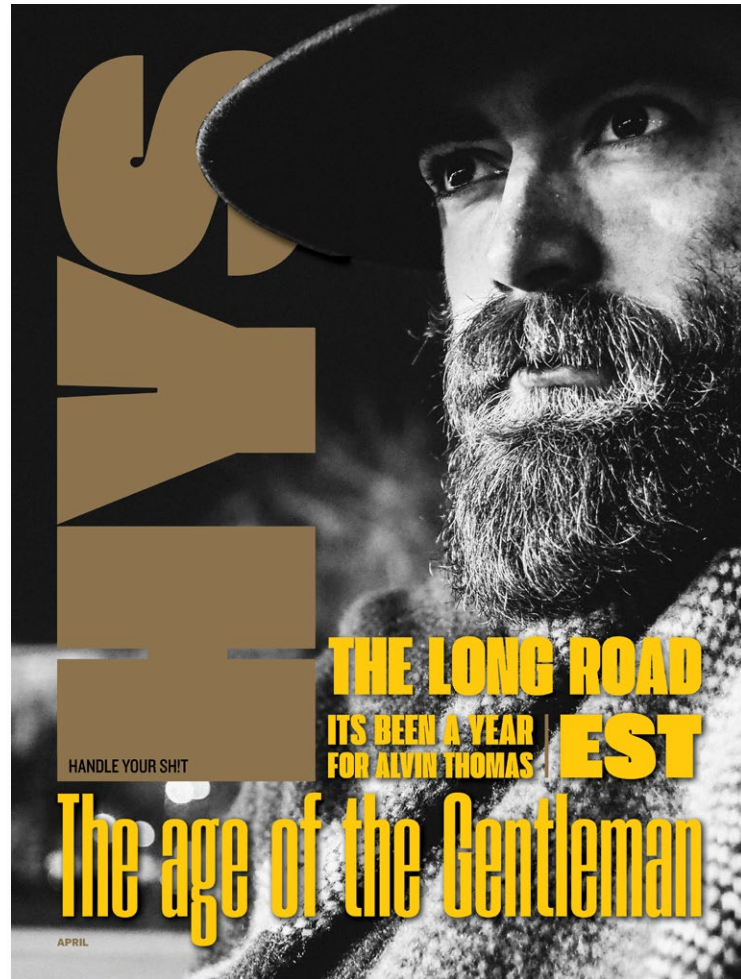
Womans
Fashion &
Lifestyle







Men's
General
Interest



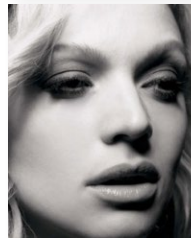
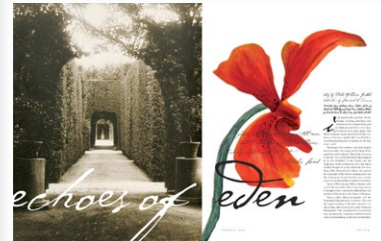
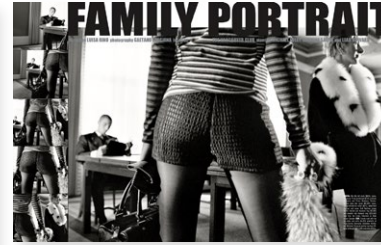
NUVO
Magazine

Lifestyle
Luxury





a girl
and
a dress
photography by *terrell fowler*



K
captivating
rustin

suddenly
wendy



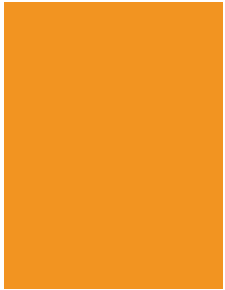
MOSES ZNAIMER
CHIEF CREATIVE OFFICER
story by
connie
hitzerath
chilman
portrait by
mia klein



Western Living

Residential Design - Interior & Exterior





The house doesn't have to end where the backyard begins. In this home, life extends far beyond these four walls.

BY JIM SUTHERLAND
PHOTOGRAPHS BY DEREK LEPPER

OCTOBER 2008 WESTERN LIVING 45



the outside

In a neighborhood that's more about design than status, the smartest people are underfoot.

BY DAN SUTHER AND
PHOTOGRAPHS BY MARTIN TESSLER

"A brave blending of materials and sculptural architecture. A fantasy house to spend a weekend or a lifetime in."

—2008 AIA Best of Award



the thinkers

the architect



PHOTOGRAPHS BY DEREK LEPPER
BY JIM SUTHERLAND



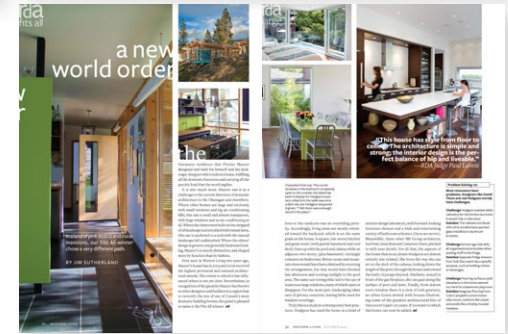
open season

BY JIM SUTHERLAND AND
PHOTOGRAPHS BY DEREK LEPPER



regular

PHOTOGRAPHS BY DEREK LEPPER
BY JIM SUTHERLAND



a new world order

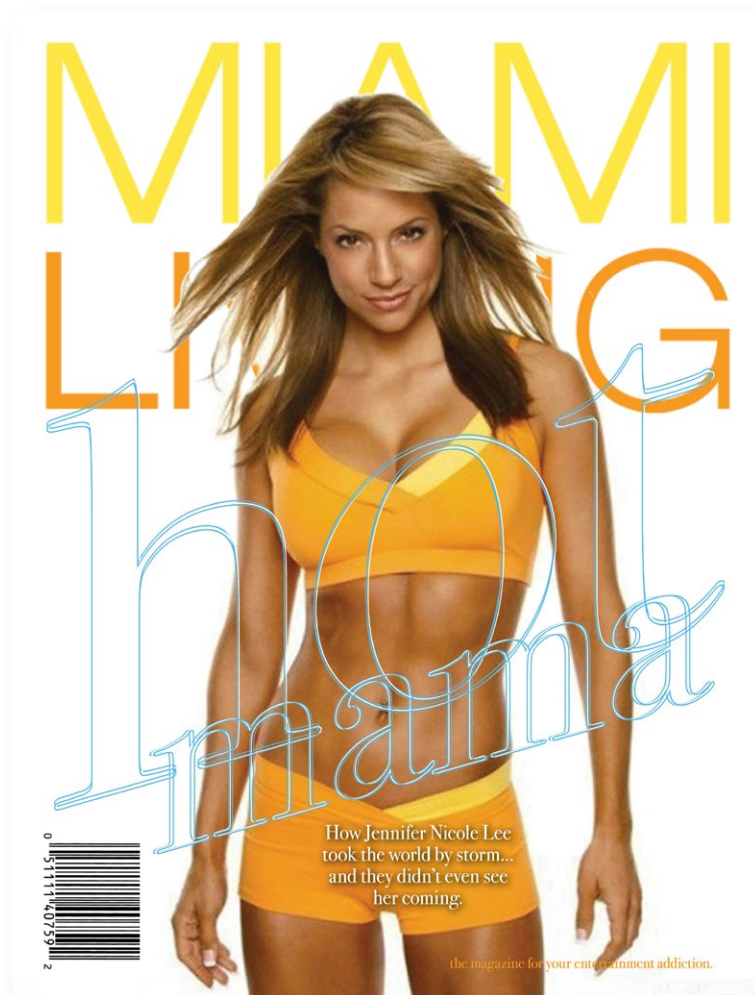
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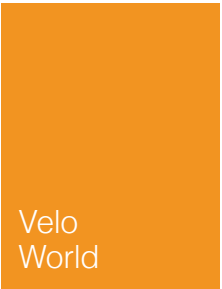
PHOTOGRAPHS BY DEREK LEPPER
BY JIM SUTHERLAND



Miami Living

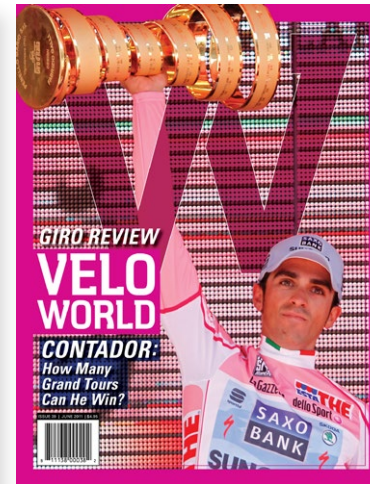
City Lifestyle

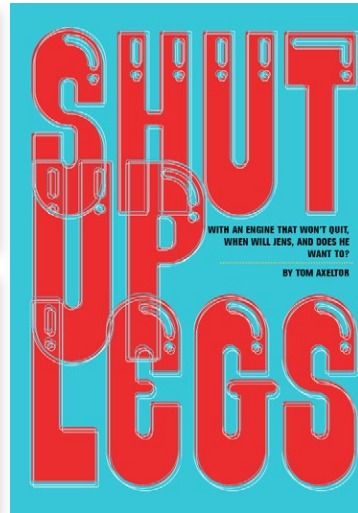
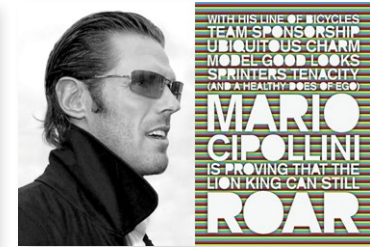
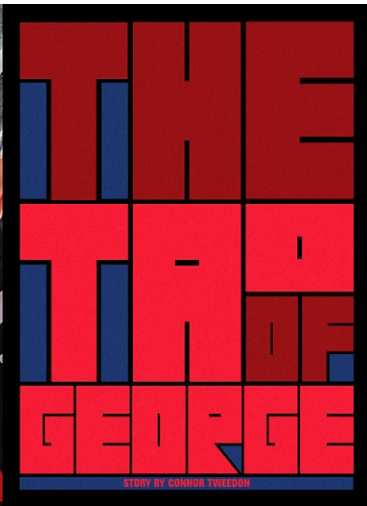




Velo World

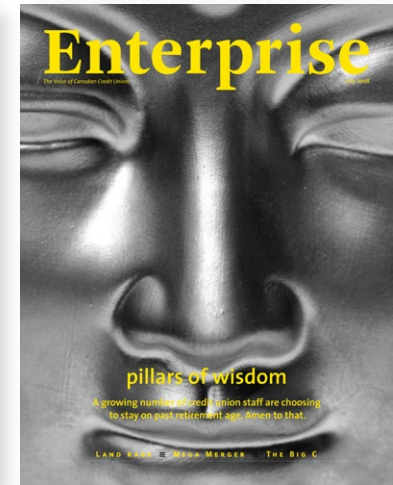
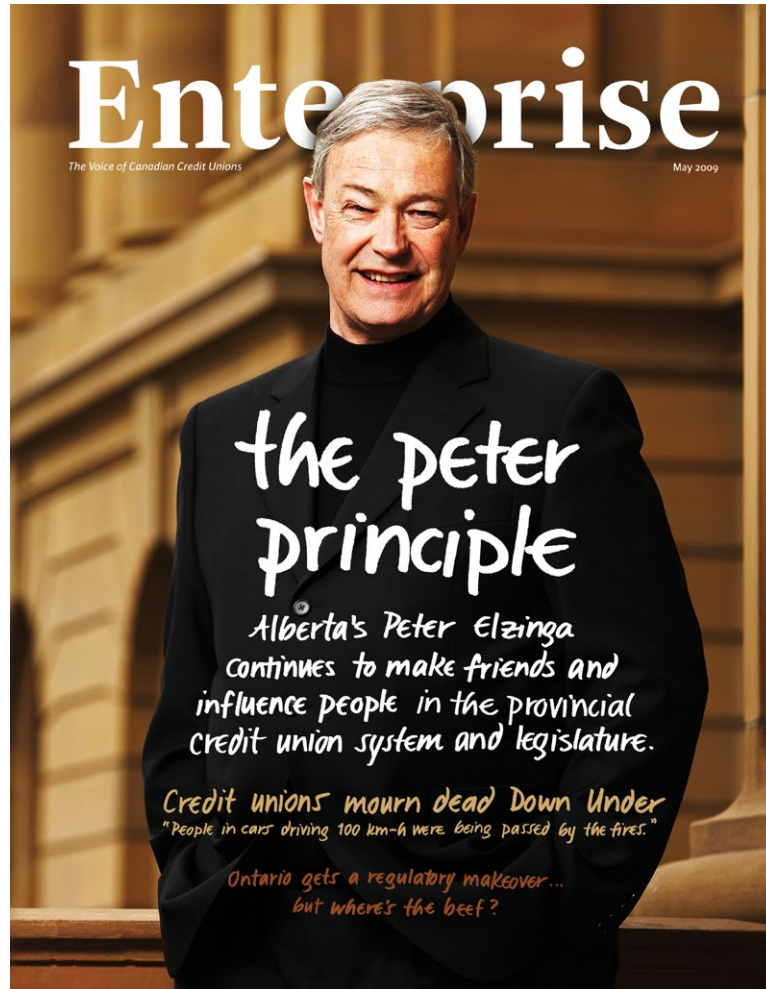
Professional Cycling

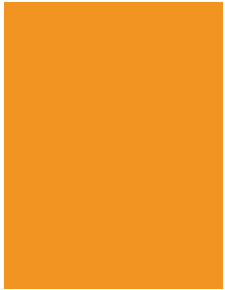







Financial -
focusing on
Credit Unions



Crisp's

management

Canadian credit unions and caisses populaires are trying to cope with the gloom enveloping the world as the financial system crumbles.

By Mike Izzett
Illustrations by Robert Carter



REVOLUTIONARY

Dr. Ana Maria Peredo, interim director of the British Columbia Institute for Co-operative Studies, honed her social activism playing cat and mouse with Shining Path guerrillas in Peru.

By Richard Littlemore
Photography by Grant Khamji

on

H

A

Multiple credit unions **stick to their banking**

M



headed for the rocks?

U

W

gap

Between 1986 and 2007, the wealthiest 10 percent of Canadians boosted their median earnings by 64.4 percent while middle-class incomes flat-lined. What are the implications for the credit union system? **By Lisa Brown**

The 1980s and 1990s were the heyday of the credit union movement in Canada. In 1986, the industry had 1,000 credit unions with 10 million members. By 2007, the number of credit unions had grown to 1,500, with 15 million members. The industry had also become more diverse, with credit unions serving a wider range of communities and providing a variety of financial services. However, the industry has also faced significant challenges in recent years. The 2008 financial crisis led to a sharp decline in deposits and a rise in non-performing assets. This has put the industry under pressure to restructure and improve its financial health. One of the key challenges is the loss of deposits from the middle class. As the middle class has seen their incomes stagnate or decline, they have been forced to cut back on their savings and investments. This has led to a significant loss of deposits for credit unions, which are heavily reliant on deposits for their funding. Another challenge is the rise of for-profit banks. These banks have been able to attract deposits from the middle class by offering higher interest rates and better customer service. This has put credit unions at a competitive disadvantage. In response to these challenges, the credit union industry has been working to improve its financial health and diversify its services. This includes offering more products and services, such as mortgages and business loans, and improving its customer service. The industry is also working to attract new members and deposits from the middle class. One way to do this is by offering more competitive interest rates and better customer service. Another way is by offering more products and services that are tailored to the needs of the middle class. For example, credit unions could offer more flexible mortgage programs and more business loan options. The industry is also working to improve its financial health by reducing its expenses and increasing its efficiency. This includes streamlining its operations and reducing its overhead costs. The industry is also working to improve its governance and risk management. This includes implementing stronger internal controls and improving its risk management practices. The industry is also working to improve its reputation and public perception. This includes being more transparent about its financial health and operations and being more active in its communities. The credit union industry is facing a number of challenges, but it is also working to overcome these challenges and continue to serve its members and communities. The industry is a vital part of the Canadian financial system and it is important that it continues to thrive and grow.

Vancouver
Lifestyles

City
Lifestyle



Defending
A Nation

Hockey
Tournament
Program

c	h	a
r	a	c
t	e	r
+	c	o
m	m	i
t	m	e
n	t	

Ryan Kesler's path to the NHL was plagued by injury and uncertainty. With the support of his entire family, he's persevered and become one of the game's best two-way players.

It was January 5th, 2004, in the bowels of the ethereal Inetnik Arena. Ryan Kesler and his Team USA World Junior mates sat in a dark dressing room being addressed by their coach Mike Eaves. "Boys," he began. His eyes scanning the faces in the room, many of whom were the first to take US and OIIA for the States in juni and seas, some of whom would be Olympians in 2006, and all of whom trained the personal progression that is Team Canada—this year's edition stood with the flag of MacArdie Flury, Dion Phaneuf, and Sidney Crosby. "Never say never!" declared Eaves, "father of current Detroit Redwing Patrick Eaves. "We only get a few chances to be great in all our lives, and this is our chance, our time to be great!" Soaring from the room, the American Team quickly pounced on the Canadian, a goal by Benoit O'Neil was brought home within one and a half time hitting away Ryan Kesler came going down the wing. He picked up a rebound from a Zach Parise shot and lifted it over the stacked pad of MacArdie Flury—the game was tied, and Team USA was minutes away from their first World Junior goal.

Character is a hard word in hockey circles, an oft-stated quality that defies a single definition. In one moment it can be used to explain a player with a proclivity for clutch goals. In another, a player who habitually shows up and delivers a lush goal effort, day in and day out. Ryan Kesler is a character player. He may never win an Art Ross, nor lead the league in penalty minutes, and despite his career high of 41 goals last year, he will probably never clutch the Richard Trophy. What he does have is that it factor, a package of intangibles that—over the clutch goes—everyone wants on their own team but loathes playing against. In short, Ryan Kesler is the kind of player you cannot see without. And in order to understand why he is a medalist Olympian, the young Canada MVP, and the soon-to-be winner, you need to understand what it means to have character, and you need to know the man.

Words
STU DICKSON
Portrait Images
CHRIS NAIDU



TEAM CANADA COMING TOGETHER

SUBWAY® Super Series continues its function as primary evaluation tool for national team ahead of World Junior tournament

BYFAR WILLY PALDU

L'entraîneur-chef Steve Spott se réjouit de la progression d'Équipe Canada à ce jour

DANS LE MILLE

EVOLUTION OF A RIVALRY

Beautiful and bitter, Canada's hockey clashes with Russia have always sizzled

BYFAR LUCAS AKVEDO

ÉVOLUTION D'UNE RIVALITÉ

Grandes et acharnées, les affrontements Canada-Russie n'ont jamais cessé de fasciner le public

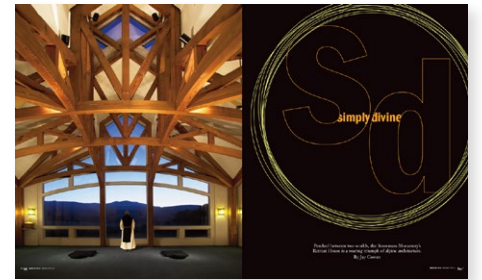
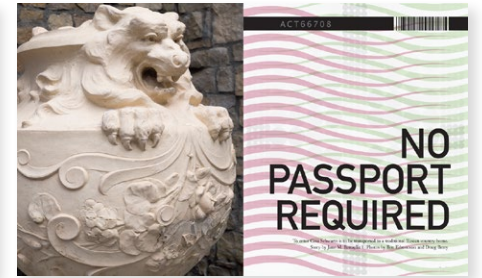
It took over the million home and home meetings Canada won in 2004, being able to overcome a 2-1 quarter-final loss of early 2004 hockey and using a 2004 average on home ice of the long Winter Olympic break.

Canada's Olympic success was due to the fact that the country's best players were in the game. The 2004 World Junior Championships in the Pacific Northwest were also a success. The Vancouver Canucks were the only Canadian team to reach the quarter-finals of the tournament.

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Aspen
Sojourner

City
Lifestyle





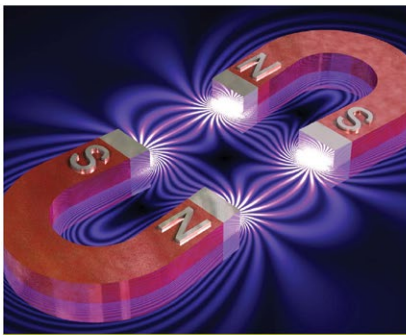
Crown

Luxury
Horology



The Hospitalist

V15 | No. 08 | OCTOBER 2011
AN OFFICIAL PUBLICATION OF THE SOCIETY OF HOSPITAL MEDICINE



Last July, my wife and I, along with our two young boys, relocated to Ohope Beach, a quaint resort community on the northeast coast of New Zealand about 100 miles south of the capital, Auckland. I am now six months into a year's assignment at Whakarewa Hospital.

I do not claim to be an expert on the comparative aspects of national healthcare systems, and some of my observations are directly related to my move from an urban to a rural setting. Still, the differences between the health systems in New Zealand and the U.S. are striking. Compared to Americans, New Zealanders spend less money on healthcare, their medications cost a third of what ours do, they undergo less testing, and they spend less time in the ICU, yet they live longer. Additionally, the public sector pays for the health insurance of every single New Zealand resident.

Let's dispense with a few dry facts:

- Healthcare spending as a percentage of GDP: in the U.S., 16%; in New Zealand, 8%.¹
- Per capita spending on healthcare in U.S. dollars: \$5,500 for Americans; \$2,200 for New Zealanders.
- Percent of healthcare spending by public sector: U.S., 45%; New Zealand, 80%.¹
- Average life expectancy in the U.S.: 78.2 years (8th in the world); average in New Zealand: 80.2 years (1st in the world).² and
- World ranking in infant mortality: U.S., 33rd; New Zealand, 27th.³

How are those figures possible? Does New Zealand employ death panels? No, is there something in the water (e.g. statins and ACEs)? No. Is everyone a non-CMO, fair trade, shade-grown, sustainably harvested-vegan monk triathlete? Hmm.

Anyway, here are a few observations—from a hospitalist's point of view.

HOSPITALIST BY ANOTHER NAME

My job title here at top-of-the-world Whakarewa Hospital is "consultant physician." The term "hospitalist" is not common, but it is exactly the job the

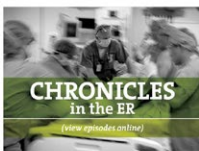
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Compared to Americans, New Zealanders spend less money on healthcare, their medications cost a third of what ours do, they undergo less testing, spend less time in the ICU, and yet they live longer.

POLAR OPPOSITES

New Zealand's healthcare system provides high-quality, evidence-based patient care at a fraction of U.S. costs

BY M.A. WILLIAMS, MD



CHRONICLES in the ER

(see episodes online)

With that definition in mind, this hospitalist decided to seek a working sabbatical—not so much over dissatisfaction with my job back home, but to see how the other side lives with nationalized healthcare.

Of course, moving to the beach in undeniably beautiful New Zealand never hurts, either. When it comes to government involvement and healthcare, the U.S. is a distinct minority globally. New Zealand's healthcare delivery system, while not diametrically opposite, offers some fascinating differences.

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THE-HOSPITALIST.ORG

The Hospitalist
Medicine Journal

THE HOSPITALIST

...and the hospitalist profession has been established as a specialty in its own right. It is a specialty that is growing rapidly, and it is a specialty that is essential to the patient's care. The hospitalist is the physician who is responsible for the care of the patient while they are in the hospital. The hospitalist is the physician who is responsible for the care of the patient while they are in the hospital. The hospitalist is the physician who is responsible for the care of the patient while they are in the hospital.



THE KENNEDY UNIVERSITY... THE KENNEDY UNIVERSITY... THE KENNEDY UNIVERSITY...

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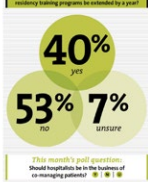
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the-hospitalist.org

Topic	Articles	Opinion	Columns
Practice	10	5	2
Education	5	2	1
Research	3	1	0
Policy	2	1	0
Quality	1	0	0
Leadership	1	0	0
Healthcare	1	0	0
Technology	1	0	0
Global	1	0	0
History	1	0	0
Other	1	0	0

LAST MONTH'S POLL QUESTION:

Should hospitals be the backbone of case management programs to be extended by a payor?



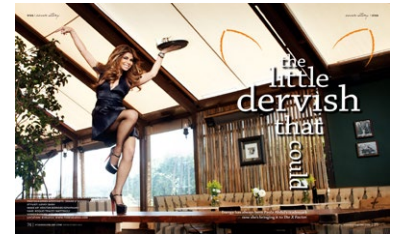
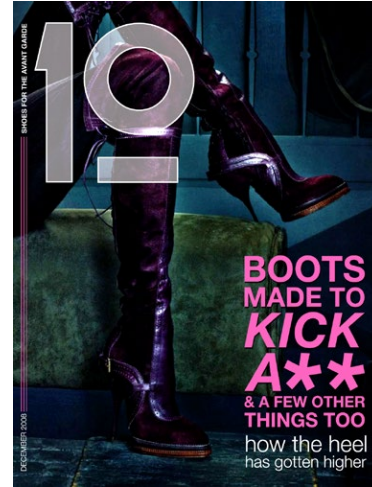
POLL

Should hospitals be the backbone of case management programs to be extended by a payor? This month's poll question... Should hospitals be the backbone of case management programs to be extended by a payor?



Misc.

Various Fashion and Lifestyle



full portfolio:

brainmetaldesign.com

