



# Nature's practically perfect wood.

Brought to you by:

#### MEMBERS

Downie Timber/Selkirk Specialty  
Enyeart Cedar Products  
Gilbert Smith Forest Products Ltd.  
Haida Forest Products Ltd.  
Interfor  
Northwest Forest Products  
North Enderby Timber Ltd.  
OrePac Building Products  
Premier Forest Products, Inc.  
Pope & Talbot, Inc.  
Quadra Wood Products  
Sawarne Lumber Company Ltd.

Shakertown  
Skana Forest Products Ltd.  
TRI-PRO Cedar Products  
Twin Rivers Cedar Products  
Tyee Timber Products, Ltd.  
Welco Lumber/Skookum USA  
Western Forest Products, Inc.

SERVICE AFFILIATE MANUFACTURERS  
BW Creative Wood Industries  
CedarShed Industries  
Outdoor Living Today

[www.realcedar.org](http://www.realcedar.org)

1.866.778.9096



# Microsoft User Research



Designed a new site for Microsoft User Research. The new site goals were to engage and enroll potential candidates. Each of these pages offered specific and succinct information important to a potential research candidate and all mapped back to our site goals. The building location page section includes a LiveMaps mashup of all of the 18 locations for personalized directions.

The screenshot shows two versions of the Microsoft User Research website. The top version is the main home page, featuring a large orange header with the text "Microsoft User Research" and "Tell us what you think.". Below the header is a search bar and a "Powered by Live Search" link. The main content area includes a "home" button, an "about" button, and an "enroll" button. A text block discusses survey and focus group studies, mentioning the "Usability Studios" in Redmond, WA. It also addresses age requirements for minors and provides links for "Learn more about:" and "Ready to enroll". The bottom version is a "secondary page" titled "Main Campus: Building 5", which displays a detailed map of Microsoft's Redmond campus buildings. It includes a "Mail to a friend" button and links to "Contact Us", "Terms of Use", "Trademarks", and "Privacy Statement". Both pages feature the Microsoft logo at the bottom.

building location page  
(includes livemaps mashup) ▲

The screenshot shows the Microsoft User Research website's home page. At the top, there is a navigation bar with "United States" and "change | All Microsoft Sites" options, a search bar, and a "Powered by Live Search" link. The main header features the text "Microsoft User Research" and "Tell us what you think.". Below the header is a navigation menu with "home", "about", and "enroll" buttons. The central content area features a photograph of a smiling woman holding up a cardboard sign that says "I'm a participant". To the right of the photo is a large orange call-to-action box with the text "Want to change the future of technology? Good, so do we." In the bottom right corner of the content area is a "Sign Up" section with a "enroll now" button. To the left of the "Sign Up" section is a "Learn more about:" box containing links to various study types. On the right side of the page is a "Immediate Needs" section listing "Email us if you are a:" followed by "In Seattle", "Female Project Managers", and "Kids PC Gamers". Below that is another "In Mountain View" section with "Beginner Mac users". At the bottom of the page are links for "Contact Us", "Terms of Use", "Trademarks", and "Privacy Statement". The Microsoft logo is located in the bottom right corner.

home page ▲





I create technology



I create technology  
that makes health care



87% of Americans  
feel They DON'T HAVE  
Any CONTROL Over  
Their Own  
HEALTH CARE.

---

*You can help change that*

**WORKING TOWARDS AN ANSWER AT UHG**

At UHG we're uniquely positioned to make lasting advancements in the standard of health care nationwide. That's because we dare to reach for ambitious goals, such as our groundbreaking customer website, [myuhc.com](http://myuhc.com).

Directly from college, Frank Sipes came to UnitedHealth Group with a great idea. He wanted to help individual customers order ID cards, check the status of their claims, and get relevant health information online. In 2000 we launched the site, and have since received thousand of thank you emails from customers that appreciate taking control of their health care. To this day, Frank continues to reach for better solutions. And so can you.  
[unitedhealthgroup.com/careers](http://unitedhealthgroup.com/careers)



**UnitedHealth Group**

every year *in the u.s.*  
Over 120,000 kids  
Are looking  
for good homes.

---

*You can help change that*

***WORKING TOWARDS AN ANSWER AT UHG***

At UHG we're uniquely positioned to end social disparity by reaching out to underserved communities. That's because we dare to reach for ambitious goals, such as with Adoption Assistance Plan.

Meet Sharisa. Instead of having their own child, her and her husband wanted to help a child in need. And after they adopted their daughter, she wanted to share the joy with her coworkers. So Sharisa got to work lobbying for an Adoption Assistance Plan for all UnitedHealth Group workers. Today, UHG helps employees with their adoption expenses. Every day Sharisa challenges our ideas of what's possible. And so can you.  
[unitedhealthgroup.com/careers](http://unitedhealthgroup.com/careers)

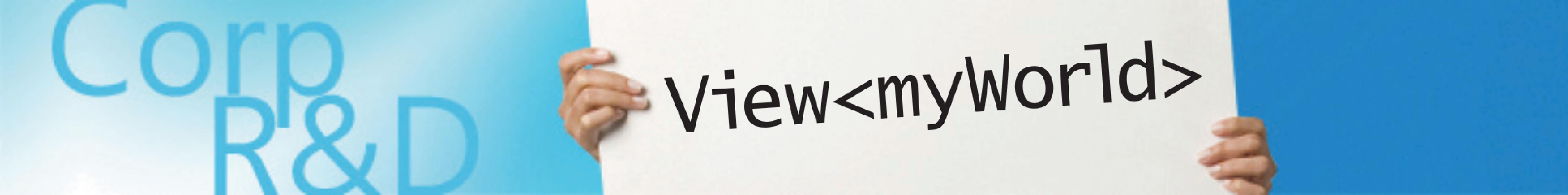


**UnitedHealth Group**

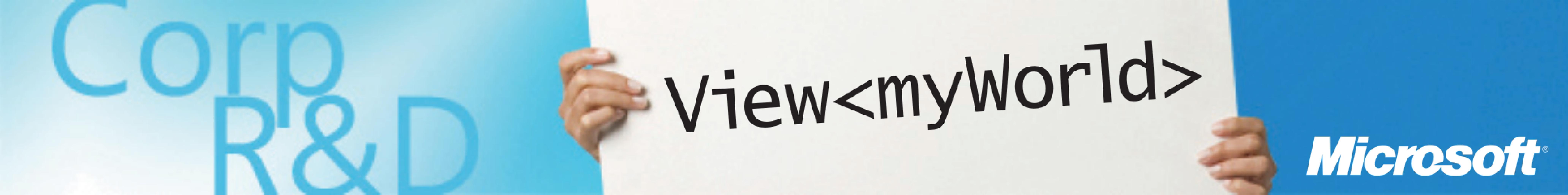


I create technology  
that makes health care better.

I create technology  
that makes health care better.



Corp  
R&D





A portrait of a young man with dark, wavy hair and a mustache. He is wearing thin-framed glasses and a white polo shirt with dark blue horizontal stripes. He is smiling warmly at the camera. The background is a solid, vibrant blue.

See how I help



See how I help  
improve  
health



See how I help  
improve  
health  
around the world.

A portrait of a young man with dark hair and glasses, smiling at the camera. He is wearing a white polo shirt with dark blue horizontal stripes. The background is a solid light blue.

Corp  
R&D

Corp  
R&D

A photograph of a young man with dark hair and glasses, wearing a light-colored shirt. He is holding a large, blank white rectangular sign in front of his face. His eyes are visible through the center of the sign. The background is a solid blue color.

View<myWorld>

**Microsoft® Corp  
R&D**

A photograph of a young man with dark hair and glasses, wearing a light-colored shirt. He is holding a large, blank white rectangular sign in front of his face. His eyes are visible through the center of the sign. The background is a solid blue color with the Microsoft logo and text partially visible.

**View<myWorld>**

## ETEXTBOOK ADVERTISING

Today's top brands are already realizing the potential of such a unique advertising opportunity.

E-Textbooks provide marketers with a relevant and cost-effective way to communicate with college students through an environmentally conscious way.

### TARGETING

Marketers can target their ads by subject matter (i.e., Math, English, Business, Accounting, etc.), time during the semester, and location within the e-textbook.

Targeting by school or location is not available because these books are available and used by multiple schools and students throughout the U.S.

### MARKET AVAILABILITY

Close to 350 universities will be using e-textbooks for some of their courses this Fall. Some universities include Georgetown, Michigan State University, Fordham, Carnegie Mellon, Colorado State, Oregon State and Boston University.

Nationally, students from roughly 1,700 colleges and universities have downloaded and are using e-textbooks for their studies.

Nearly 100 course materials/titles are available for students to download. These include text books, text ancillaries, student guides, learning tools, and other educational materials.

# 1

## Finance and the Firm

*"The race is not always to the swift, nor the battle to the strong, but that is the way to bet."*

—Rudyard Kipling

### Finance Grabs the Business Headlines

Headlines from the front pages of some recent newspapers.

- Bush Moves to Ease Oil Prices (New York Times, Apr 25, 2006)
- Developer Accepts World Trade Center Deal (New York Times, Apr 25, 2006)
- Xcel hikes good business for Denver (Denver Post, Apr 30, 2006)
- Home Insurers Leaving High-Risk Markets (Washington Post, Apr 30, 2006)
- Verizon Earnings Fall 7.1% (USA Today, May 2, 2006)

What do all these stories have in common? They deal with finance. Companies cutting costs, companies reporting profits or losses, governments concerned about interest rates—this is just a sampling of business stories involving finance that appear every day in the press. Finance is at the heart of business management. No business firm—or government, for that matter—can exist for long without following at least the basic principles of financial management.

This book is designed to introduce you to basic financial management principles and skills. Some of these concepts and skills are surprisingly straightforward; others are quite challenging. All, however, will help you in the business world, no matter what career you choose.

2

4

Part I The World of Finance

Table 1-1 Careers in the Field of Finance

Career Area	Function
Financial management	Manage the finances of a business firm. Analyze, forecast, and plan a firm's finances; assess risk; evaluate and select investments; decide where and when to find money sources, and how much money to raise; and determine how much money to return to investors in the business
Financial markets and institutions	Handle the flow of money in financial markets and institutions, and focus on the impact of interest rates on the flow of that money
Investments	Locate, select, and manage money-producing assets for individuals and groups

Money continually flows through businesses. It may flow in from banks, from the government, from the sale of stock, and so on; and it may flow out for a variety of reasons—to invest in bonds, to buy new equipment, or to hire top-notch employees. Businesses must pay constant attention to ensure that the right amount of money is available at the right time for the right use.

In large firms it may take a whole team of financial experts to track the firm's cash flows and to develop financial strategies. For instance, when Chase Manhattan acquired J.P. Morgan in 2000, teams of financial analysts worked on every detail of the \$36 billion decision to determine how many shares of Chase each stockholder of J.P. Morgan would receive.<sup>2</sup>

#### Finance Career Paths

Finance has three main career paths: financial management, financial markets and institutions, and investments. Financial management, the focus of this text, involves managing the finances of a business. Financial managers—people who manage a business firm's finances—perform a number of tasks. They analyze and forecast a firm's finances, assess risk, evaluate investment opportunities, decide when and where to find money sources and how much money to raise, and decide how much money to return to the firm's investors.

Bankers, stockbrokers, and others who work in financial markets and institutions focus on the flow of money through financial institutions and the markets in which financial assets are exchanged. They track the impact of interest rates on the flow of that money. People who work in the field of investments locate, select, and manage income-producing assets. For instance, security analysts and mutual fund managers both operate in the investment field.

Table 1-1 summarizes the three main finance career paths.

advertisement

The US Spends \_\_\_\_ each year To provide The Uninsured with care.

- a. \$50 million b. \$100 million c. \$75 million d. \$25 million

answer on next page

Chapter 1 Finance and the Firm

5

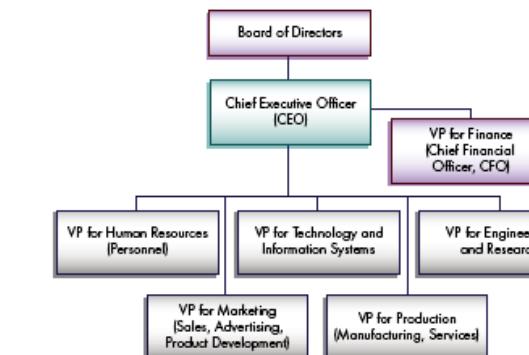


Figure 1-1  
The Organization of a Typical Corporation  
Figure 1-1 shows how finance fits into a typical business organization. The vice president for finance, or chief financial officer, operates with the vice presidents of the other business teams.

firms. Second, financial managers use economic principles to guide them in making financial decisions that are in the best interest of the firm. In other words, finance is an applied area of economics that relies on accounting for input.

Because finance looks closely at the question of what adds value to a business, financial managers are central to most businesses. Let's take a look at what financial managers do.

#### The Role of the Financial Manager

Financial managers measure the firm's performance, determine what the financial consequences will be if the firm maintains its present course or changes it, and recommend how the firm should use its assets. Financial managers also locate external financing sources and recommend the most beneficial mix of financing sources while focusing on the financial expectations and risk tolerances of the firm's owners.

All financial managers must be able to communicate, analyze, and make decisions based on information from many sources. To do this, they need to be able to analyze financial statements, forecast and plan, and determine the effect of size, risk, and timing of cash flows. We'll cover all of these skills in this text.

The answer is b. \$100 million. And that's just a drop in the bucket of what's needed. The biggest problem facing America today is our health care crisis.

You can help change that

Come work at UHG, where we're working towards improved outcomes.



UnitedHealth Group  
[unitedhealthgroup.com/careers](http://unitedhealthgroup.com/careers)

Over 70% of all  
illnesses And Their  
COSts CAN be AvOideD  
buT Ar en't.

---

*You can help change that*

***WORKING TOWARDS IMPROVED OUTCOMES***

At UHG we're uniquely positioned to make lasting advancements in the standard of health care nationwide. That's because we dare to reach for ambitious goals, such as the United Health Group Report Card.

Our Report Card, the first of its kind to measure health care access, quality and cost measures, was created by our own Angella King. She was determined to change this statistic. Today, patients appreciate it, and the report card inspires us to continue reaching for better solutions. Every day, people like Angella goes above and beyond to improve health care for all people. And so can you. [unitedhealthgroup.com/careers](http://unitedhealthgroup.com/careers)



**UnitedHealth Group**

87% of Americans  
feel They DON'T HAVE  
Any CONTROL Over  
Their Own  
HEALTH CARE.

---

*You can help change that*

***WORKING TOWARDS IMPROVED OUTCOMES***

At UHG we're uniquely positioned to make lasting advancements in the standard of health care nationwide. That's because we dare to reach for ambitious goals, such as our groundbreaking customer website, [myuhc.com](http://myuhc.com).

Directly from college, Frank Sipes came to UnitedHealth Group with a great idea. He wanted to help individual customers order ID cards, check the status of their claims, and get relevant health information online. In 2000 we launched the site, and have since received thousand of thank you emails from customers that appreciate taking control of their health care. To this day, Frank continues to reach for better solutions. And so can you.  
[unitedhealthgroup.com/careers](http://unitedhealthgroup.com/careers)



**UnitedHealth Group**

**My Lutheran is My Guide**—Half page newspaper ad

# HUMAN THIGH BONES ARE **STRONGER** THAN CONCRETE.

---

**LET'S KEEP THEM THAT WAY.  
EAT MORE LEAFY GREENS. THEY'RE HIGH IN  
MAGNESIUM AND AID BONE DENSITY.**

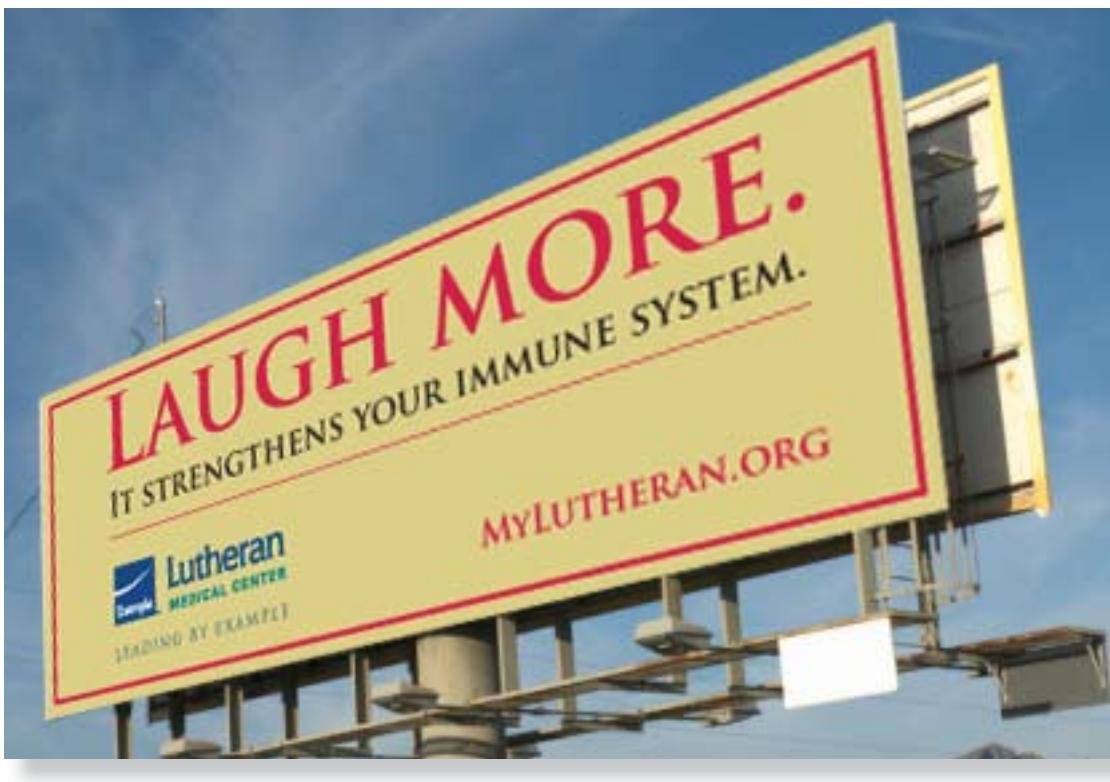
---

At Exempla Lutheran we believe in helping our community be proactive about their health. In addition to extensive onsite facilities, we offer classes and operate hotlines designed to keep you informed and healthy. As a health resource, we hope to be a part of your lives every day, not just when you're under the weather.



LEADING BY EXAMPLE

## **My Lutheran is My Guide** —Billboard



## **My Lutheran is My Guide**

—468 by 60 pixel online animated banner ad

**78%-90% OF ALL DOCTOR VISITS ARE STRESS RELATED.**

frame 1

**LAUGH MORE. IT LOWERS STRESS.**

frame 2

**FIND MORE HEALTH TIPS AT  
MYLUTHERAN.ORG**

LEADING BY EXAMPLE



frame 3

We believe these original and compelling campaigns can accomplish all of Lutheran's goals. However, what our work doesn't reflect is your input. And that's where our dedication to service comes in. We know our best work results from our working together and having open lines of communication.

We look forward to working with you to bring Lutheran's new communication to life.

**Thank you very much for this opportunity!**

92% of Americans say  
They Have unanswered  
questions About Their  
Health Care.

---

*You can help change that*

***WORKING TOWARDS IMPROVED OUTCOMES***

At UHG we're uniquely positioned to help people live healthier lives by improving their access to medical information. That's because we dare to reach for ambitious goals, such as our Care24® program.

One of our nurses decided that since health care needs don't begin and end with the work day, neither should benefits. So Shane Dickerson helped create Care24®. Our skilled Care24® nurses provide patients with round-the-clock treatment decision support, health coaching, and more. The resources our patients need to get the right care when they need it. Funny thing is, Shane is still reaching for better ways to improve health care. And so can you. [unitedhealthgroup.com/careers](http://unitedhealthgroup.com/careers)



**UnitedHealth Group**

# HERE ARE 167 GREAT REASONS TO CHANGE YOUR INSURER.

Adams Wendall W Jr., MD  
Alberts James R., MD  
Allison Michael D., MD  
Angelo Richard L., MD  
Anonsen Cynthia K., MD  
Arntz Craig T., MD  
Arroyo Julian S., MD  
Auld M. Kevin., MD  
Barker Howard B., MD  
Barrett William P., MD  
Barronian Alan D., MD  
Barthel Steven W., MD  
Barthel Traci G., MD  
Bede W. Brandt, MD  
Brack Steven C., DO  
Brakstad Mark T., MD  
Brandes Clayton B., MD  
Bruckner James D., MD  
Burke Michael F., MD  
Cameron Brian D., MD  
Castle, Jr. Thomas H., MD  
Cero Susan R., MD  
Champoux James A., MD  
Chang Henry S., MD  
Chi Thomas D., MD  
Chilczuk B. Daniel., MD  
Clark Herbert R., MD  
Clark William L., MD  
Clawson Robert S., MD  
Clinch Kelly A., MD  
Clinton Camille M., MD  
Coray Spencer A., MD  
Cornejo Carol J., MD

Crutcher James P., MD  
Cui Jimmy Y., MD, PhD  
Daly Timothy P., MD  
Denevan Paula L., MD  
Dierwechter Leaza M., MD  
Dobbs Shelby G., PA-C  
Douglas Laura A., PT  
Downer Philip R., MD  
Ebisu John S., MD  
Eden Michelle J., MD  
Esterberg Justin L., MD  
Falicov Alexis., MD, Ph.D.  
Foral Darcy Silver., MD  
Fowler Lawrence Joseph., MD  
Franklin Jonathan L., MD  
Freimanis I. Edward., MD  
Fuchs Robin R., MD  
Garr Jeffrey L., MD  
Garr K Elizabeth., MD  
Gott Paul E., MD  
Green James F., MD  
Green David C., MD  
Gregush Ronald V., MD  
Gumprecht Thomas F., MD  
Guyette Todd M., MD  
Haller Ralph T., MD  
Hanesworth Daniel M., MD  
Haputa Andrew J., MD  
Harmon Kurt E., MD  
Hasanoglu Kaya Y., MD  
Havener Todd W., MD  
Hendrickson John M., MD  
Heusch Wendy L., DO

Heydt Jennifer L., MD  
Hirz Dale L., MD  
Holland Lawrence E., MD  
Hormel Scott E., MD  
Huang Bill K., MD  
Huang Fredrick S., MD  
Idjadi Jeremy A., MD  
Jackman Todd E., MD  
Jackson Allen W., MD  
Johnson W. Michael, MD  
Johnson Marion C., MD  
Johnstone Frederic L II., MD  
Jurich Thomas J., MD  
Kahn Harry A., MD  
Kennelly Michael M., MD  
Khalfayan Elias E., MD  
Khan-Farooqi Waqqar B., MD  
Kinahan Peter J., MD  
Kirby Richard M., MD  
Komenda Gregory A., MD  
Kuntz Alice Lee., MD  
Kurland Jonathan J., MD  
Laghaeian Sean S., DPM  
Lee Samson J., MD  
Lin Kenneth C., MD  
MacFarlane Steven D., MD  
Mandt Peter R., MD  
Mankey Martin G., MD  
Mason Jeff R., MD  
Maurice Peter F., MD  
McAdam Michael K., MD  
McAllister Craig M., MD  
McCallister Wren V., MD

McClean Patrick H., MD  
Mhyre James G., MD  
Moore Patrick M., MD  
Newton Saint Elmo III., MD  
Norling Gregory J., MD  
North Edward R., MD  
Parker John T., MD  
Patel Ashit C., MD  
Perrin Alison L., MD  
Peterson Charles A., MD  
Peterson Charles A II., MD  
Pinczover Eric F., MD  
Plaskon Brian J., MD  
Price John Scott., MD  
Quigley Terence M., MD  
Ratcliffe Steven S., MD  
Reed Steven L., MD  
Remington Jeffrey P., MD  
Remington Mark C., MD  
Riddell Duncan A., MD  
Robbins James R., MD  
Robertson John W., MD  
Robon Matt J., MD  
Rodin Curtis W., MD  
Rogers Shawn E., MD  
Sailer Michael J., MD  
Schopp James J., MD  
Seely Daniel R., MD  
Seidner Todd J., MD  
Shafer Jonathan B., MD  
Shapiro Joel A., MD  
Shonnard Neal H., MD  
Shrivastava Niket., MD

Sinnett Michelle J., MD  
Steedman John T., MD  
Stickney Jeffrey L., MD  
Stowell Virginia A., MD  
Sun Steven D., MD  
Swenson James D., MD  
Teeney Stgeven M., MD  
Thayer John L., MD  
Thomas Alan B., MD  
Thompson Jason H., MD  
Toomey Eugene D., MD  
Toomey Sean P., MD  
Towbin Michael A., MD  
Tullus Martin S., MD  
Van Bergeyk Anthony B., MD  
Veith Robert G., MD  
Watt Jay M., MD  
Weil Wayne M., MD  
Weinstein Loryn P., MD  
Wertheimer Clay M., MD  
Williams Jay B., MD  
Williamson Richard V., MD  
Wilson William J., MD  
Winquist Robert A., MD  
Wong Roger Y., DO  
Yamamoto Steven K., DO  
Young Eva, MD  
Zammit Michael, MD  
Zorn Richard A., MD  
Zundel Roger S., MD

---

IF PREMERA'S YOUR INSURANCE PROVIDER, YOU  
MAY HAVE TO PART WAYS WITH YOUR DOCTOR  
WHETHER YOU WANT TO OR NOT.

---

Proliance is responsible for many of the high-quality surgical services, including emergency room coverage, that patients receive at most Puget Sound hospitals. We're a group of doctors who offer our patients the best care available, period. But Premera wants this relationship to end. To them, the bottom line is more important than your health.

We value your trust in us. We've built a great relationship together. We're determined to stop them from taking that away from us.

**Tell your employer you want to keep your doctor. Or if you're an HR representative, switch to an insurer who supports quality healthcare, like:** Regence BlueShield, First Choice, Aetna, UnitedHealthcare, Cigna, Great West and PacifiCare.

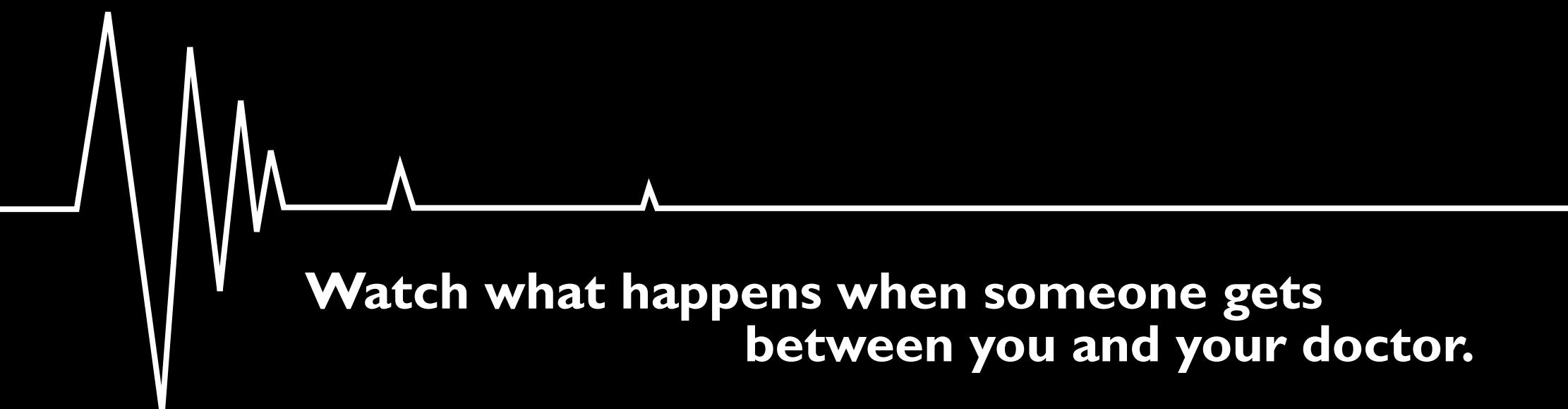
---

LET PATIENTS CHOOSE THEIR DOCTORS,  
NOT INSURANCE COMPANIES.

---

[MyDoctorMyDecision.com](http://MyDoctorMyDecision.com)





## **Watch what happens when someone gets between you and your doctor.**

If Premera's your insurance provider, you may have to say goodbye to your doctor whether you want to or not.

Proliance is responsible for many of the high-quality surgical services, including emergency room coverage, that patients receive at most Puget Sound hospitals. We're a group of doctors who offer our patients the best care available, period. But Premera wants this relationship to end. To them, the bottom line is more important than your health.

We value your trust in us. We've built a great relationship together. We're determined to stop them from taking that away from us.

Tell your employer you want to keep your doctor. Or if you're an HR representative, switch to an insurer who supports quality healthcare, like: Regence BlueShield, First Choice, Aetna, UnitedHealthcare, Cigna, Great West and PacifiCare.

***Is Premera getting in the way of your health?***

[MyHealthcareDecision.org](http://MyHealthcareDecision.org)



# Premera is working to remove your doctor from the picture.



If Premera's your insurance provider, you may have to part ways with your doctor whether you want to or not.

Proliance is responsible for many of the high-quality surgical services patients receive at most Puget Sound hospitals. We're a group of doctors who offer our patients the best care available, period. But Premera wants this relationship to end because, to them, the bottom line is more important than your health.

We value your trust in us. We've built a great relationship together. Let's not let them take that away from us.

**Tell your employer you want to keep your doctor. Or if you're an HR representative, switch to an insurer who supports quality healthcare, like:**

Regence BlueShield, First Choice, Aetna, UnitedHealthcare, Cigna, Great West and PacifiCare.

---

**Let patients choose their doctors,  
not insurance companies.**

---

**If your Proliance doctors are listed here,  
you may not be able to see them any longer.**

Adams Wendall W Jr., MD	Ebisu John S., MD	Khan-Farooqi Waqar B., MD	Rogers Shawn E., MD
Alberts James R., MD	Eden Michelle J., MD	Kinahan Peter J., MD	Saller Michael J., MD
Allison Michael D., MD	Esterberg Justin L., MD	Kirby Richard M., MD	Schopp James J., MD
Angelo Richard L., MD	Falcoff Alexis., MD, Ph.D.	Komenda Gregory A., MD	Seely Daniel R., MD
Ansonen Cynthia K., MD	Foral Darcy Silver., MD	Kuntz Alice Lee., MD	Seidner Todd J., MD
Arntz Craig T., MD	Fowler Lawrence Joseph., MD	Kurland Jonathan J., MD	Shafer Jonathan B., MD
Arroyo Julian S., MD	Franklin Jonathan L., MD	Laghaean Sean S., DPM	Shapiro Joel A., MD
Auld M. Kevin., MD	Freimanis I. Edward., MD	Lee Samson J., MD	Shonnard Neal H., MD
Barker Howard B., MD	Fuchs Robin R., MD	Lin Kenneth C., MD	Shrivastava Niket., MD
Barrett William P., MD	Garr Jeffrey L., MD	MacFarlane Steven D., MD	Sinnett Michelle J., MD
Barripon Alan D., MD	Garr K Elizabeth., MD	Mandt Peter R., MD	Steedman John T., MD
Barthel Steven W., MD	Gott Paul E., MD	Mankey Martin G., MD	Stickney Jeffrey L., MD
Barthel Traci G., MD	Green James F., MD	Mason Jeff R., MD	Stowell Virginia A., MD
Bede W. Brandt, MD	Green David C., MD	Maurice Peter F., MD	Sun Steven D., MD
Brack Steven C., DO	Gregush Ronald V., MD	McAdam Michael K., MD	Swenson James D., MD
Brakstad Mark T., MD	Gumprecht Thomas F., MD	McAllister Craig M., MD	Teeney Stgeven M., MD
Brandes Clayton B., MD	Guyette Todd M., MD	McCallister Wren V., MD	Thayer John L., MD
Bruckner James D., MD	Haller Ralph T., MD	McCleane Patrick H., MD	Thomas Alan B., MD
Burke Michael F., MD	Hanesworth Daniel M., MD	Mhyre James G., MD	Thompson Jason H., MD
Cameron Brian D., MD	Haputa Andrew J., MD	Moore Patrick M., MD	Toomey Eugene D., MD
Castle Jr. Thomas H., MD	Harmon Kurt E., MD	Newton Saint Elmo III., MD	Towbin Michael A., MD
Cero Susan R., MD	Hasanoglu Kaya Y., MD	Norling Gregory J., MD	Tullus Martin S., MD
Champoux James A., MD	Havener Todd W., MD	North Edward R., MD	Van Bergeyk Anthony B., MD
Chang Henry S., MD	Hendrickson John M., MD	Parker John T., MD	Veith Robert G., MD
Chi Thomas D., MD	Heusch Wendy L., DO	Patel Ashit C., MD	Watt Jay M., MD
Chilczuk B. Daniel., MD	Heydt Jennifer L., MD	Perrin Alison L., MD	Weil Wayne M., MD
Clark Herbert R., MD	Hirz Dale L., MD	Peterson Charles A., MD	Weinstein Loryn P., MD
Clark William L., MD	Holland Lawrence E., MD	Peterson Charles A II., MD	Werdeimer Clay M., MD
Clawson Robert S., MD	Hormel Scott E., MD	Pinczover Eric F., MD	Williams Jay B., MD
Clinch Kelly A., MD	Huang Bill K., MD	Plaskon Brian J., MD	Williamson Richard V., MD
Clinton Camille M., MD	Huang Fredrick S., MD	Price John Scott., MD	Wilson William J., MD
Coray Spencer A., MD	Idjadi Jeremy A., MD	Ouigley Terence M., MD	Winguist Robert A., MD
Cornejo Carol J., MD	Jackson Todd E., MD	Ratcliffe Steven S., MD	Wong Roger Y., DO
Crutcher James P., MD	Jackson Allen W., MD	Reed Steven L., MD	Yamamoto Steven K., DO
Cui Jimmy Y., MD, PhD	Johnson W. Michael, MD	Remington Jeffrey P., MD	Young Eva, MD
Daly Timothy P., MD	Johnson Marion C., MD	Remington Mark C., MD	Zammit Michael, MD
Denevan Paula L., MD	Johnstone Frederic L II., MD	Riddell Duncan A., MD	Zorn Richard A., MD
Dierwechter Leaza M., MD	Jurich Thomas J., MD	Robbins James R., MD	Zundel Roger S., MD
Dobbs Shelby G., PA-C	Kahn Harry A., MD	Robertson John W., MD	
Douglas Laura A., PT	Kennelly Michael M., MD	Robon Matt J., MD	
Downer Philip R., MD	Khalifayan Elias E., MD	Rodin Curtis W., MD	

# Premera is working to remove your doctor from the picture.



If Premera's your insurance provider, you may have to part ways with your doctor whether you want to or not.

Proliance is responsible for many of the high-quality surgical services patients receive at most Puget Sound hospitals. We're a group of doctors who offer our patients the best care available, period. But Premera wants this relationship to end because, to them, the bottom line is more important than your health.

We value your trust in us. We've built a great relationship together. Let's not let them take that away from us.

**Tell your employer you want to keep your doctor. Or if you're an HR representative, switch to an insurer who supports quality healthcare, like:**

Regence BlueShield, First Choice, Aetna, UnitedHealthcare, Cigna, Great West and PacifiCare.

---

**Let patients choose their doctors,  
not insurance companies.**

---

**If your Proliance doctors are listed here,  
you may not be able to see them any longer.**

Adams Wendall W Jr., MD	Ebisu John S., MD	Khan-Farooqi Waqar B., MD	Rogers Shawn E., MD
Alberts James R., MD	Eden Michelle J., MD	Kinahan Peter J., MD	Saller Michael J., MD
Allison Michael D., MD	Esterberg Justin L., MD	Kirby Richard M., MD	Schopp James J., MD
Angelo Richard L., MD	Falcoff Alexis., MD, Ph.D.	Komenda Gregory A., MD	Seely Daniel R., MD
Ansonen Cynthia K., MD	Foral Darcy Silver., MD	Kuntz Alice Lee., MD	Seidner Todd J., MD
Arntz Craig T., MD	Fowler Lawrence Joseph., MD	Kurland Jonathan J., MD	Shafer Jonathan B., MD
Arroyo Julian S., MD	Franklin Jonathan L., MD	Laghaean Sean S., DPM	Shapiro Joel A., MD
Auld M. Kevin., MD	Freimanis I. Edward., MD	Lee Samson J., MD	Shonnard Neal H., MD
Barker Howard B., MD	Fuchs Robin R., MD	Lin Kenneth C., MD	Shrivastava Niket., MD
Barrett William P., MD	Garr Jeffrey L., MD	MacFarlane Steven D., MD	Sinnett Michelle J., MD
Barripon Alan D., MD	Garr K Elizabeth., MD	Mandt Peter R., MD	Steedman John T., MD
Barthel Steven W., MD	Gott Paul E., MD	Mankey Martin G., MD	Stickney Jeffrey L., MD
Barthel Traci G., MD	Green James F., MD	Mason Jeff R., MD	Stowell Virginia A., MD
Bede W. Brandt, MD	Green David C., MD	Maurice Peter F., MD	Sun Steven D., MD
Brack Steven C., DO	Gregush Ronald V., MD	McAdam Michael K., MD	Swenson James D., MD
Brakstad Mark T., MD	Gumprecht Thomas F., MD	McAllister Craig M., MD	Teeney Stgeven M., MD
Brandes Clayton B., MD	Guyette Todd M., MD	McCallister Wren V., MD	Thayer John L., MD
Bruckner James D., MD	Haller Ralph T., MD	McCleane Patrick H., MD	Thomas Alan B., MD
Burke Michael F., MD	Hanesworth Daniel M., MD	Mhyre James G., MD	Thompson Jason H., MD
Cameron Brian D., MD	Haputa Andrew J., MD	Moore Patrick M., MD	Toomey Eugene D., MD
Castle Jr. Thomas H., MD	Harmon Kurt E., MD	Newton Saint Elmo III., MD	Towbin Michael A., MD
Cero Susan R., MD	Hasanoglu Kaya Y., MD	Norling Gregory J., MD	Tullus Martin S., MD
Champoux James A., MD	Havener Todd W., MD	North Edward R., MD	Van Bergeyk Anthony B., MD
Chang Henry S., MD	Hendrickson John M., MD	Parker John T., MD	Veith Robert G., MD
Chi Thomas D., MD	Heusch Wendy L., DO	Patel Ashit C., MD	Watt Jay M., MD
Chilczuk B. Daniel., MD	Heydt Jennifer L., MD	Perrin Alison L., MD	Weil Wayne M., MD
Clark Herbert R., MD	Hirz Dale L., MD	Peterson Charles A., MD	Weinstein Loryn P., MD
Clark William L., MD	Holland Lawrence E., MD	Peterson Charles A II., MD	Werdeheimer Clay M., MD
Clawson Robert S., MD	Hormel Scott E., MD	Pinczover Eric F., MD	Williams Jay B., MD
Clinch Kelly A., MD	Huang Bill K., MD	Plaskon Brian J., MD	Williamson Richard V., MD
Clinton Camille M., MD	Huang Fredrick S., MD	Price John Scott., MD	Wilson William J., MD
Coray Spencer A., MD	Idjadi Jeremy A., MD	Ouigley Terence M., MD	Winguist Robert A., MD
Cornejo Carol J., MD	Jackson Todd E., MD	Ratcliffe Steven S., MD	Wong Roger Y., DO
Crutcher James P., MD	Jackson Allen W., MD	Reed Steven L., MD	Yamamoto Steven K., DO
Cui Jimmy Y., MD, PhD	Johnson W. Michael, MD	Remington Jeffrey P., MD	Young Eva, MD
Daly Timothy P., MD	Johnson Marion C., MD	Remington Mark C., MD	Zammit Michael, MD
Denevan Paula L., MD	Johnstone Frederic L II., MD	Riddell Duncan A., MD	Zorn Richard A., MD
Dierwechter Leaza M., MD	Jurich Thomas J., MD	Robbins James R., MD	Zundel Roger S., MD
Dobbs Shelby G., PA-C	Kahn Harry A., MD	Robertson John W., MD	
Douglas Laura A., PT	Kennelly Michael M., MD	Robon Matt J., MD	
Downer Philip R., MD	Khalifayan Elias E., MD	Rodin Curtis W., MD	

# HERE ARE 160 GREAT REASONS TO CHANGE YOUR INSURER.

Adams Wendall W Jr, MD	Eden Michelle J., MD	Khan-Farooqi Waqqar B., MD	Rodin Curtis W., MD
Alberts James R., MD	Esterberg Justin L., MD	Kinahan Peter J., MD	Rogers Shawn E., MD
Allison Michael D., MD	Falicov Alexis., MD, Ph.D.	Kirby Richard M., MD	Sailer Michael J., MD
Angelo Richard L., MD	Foral Darcy Silver., MD	Komenda Gregory A., MD	Schopp James J., MD
Anonsen Cynthia K., MD	Fowler Lawrence Joseph., MD	Kuntz Alice Lee., MD	Seely Daniel R., MD
Arntz Craig T., MD	Franklin Jonathan L., MD	Kurland Jonathan J., MD	Seidner Todd J., MD
Arroyo Julian S., MD	Freimanis I. Edward., MD	Laghaeian Sean S., DPM	Shafer Jonathan B., MD
Auld M. Kevin., MD	Fuchs Robin R., MD	Lee Samson J., MD	Shapiro Joel A., MD
Barker Howard B., MD	Garr Jeffrey L., MD	Lin Kenneth C., MD	Shonnard Neal H., MD
Barrett William P., MD	Garr K Elizabeth., MD	MacFarlane Steven D., MD	Shrivastava Niket., MD
Barronian Alan D., MD	Gott Paul E., MD	Mandt Peter R., MD	Sinnett Michelle J., MD
Barthel Steven W., MD	Green James F., MD	Mankey Martin G., MD	Steedman John T., MD
Barthel Traci G., MD	Green David C., MD	Mason Jeff R., MD	Stickney Jeffrey L., MD
Bede W. Brandt, MD	Gregush Ronald V., MD	Maurice Peter F., MD	Stowell Virginia A., MD
Brack Steven C., DO	Gumprecht Thomas F., MD	McAdam Michael K., MD	Sun Steven D., MD
Brakstad Mark T., MD	Guyette Todd M., MD	McAllister Craig M., MD	Swenson James D., MD
Brandes Clayton B., MD	Haller Ralph T., MD	McCallister Wren V., MD	Teeny Steven M., MD
Bruckner James D., MD	Hanesworth Daniel M., MD	McClean Patrick H., MD	Thayer John L., MD
Burke Michael F., MD	Haputa Andrew J., MD	Mhyre James G., MD	Thomas Alan B., MD
Cameron Brian D., MD	Harmon Kurt E., MD	Moore Patrick M., MD	Thompson Jason H., MD
Castle, Jr. Thomas H., MD	Hasanoglu Kaya Y., MD	Newton Saint Elmo III., MD	Toomey Eugene D., MD
Cero Susan R., MD	Havener Todd W., MD	Norling Gregory J., MD	Toomey Sean P., MD
Champoux James A., MD	Hendrickson John M., MD	North Edward R., MD	Towbin Michael A., MD
Chang Henry S., MD	Heusch Wendy L., DO	Parker John T., MD	Tullus Martin S., MD
Chi Thomas D., MD	Heydt Jennifer L., MD	Patel Ashit C., MD	Van Bergeyk Anthony B., MD
Chilczuk B. Daniel., MD	Hirz Dale L., MD	Perrin Alison L., MD	Veith Robert G., MD
Clark Herbert R., MD	Holland Lawrence E., MD	Peterson Charles A., MD	Watt Jay M., MD
Clark William L., MD	Hormel Scott E., MD	Peterson Charles A II., MD	Weil Wayne M., MD
Clawson Robert S., MD	Huang Bill K., MD	Pinczower Eric F., MD	Weinstein Loryn P., MD
Clinch Kelly A., MD	Huang Fredrick S., MD	Plaskon Brian J., MD	Wertheimer Clay M., MD
Clinton Camille M., MD	Idjadi Jeremy A., MD	Price John Scott., MD	Williams Jay B., MD
Coray Spencer A., MD	Jackman Todd E., MD	Quigley Terence M., MD	Williamson Richard V., MD
Cornejo Carol J., MD	Jackson Allen W., MD	Ratcliffe Steven S., MD	Wilson William J., MD
Crutcher James P., MD	Johnson W. Michael, MD	Reed Steven L., MD	Winquist Robert A., MD
Cui Jimmy Y., MD, PhD	Johnson Marion C., MD	Remington Jeffrey P., MD	Wong Roger Y., DO
Daly Timothy P., MD	Johnstone Frederic L II., MD	Remington Mark C., MD	Yamamoto Steven K., DO
Denevan Paula L., MD	Jurich Thomas J., MD	Riddell Duncan A., MD	Young Eva, MD
Dierwechter Leaza M., MD	Kahn Harry A., MD	Robbins James R., MD	Zammit Michael, MD
Downer Philip R., MD	Kennelly Michael M., MD	Robertson John W., MD	Zorn Richard A., MD
Ebisu John S., MD	Khalfayan Elias E., MD	Robon Matt J., MD	Zundel Roger S., MD

## IF PREMERA IS YOUR INSURANCE COMPANY, YOU'D BETTER READ THIS.

For years Proliance Surgeons have been responsible for many of the high-quality surgical services, including emergency room coverage, that patients receive at most Puget Sound hospitals. At Proliance, we think patients and doctors should make healthcare decisions together. But Premera wants this relationship to end. To them, the bottom line is more important than your health.

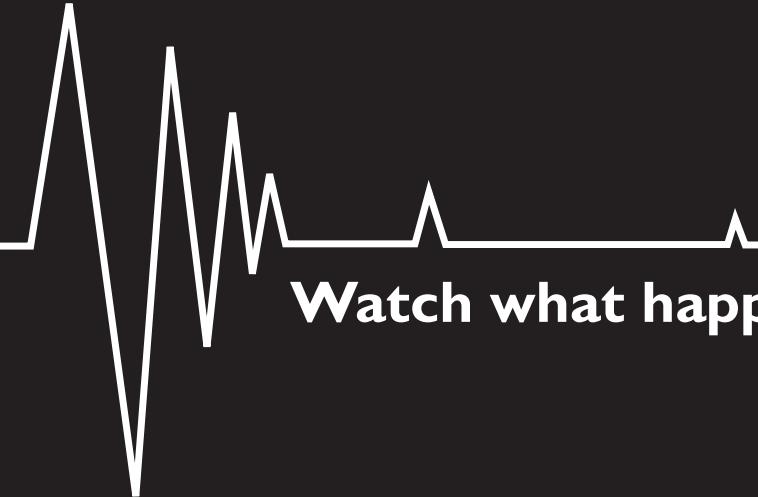
We value your trust in us. We've built a great relationship together.  
Let's not let them take that way from us.

Tell your employer you want to keep your doctor. Or if you're an HR representative, switch to an insurer who supports quality healthcare, like: Regence BlueShield, First Choice, Aetna, UnitedHealthcare, Cigna, Great West and PacifiCare.

**LET PATIENTS CHOOSE THEIR DOCTORS,  
NOT INSURANCE COMPANIES.**

**MyDoctorMyDecision.com**





## Watch what happens when someone gets between you and your doctor.

If Premera is your insurance company, you'd better read this.

For years Proliance Surgeons have been responsible for many of the high-quality surgical services, including emergency room coverage, that patients receive at most Puget Sound hospitals. At Proliance, we think patients and doctors should make healthcare decisions together. But Premera wants this relationship to end. To them, the bottom line is more important than your health.

We value your trust in us. We've built a great relationship together.  
Let's not let them take that way from us.

Tell your employer you want to keep your doctor. Or if you're an HR representative, switch to an insurer who supports quality healthcare, like: Regence BlueShield, First Choice, Aetna, UnitedHealthcare, Cigna, Great West and PacifiCare.

*Let patients choose their doctors, not insurance companies.*  
**MyDoctorMyDecision.org**



Frame 1: animation begins on image of blue background with Lavanya's/Manish's face.



Frame 2: first line of text animates in.



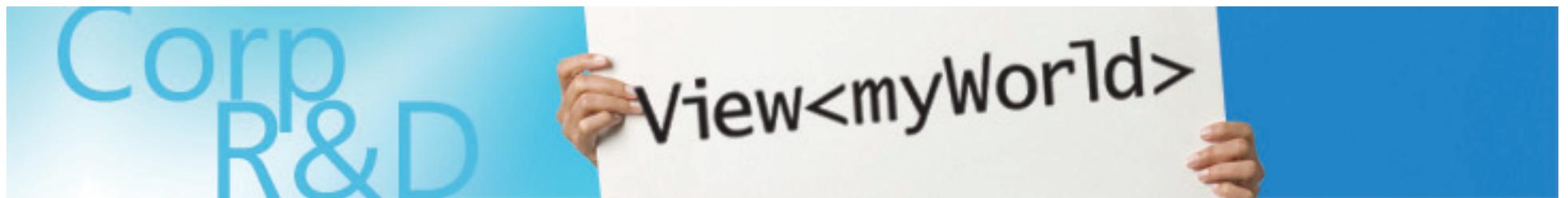
Frame 3: followed by the second line of text.



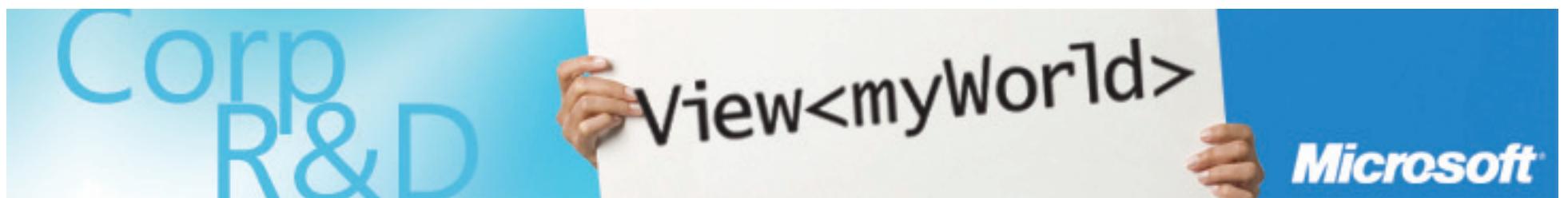
Frame 4: followed by the third line of text.



Frame 5: Lavanya's/Manish's image fades out and "Corp R&D" fades or animates in.



Frame 6: headline fades out and image of Lanvanya/Manish holding a big card with VMW fades in.



Frame 7: VMW will flash if there is time left in the animation (15 seconds max), logo fades in, VMW may flash on rollover after animation stops.



Frame 1: animation begins on image of blue background with Manish.



Frame 2: first line of text animates in.



Frame 3: followed by the second line of text.



Frame 4: followed by the third line of text.



Frame 5: headline fades out and “Corp R&D” fades or animates in.



Frame 6: Manish’s image fades into one of him holding the card with VMW



Frame 7: VMW will flash if there is time left in the animation (15 seconds max), logo fades in, VMW may flash on rollover after animation stops.



Frame 1: animation begins on image of blue background with Lavanya.



Frame 2: first line of text animates in.



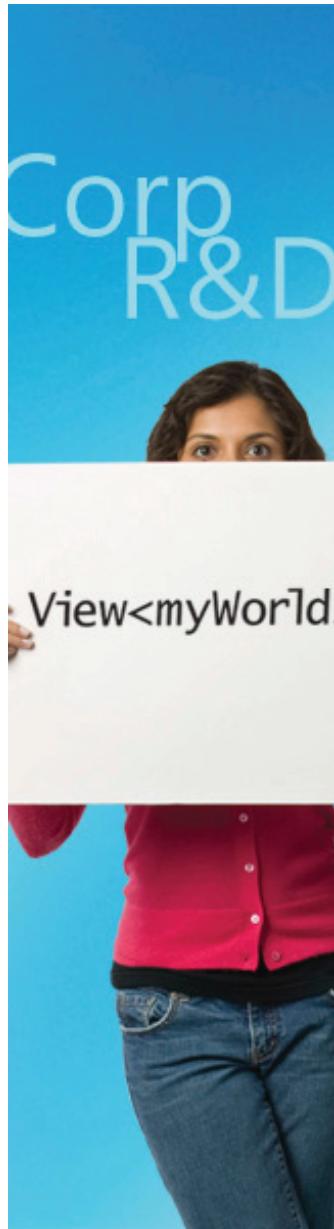
Frame 3: followed by the second line of text.



Frame 4: followed by the third line of text.

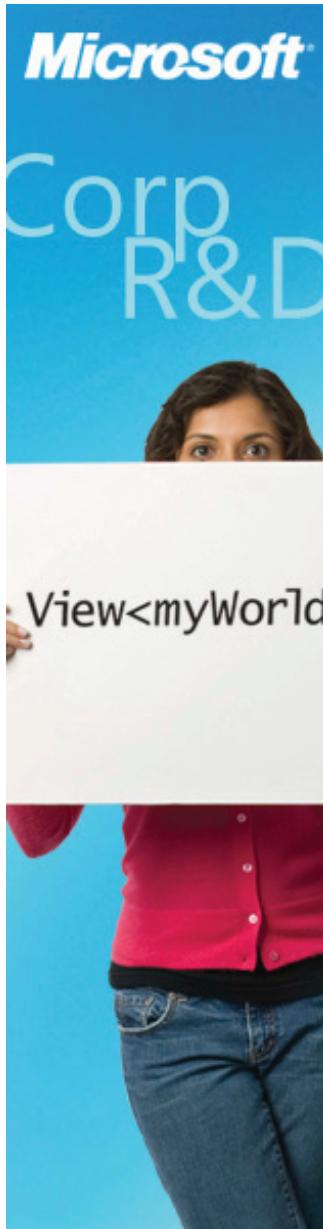


Corp  
R&D



Corp  
R&D

View<myWorld



Corp  
R&D

View<myWorld

Frame 5: headline fades out and “Corp R&D” fades or animates in.

Frame 6: Lavanya’s image fades into one of her holding the card with VMW.

Frame 7: VMW will flash if there is time left in the animation (15 seconds max), logo fades in, VMW may flash on rollover after animation stops.



## Earn your right to play games.

We're on the hunt for gamers to help test tomorrow's next great titles. It only takes a couple hours, and you'll get free software as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up.

**Game on.** **Microsoft®**

Seattle Weekly 2.33 x 6.25



@The Zoo 4.75 x 2.25

**It's time they earn their own games.  
Here's how.**

We're on the hunt for gamers to help test tomorrow's next great titles. It only takes a couple hours, and your kids will get free software as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up.

**Game on.**

**Microsoft®**



Seattle Woman 4.938 x 2.312

**Be a part of the next big thing in gaming.**

We're on the hunt for gamers to help test tomorrow's next great titles. It only takes a couple hours, and you'll get free software as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up.

**Game on.**

**Microsoft®**



**It's not whether  
you win or lose,  
it's how you play  
the game.**

You can help us make our games better for all players. Take part in a Microsoft game study, and get a free PC or console game in return. Most sessions take less than two hours. Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

Seattle Weekly 2.33 x 6.25

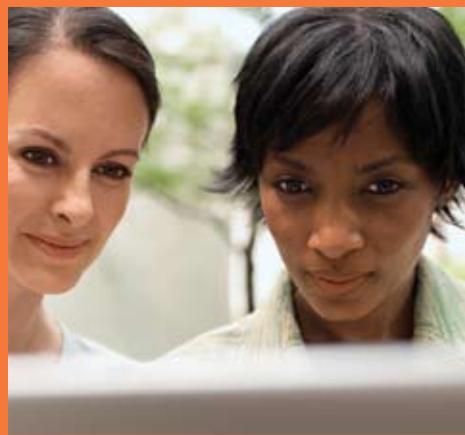


**The game of the future.  
Courtesy of your kids.**

Kids and parents, come try out our new games. Most studies take two hours or less. Your kids will play or discuss age appropriate games in a safe, supervised environment. For your time, your kids get a free title to bring home. Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

@The Zoo 4.75 x 2.25



**Can we borrow your  
brains for a couple  
of hours?**

You can help us make our games better. So you can have more fun playing them. Take part in a Microsoft game study, and get a free PC or console game in return. Most sessions take less than two hours. Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

Seattle Woman 4.938 x 2.312



**It's not whether  
you win or lose,  
it's how you play  
the game.**

You can help us make our games better for all players. Take part in a Microsoft game study, and get a free PC or console game in return. Most sessions take less than two hours." Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

Seattle Weekly 2.33 x 6.25

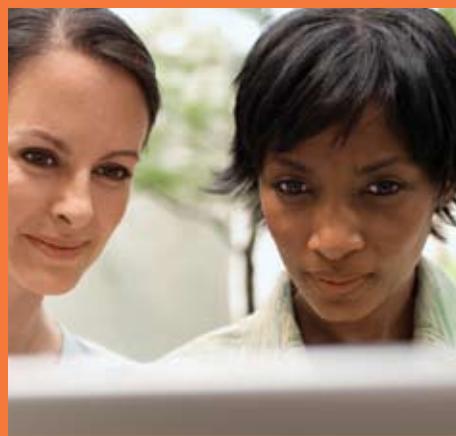


**The game of the future.  
Courtesy of your kids.**

Kids and parents, come try out our new games. Most studies take two hours or less. Your kids will play or discuss age appropriate games in a safe, supervised environment. For your time, your kids get a free title to bring home. Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

@The Zoo 4.75 x 2.25



**Players come in all  
shapes and sizes.  
And ages.**

We're looking for kids and parents to try out our new games. For your help, you'll receive a free PC or console title. Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

Seattle Woman 4.938 x 2.312



## Earn your right to play games.

We're on the hunt for gamers to help test tomorrow's next great games. It only takes a couple hours, and you'll get some free games as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up. You'll be contacted when we're ready for you.

**Game on.** **Microsoft®**

Seattle Weekly 2.33 x 6.25



@The Zoo 4.75 x 2.25

**It's time they earn their own games.  
Here's how.**

We're on the hunt for gamers to help test tomorrow's next great games. It only takes a couple hours, and you'll get some free games as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up. You'll be contacted when we're ready for you.

**Game on.**

**Microsoft®**



Seattle Woman 4.938 x 2.312

**Make them earn their own games.**

We're on the hunt for gamers to help test tomorrow's next great games. It only takes a couple hours, and you'll get some free games as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up. You'll be contacted when we're ready for you.

**Game on.**

**Microsoft®**



2

13

## Billiards, Beer & Better Jobs

**You're invited to Expedia's Bank Shots and Brewskis tech job fair, Wednesday, February 13 from 4pm-8pm at Parlor Billiards in Bellevue.**

There will be free food and drinks, plus thirty-four tables for you to unwind on. We'll be giving away a free plasma TV to one lucky person, and all attendees will receive a free travel coupon just for showing up. Plus, people from Expedia will be available to discuss current tech job openings.

So come in, make some new friends, and maybe meet your next employer.

**The Parlor Billiards and Spirits  
Third floor of Lincoln Square  
700 Bellevue Way NE, Suite 300  
Bellevue WA 98004**

For more information about career opportunities at Expedia, go to [expediajobs.com](http://expediajobs.com).



## Bank Shots and Brewskis tech hiring event



[Home](#)    [Registration](#)

**Free food...Free drinks...Plenty of pool tables to play on. What else could you ask for? More free stuff? No problem. We'll be giving away a bunch of it, like suitcases, Expedia.com travel coupons, and a \$2,500 gift card to satisfy your tech cravings. Plus, free face time with Expedia tech executives to discuss current job opportunities.**

So experienced tech professionals, including Program and Project Managers, Software Design Engineers, SDET's, and Software Quality Engineers, come down, unwind, and upgrade your career—all at the same time. And get used to it, because working at Expedia is the most fun you can have...and still get paid.

Just [register](#) and we'll save you a spot. Please bring your resume and a business card. We prefer resumes on flash drives, but paper is fine, too.

We look forward to shooting a little pool and sharing a beer.

**February 13, 2008**  
**4:00 - 8:00 pm**  
**The Parlor in Bellevue**

Third floor of Lincoln Square  
700 Bellevue way N.E. Suite 300  
Bellevue, WA 98004

[Directions](#)

You must be 21 to attend. Be prepared to show your ID. The Parlor's Dress Code: No gym shorts, or sweats; no baggy pants or shirts; no hats, visors, or bandanas (complimentary hat check provided). Parking is free.

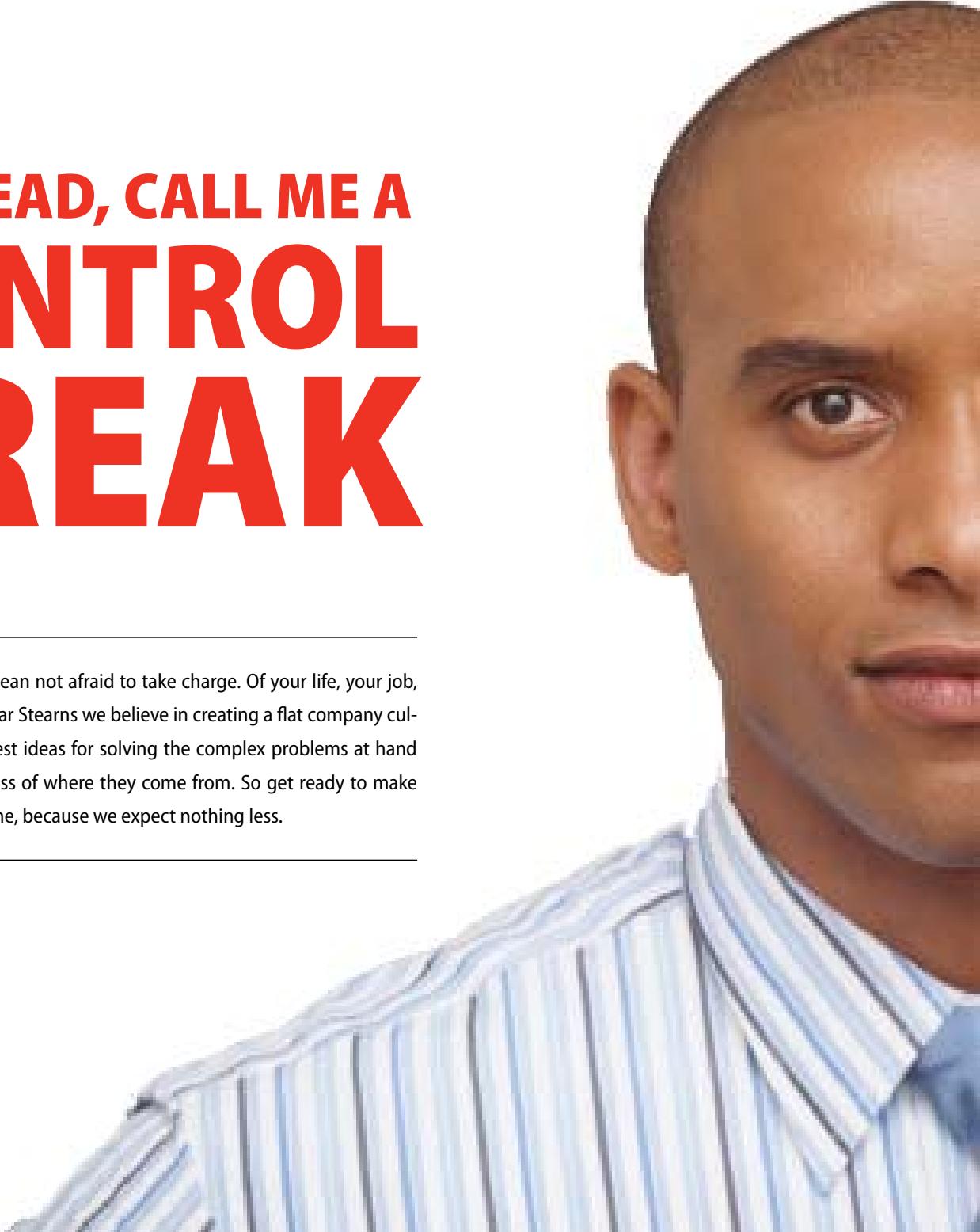
Please [register](#) to attend. If you can't make it, [email](#) us your resume. Be sure to check out exciting [opportunities](#) at Expedia now.

# GO AHEAD, CALL ME A CONTROL FREAK

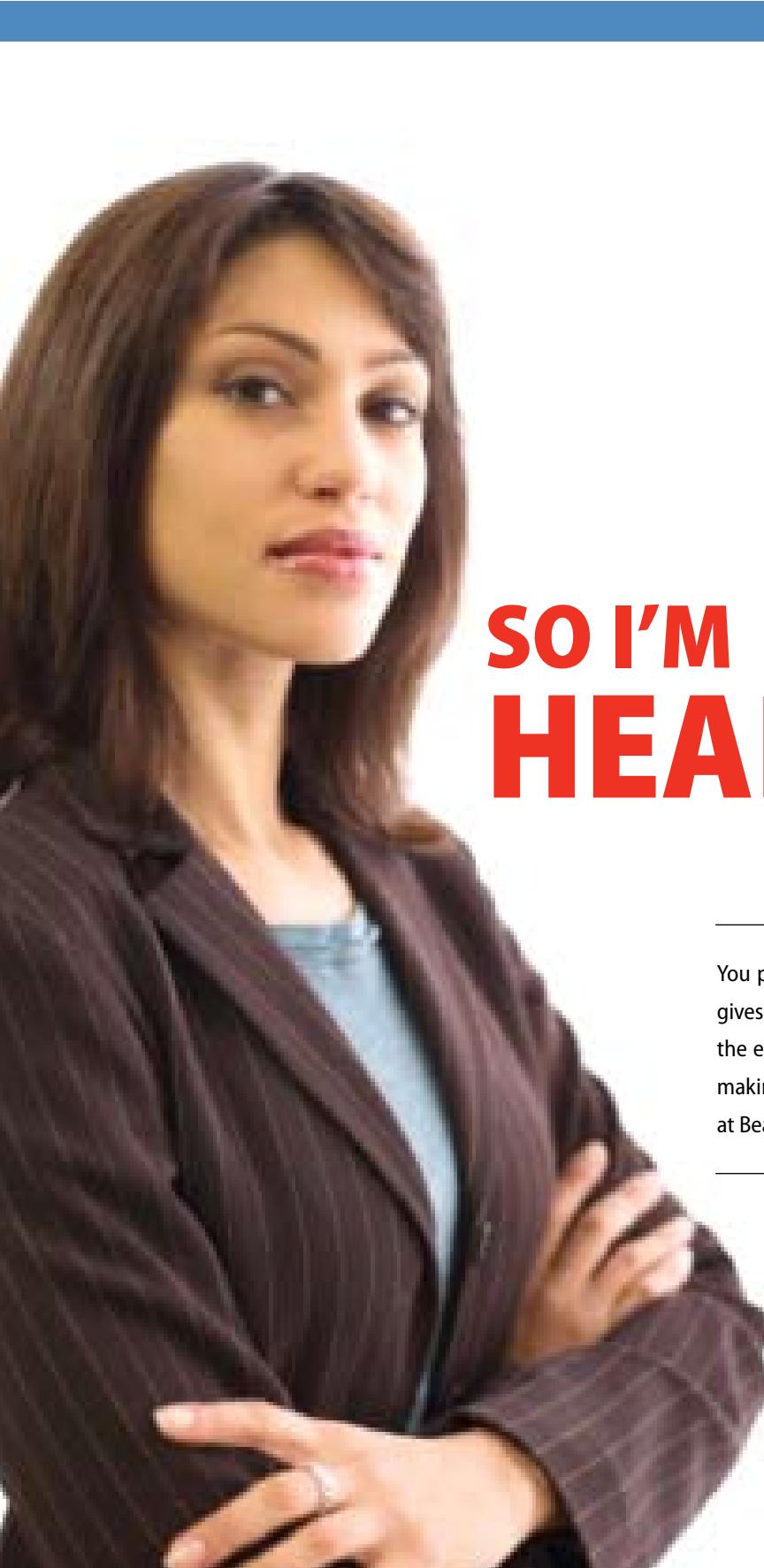
---

By control freak we mean not afraid to take charge. Of your life, your job, and your career. At Bear Stearns we believe in creating a flat company culture, where the freshest ideas for solving the complex problems at hand always win—regardless of where they come from. So get ready to make an impact from day one, because we expect nothing less.

---



BEAR  
STEARNS | LEADERS ARE BORN AT  
[BEARSTEARNSCOM/CAREERS](http://BEARSTEARNSCOM/CAREERS)



# SO I'M HEADSTRONG

---

You probably are, too. You work hard and at high speed, so Bear Stearns gives you the opportunity to take charge. We've created a culture that puts the emphasis on solving complex problems, not on seniority. So plan on making an impact from day one, and plan on driving your own career. Here at Bear, we expect nothing less.

---

**BEAR  
STEARNS**

LEADERS ARE BORN AT  
[BEARSTEARNSCOM/CAREERS](http://BEARSTEARNSCOM/CAREERS)



# **WE'LL ADMIT IT, WE'RE ORNERY**

---

We're not fans of bureaucracies or bureaucrats. They are the antithesis of nimble, and nimble's what the successful banks of tomorrow need to be. So we've created a flat company culture, where the best ideas take hold regardless of who came up with them. So come to Bear if you plan on making an impact from day one, or don't come to Bear at all.

---

**BEAR  
STEARNS**

LEADERS ARE BORN AT  
[BEARSTEARNSCOM/CAREERS](http://BEARSTEARNSCOM/CAREERS)



# I LIKE TO THINK I'M RELENTLESS

---

Relentless in a good way, like you. In a way that means you don't stop working on a problem until you've solved it. And you won't let bureaucracy get in the way of your rise to the top. People like you belong at Bear. Our flat company culture helps the best ideas, and the most fearless people, flourish. So come here to take control of your future, and start making an impact from day one.

---

BEAR  
STEARNS

LEADERS ARE BORN AT  
[BEARSTEARNSCOM/CAREERS](http://BEARSTEARNSCOM/CAREERS)



# **ARE YOU A CONTROL FREAK?**

**Then we'd like to meet you.**

**Come to campus building 9 on July 20th  
and take command of your career.**

**BEAR  
STEARNS**

LEADERS ARE BORN AT  
[BEARSTEARNSCOM/CAREERS](http://BEARSTEARNSCOM/CAREERS)



\*MAY CONTAIN TRACES OF BLOOD, SWEAT AND TEARS.

\*NOTHING GOOD COMES EASY.  
[BEARSTEARNSJ.OBS](http://BEARSTEARNSJ.OBS)

**BEAR  
STEARNS**

A GREAT DEAL DEPENDS ON  
WORKING WITH THE RIGHT PEOPLE®



\*NOT SUITABLE FOR USE WITHOUT PRIOR EXPERIENCE OF UPHILL  
BATTLES, SLEEPLESS NIGHTS, AND GRITTY DETERMINATION.

\*NOTHING GOOD COMES EASY.  
[BEARSTEARNSJ.OBS](http://BEARSTEARNSJ.OBS)

**BEAR  
STEARNS**

A GREAT DEAL DEPENDS ON  
WORKING WITH THE RIGHT PEOPLE®



\*INGREDIENTS INCLUDE BACKBONE, PLUCK,  
AND SOME GOOD OLD-FASHIONED GUTS.

\*NOTHING GOOD COMES EASY.  
[BEARSTEARNJS.JOBS](http://BEARSTEARNJS.JOBS)

**BEAR  
STEARNS**

A GREAT DEAL DEPENDS ON  
WORKING WITH THE RIGHT PEOPLE®

**YOU KNOW THE  
BEST THING  
ABOUT SPOILED  
RICH KIDS?**

**THEY DON'T WORK HERE.**

**ROLL UP YOUR SLEEVES & GET  
BUSY AT BEARSTEARN.SJOBS**

**BEAR  
STEARNS**

A GREAT DEAL DEPENDS ON  
WORKING WITH THE RIGHT PEOPLE®

**IF YOU WERE BORN  
WITH A FIRE  
ALREADY LIT  
UNDER YOUR ASS,**

**WE SHOULD TALK.**

**ROLL UP YOUR SLEEVES & GET  
BUSY AT BEARSTEARNST.JOBS**

**BEAR  
STEARNS**

A GREAT DEAL DEPENDS ON  
WORKING WITH THE RIGHT PEOPLE®

**TO THE  
GENERATION  
THAT WANTS  
IT ALL NOW  
WE ASK:**

**WHAT ARE YOU WAITING FOR?**

**ROLL UP YOUR SLEEVES & GET  
BUSY AT BEARSTEARNST.JOBS**

**BEAR  
STEARNS**

A GREAT DEAL DEPENDS ON  
WORKING WITH THE RIGHT PEOPLE®

**YOU MIGHT  
NOT COME  
FROM MONEY.**

**BUT YOUR KIDS WILL.**

**ROLL UP YOUR SLEEVES & GET  
BUSY AT BEARSTEARN.SJOBS**

**BEAR  
STEARNS**

A GREAT DEAL DEPENDS ON  
WORKING WITH THE RIGHT PEOPLE®

# Welcome to a new way of thinking about **Exempla Lutheran Medical Center.**

---

March 30, 2007

# What does Exempla Lutheran Medical Center mean to the community?

Exempla Lutheran Medical Center is a community-focused health resource designed to create a caring environment in which people feel proactive about their healthcare. “My Lutheran” is the neighbor to turn to for advice. This neighbor always stays abreast of the latest news, and offers the best solutions to any problems.

The patient is proud to call this trusted neighbor “friend.”

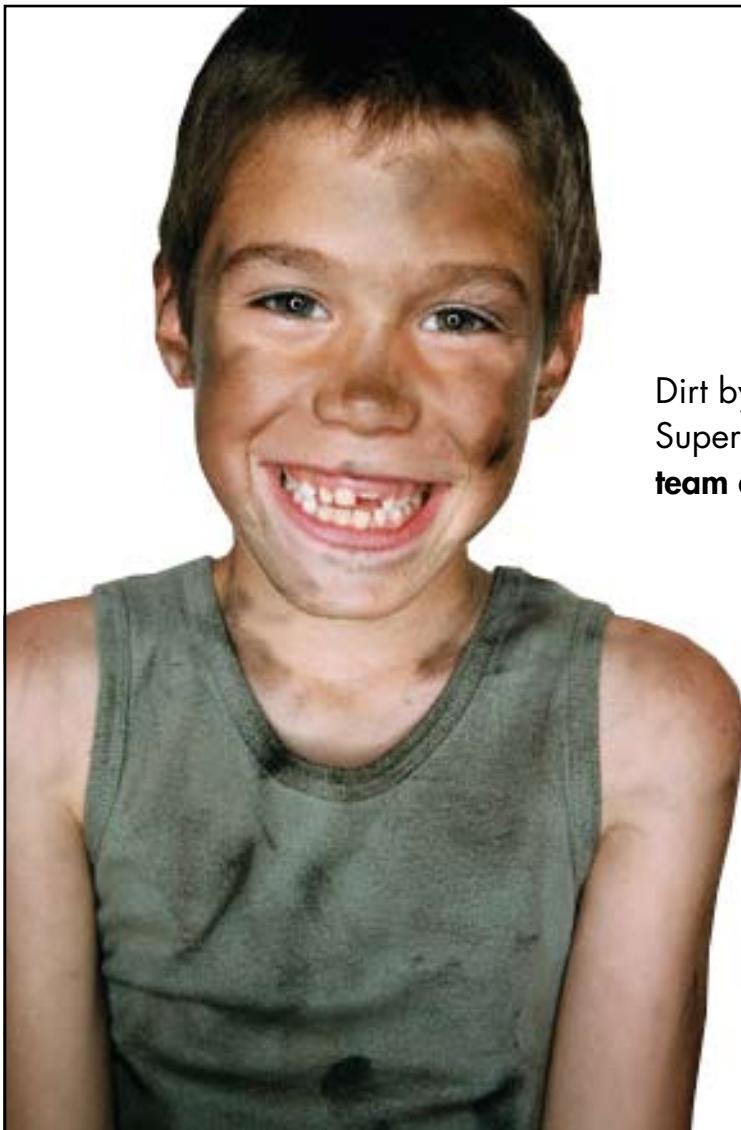
For each of the concepts, we’ve provided newspaper, outdoor billboard, and Web banner advertising examples that reveal three different possible directions for future Exempla Lutheran Medical Center communications. As you know, local newspaper and billboard advertisements are effective ways to communicate with your neighbors. Plus, since more and more of your target audience is online, we also think using the Internet is integral to complete coverage in today’s digital world.

## Concept 1

# **Good Health is Fashionable**

The first concept puts an active face to the community and illustrates that taking charge of your family's health is fashionable. Exempla Lutheran is there for emergencies, certainly, but also there for information on how to avoid emergencies whenever possible. In addition, we took this opportunity to highlight all the different offerings of the hospital, namely the Pediatrics team, The Human Motion Institute, and The Sleep Center that help the community stay healthy. Remain in the game with the help of Exempla Lutheran.

## Good Health is Fashionable —Half page newspaper ad



Dirt by **Mother Nature**. Haircut by **mom**.  
Superhuman resiliency by **the Pediatrics  
team at Lutheran**.

At Lutheran, we believe in educating our community  
so you can take charge of your family's health.  
To learn some easy, do-it-yourself prevention tips  
go to [MyLutheran.org](http://MyLutheran.org).



LEADING BY EXAMPLE

## Good Health is Fashionable —Billboard



Determination by **dad.**  
Shoulder rehab by **Lutheran.**

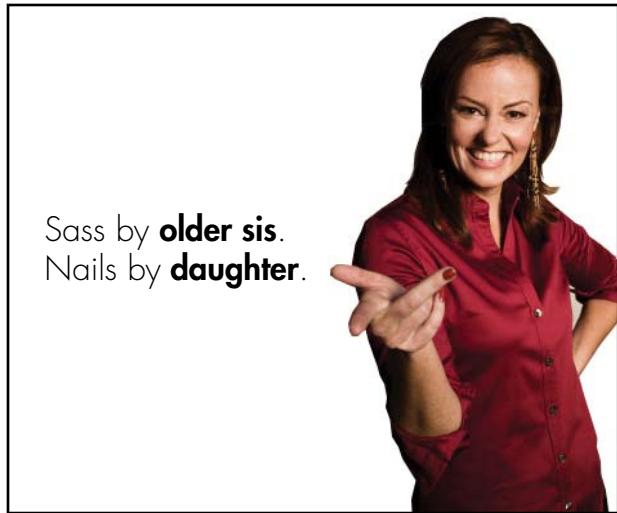
[MyLutheran.org](http://MyLutheran.org)

 **Lutheran**  
MEDICAL CENTER

LEADING BY EXAMPLE

# Good Health is Fashionable

—336 by 280 pixel online animated large rectangle ad



frame 1



frame 2



frame 3

## Concept 2

# **The People of My Lutheran**

In the second concept, we establish that the people of Exempla Lutheran are just that, people. Not only doctors, nurses, and administrators, but also caring members of the community devoted to the whole healing picture. We start with traditional job titles, but then move on to describe the other roles caring professional often play in medicine. This concept is the antithesis of the “band-aid” approach to healthcare that so many of us have become wary of, and indicates Exempla Lutheran’s dedication to going above and beyond to provide the highest quality of service available anywhere.

## The People of My Lutheran — Half page newspaper ad

I AM A PEDIATRICIAN,  
A PIONEER,  
AND A WORLD-CLASS  
CHEERLEADER.

When you come to Lutheran Medical Center you'll receive more than excellent medical care, you'll also get a lot of encouragement. That's because we are more than just a hospital. We're a community of caring professionals dedicated to helping heal all of you, inside and out.

To learn more about all that we offer go to [MyLutheran.org](http://MyLutheran.org).

**Lutheran**  
MEDICAL CENTER

Exempla

LEADING BY EXAMPLE

## The People of My Lutheran —Billboard



I'M A NEUROSURGEON AND A  
SHOULDER TO LEAN ON.

LEADING BY EXAMPLE

MYLUTHERAN.ORG

 Exempla **Lutheran**  
MEDICAL CENTER

## The People of My Lutheran

—728 by 90 pixel online animated leaderboard ad

I'M A CARDIOLOGIST



frame 1

I'M A CARDIOLOGIST  
AND A WORLD-CLASS COACH.



frame 2

MORE THAN AN EXCELLENT HOSPITAL.



frame 3



LEADING BY EXAMPLE

MYLUTHERAN.ORG



frame 4

## Concept 3

### **My Lutheran is My Guide**

The third concept embodies the ideal of public service.

It demonstrates Exempla Lutheran's vision of the hospital as a healthcare resource to the people of the community.

When reading the advertisements, Exempla Lutheran is actually teaching how to stay healthy. For the newspaper and online executions we begin by stating a little known health fact in order to generate interest in reading more. Then a way to be involved in your own healthcare is offered: a simply stated, easy-to-do-it-yourself healthcare tip. It says to the patient, "Lutheran can help you to help yourself."

**My Lutheran is My Guide**—Half page newspaper ad

# HUMAN THIGH BONES ARE **STRONGER** THAN CONCRETE.

---

**LET'S KEEP THEM THAT WAY.  
EAT MORE LEAFY GREENS. THEY'RE HIGH IN  
MAGNESIUM AND AID BONE DENSITY.**

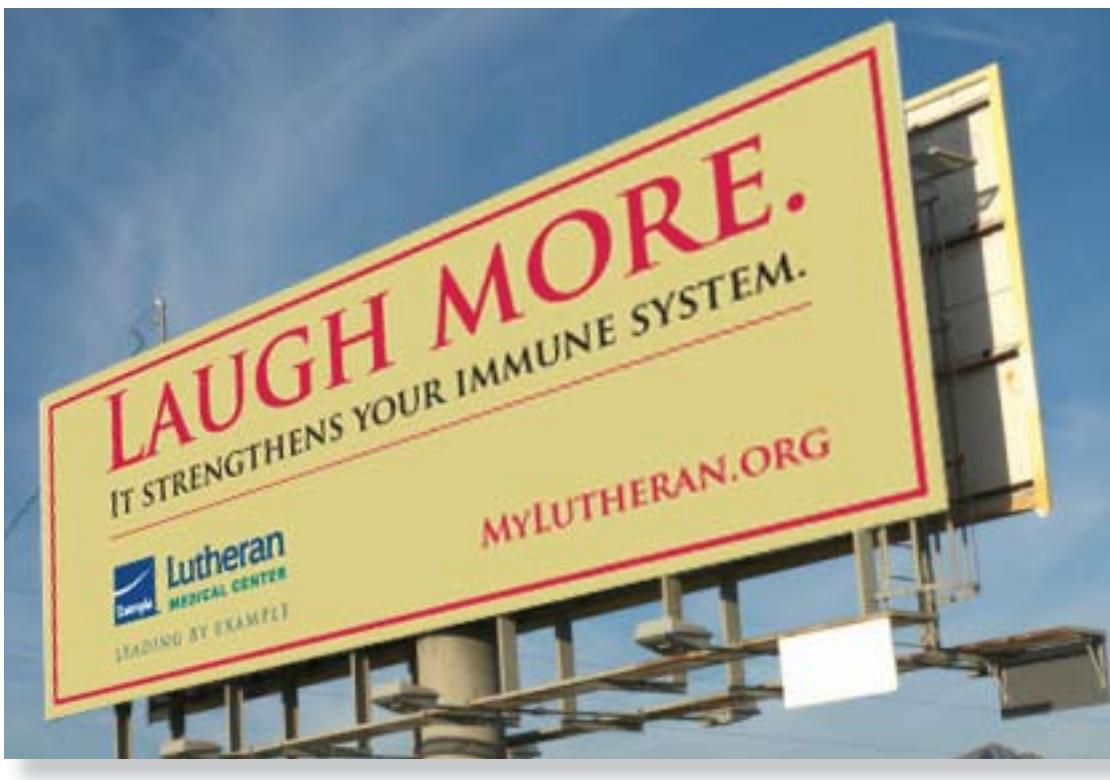
---

At Exempla Lutheran we believe in helping our community be proactive about their health. In addition to extensive onsite facilities, we offer classes and operate hotlines designed to keep you informed and healthy. As a health resource, we hope to be a part of your lives every day, not just when you're under the weather.



LEADING BY EXAMPLE

## **My Lutheran is My Guide** —Billboard



## **My Lutheran is My Guide**

—468 by 60 pixel online animated banner ad

**78%-90% OF ALL DOCTOR VISITS ARE STRESS RELATED.**

frame 1

**LAUGH MORE. IT LOWERS STRESS.**

frame 2

**FIND MORE HEALTH TIPS AT  
MYLUTHERAN.ORG**

LEADING BY EXAMPLE



frame 3

We believe these original and compelling campaigns can accomplish all of Lutheran's goals. However, what our work doesn't reflect is your input. And that's where our dedication to service comes in. We know our best work results from our working together and having open lines of communication.

We look forward to working with you to bring Lutheran's new communication to life.

**Thank you very much for this opportunity!**

Half page newspaper ad

# HUMAN THIGH BONES ARE STRONGER THAN CONCRETE.

---

**LET'S KEEP THEM THAT WAY.**

EAT MORE LEAFY GREENS. THEY'RE HIGH IN  
MAGNESIUM AND AID BONE DENSITY.

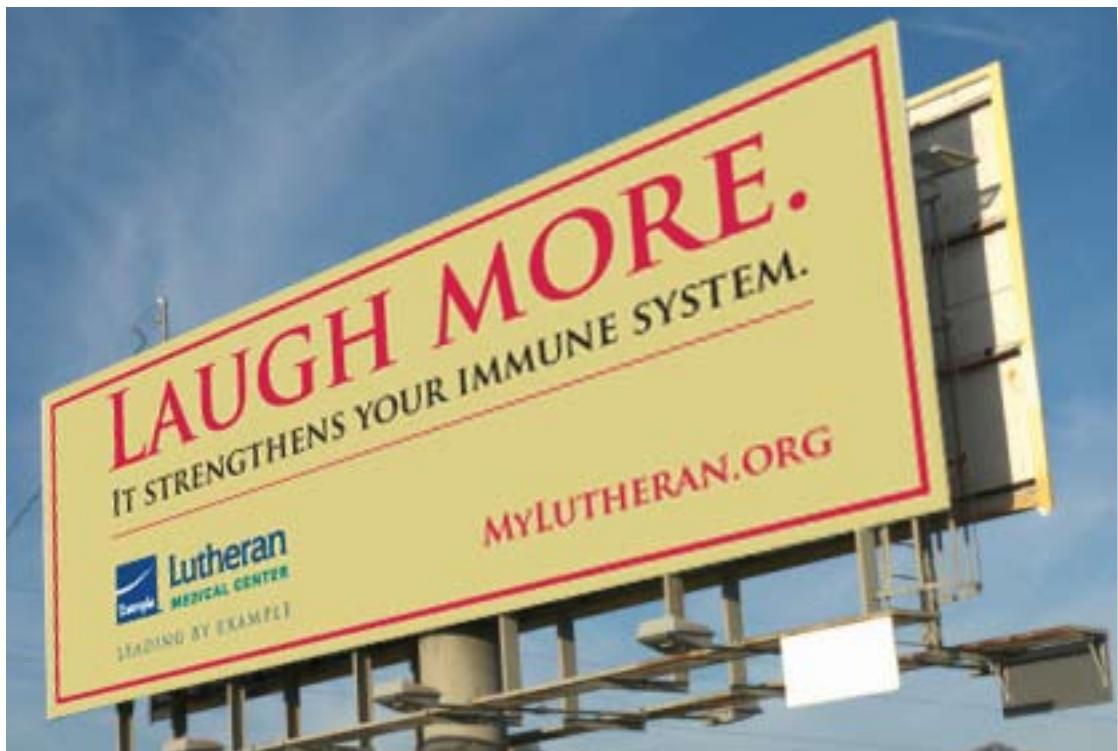
---

At Exempla Lutheran we believe in helping our community be proactive about their health. In addition to extensive onsite facilities, we offer classes and operate hotlines designed to keep you informed and healthy. As a health resource, we hope to be a part of your lives every day, not just when you're under the weather.



LEADING BY EXAMPLE

## Billboard



**LAUGH MORE.**

IT STRENGTHENS YOUR IMMUNE SYSTEM.

---

 **Lutheran**  
Exempla MEDICAL CENTER  
LEADING BY EXAMPLE

**MYLUTHERAN.ORG**

**468 by 60 pixel online animated full banner ad**

**78%-90% OF ALL DOCTOR VISITS ARE STRESS RELATED.**

**LAUGH MORE. IT LOWERS STRESS.**

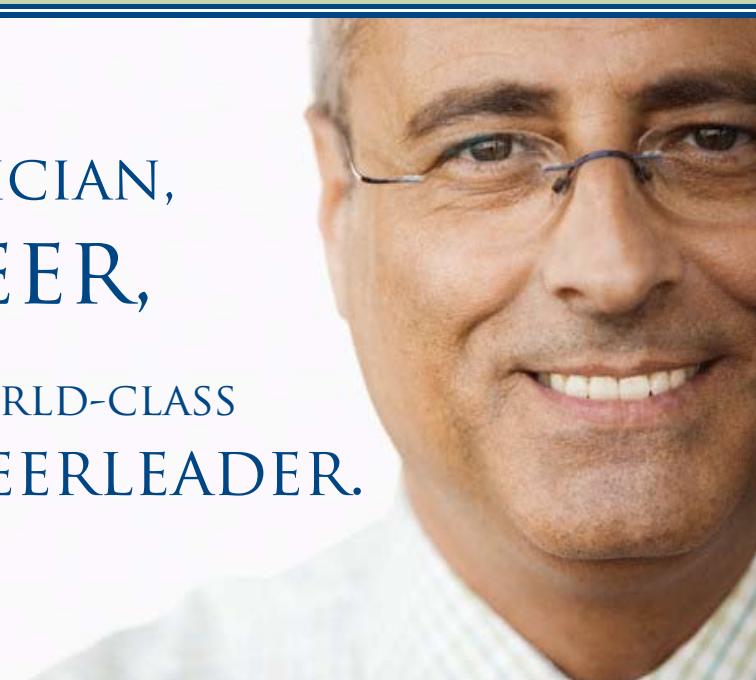
FIND MORE HEALTH TIPS AT  
**MYLUTHERAN.ORG**

LEADING BY EXAMPLE



Half page newspaper ad

I AM A PEDIATRICIAN,  
A PIONEER,  
AND A WORLD-CLASS  
CHEERLEADER.



LEADING BY EXAMPLE

When you come to Lutheran Medical Center you'll receive more than excellent medical care, you'll also get a lot of encouragement. That's because we are more than just a hospital. We're a community of caring professionals dedicated to helping heal all of you, inside and out.

To learn more about all that we offer go to [MyLutheran.org](http://MyLutheran.org).

## Billboard



**728 by 90 pixel online animated leaderboard ad**

I'M A CARIOLOGIST



I'M A CARIOLOGIST  
AND A WORLD-CLASS COACH.



MORE THAN AN EXCELLENT HOSPITAL.



MYLUTHERAN.ORG





Versatile,  
**durable**  
proven performance

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.

Build their dreams to last.

[www.realcedar.org](http://www.realcedar.org)



**Half page ad  
Target: Builders**



Return to your  
natural habitat.

[realcedar.org](http://realcedar.org)  
**REALCEDAR**

## How-To Info

Interior · Exterior · Decorate/Paint · Electrical · Garden · Plumbing ·  
Auto · Hardware · Household · Lifestyle · Real Estate · Finance

Shop      Q&A      More

Product Information and Reviews      Community Forums Questions & Answers      Advertise Free Links

Search by Keywords [Google Custom Search](#)

How-To Articles [Search](#)

**How-To Info**

[Home](#) > [How-To Information](#) > [Exterior Home Improvement](#)

**Exterior Home Improvement**

Exterior home improvements are a necessary part in maintaining a homes appearance as well as its resale value. This section provides informative articles about building materials, gutters and drainage, sidewalk and driveway maintenance, exterior additions and renovations, and roofing maintenance and repairs. Now, no exterior home improvement project is too difficult!



[Get Matched to Prescreened Home Improvement Contractors](#)  
[We'll Find You the Best Vinyl Siding Deals. Fast.](#)

**Building with Brick, Concrete, Stone and Stucco**

- Brick Cleaning and Maintenance
- Brick Info
- Brick Pavers
- Brick Projects
- Cement
- Concrete
- Stone and Slate
- Stucco

**Decks**

- Deck Building
- Deck Finishes
- Deck Maintenance and Cleaning
- Deck Materials
- Deck Steps and Railings

**Chimneys**

- Chimney Maintenance
- Chimney Safety

**Driveways and Sidewalks**

- Driveway Maintenance
- Driveway Paving
- Repairing Driveway Cracks
- Sidewalks



For those that appreciate the finer things in life, like good sense.

[realcedar.org](http://realcedar.org)

**Ads by Google**

[Exterior Home Improvement](#)  
[Exterior Vinyl Shutter](#)  
[House Exterior](#)  
[Exterior Window](#)  
[Exterior Wall](#)

**Articles We Like**

[Turn Your Yard into an Oasis with Hillside Landscaping](#)  
 Planting and landscaping tips that will help you plan a beautiful hillside display... [more](#)

[New Urbanism Struggles for Survival in America](#)

**Animated Leaderboard ad and expandable rectangle rich media ad**



What's more  
**green**  
than mother nature?

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.

Build a sustainable future.  
[www.realcedar.org](http://www.realcedar.org)



**Half page ad**  
**Target: Builders & Architects**



Versatile,  
**durable**  
proven performance

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat.

Build their dreams to last.

[www.realcedar.org](http://www.realcedar.org)



**Half page ad**  
**Target: Builders**



# Return to your natural habitat.

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo.

Durable. Sustainable. Versatile. Green.

[www.realcedar.org](http://www.realcedar.org)



**Full page ad**  
**Target:**  
**Consumers &**  
**Architects**



**Full page ad**  
**Target:**  
**Architects &**  
**Consumers**

# The beauty of the outdoors, indoors.

LOREM IPSUM DOLOR SIT AMET, CONSECTETUER ADIPISCING ELIT, SED DIAM NONUMMY  
NIBH EUISMOD TINCIDUNT UT LAORET DOLORE MAGNA ALIQUAM ERAT VOLUTPAT. UT  
WISI ENIM AD MINIM VENIAM, QUI NOSTRUD EXERCI TATION ULLAMCORPER SUSCIPIT  
LABORTIS NISI UT ALIQUIP EX EA COMMODO CONSEQUAT. DUIS AUTEM VEL EUM IRIURE.

Discover the warm elegance of red cedar.

[www.realcedar.org](http://www.realcedar.org)





Durable and beautiful.  
Like the dreams you create.

The elegance of Western Red Cedar lasts for decades, even in the harshest environments. Your work says a lot about you. Start with the best when only the best will do.

[www.realcedar.org](http://www.realcedar.org)

**REALCEDAR**  
WRCLA



Quality like this only comes from  
mother nature.

Meet some of her associates:

**MEMBERS**

Downie Timber/Selkirk Specialty  
Enyeart Cedar Products  
Gilbert Smith Forest Products Ltd.  
Haida Forest Products Ltd.  
Interfor  
Northwest Forest Products  
North Enderby Timber Ltd.  
OrePac Building Products  
Premier Forest Products, Inc.  
Pope & Talbot, Inc.  
Quadra Wood Products  
Sawarne Lumber Company Ltd.

Shakertown  
Skana Forest Products Ltd.  
TRI-PRO Cedar Products  
Twin Rivers Cedar Products  
Tyee Timber Products, Ltd.  
Welco Lumber/Skookum USA  
Western Forest Products, Inc.

**SERVICE AFFILIATE MANUFACTURERS**

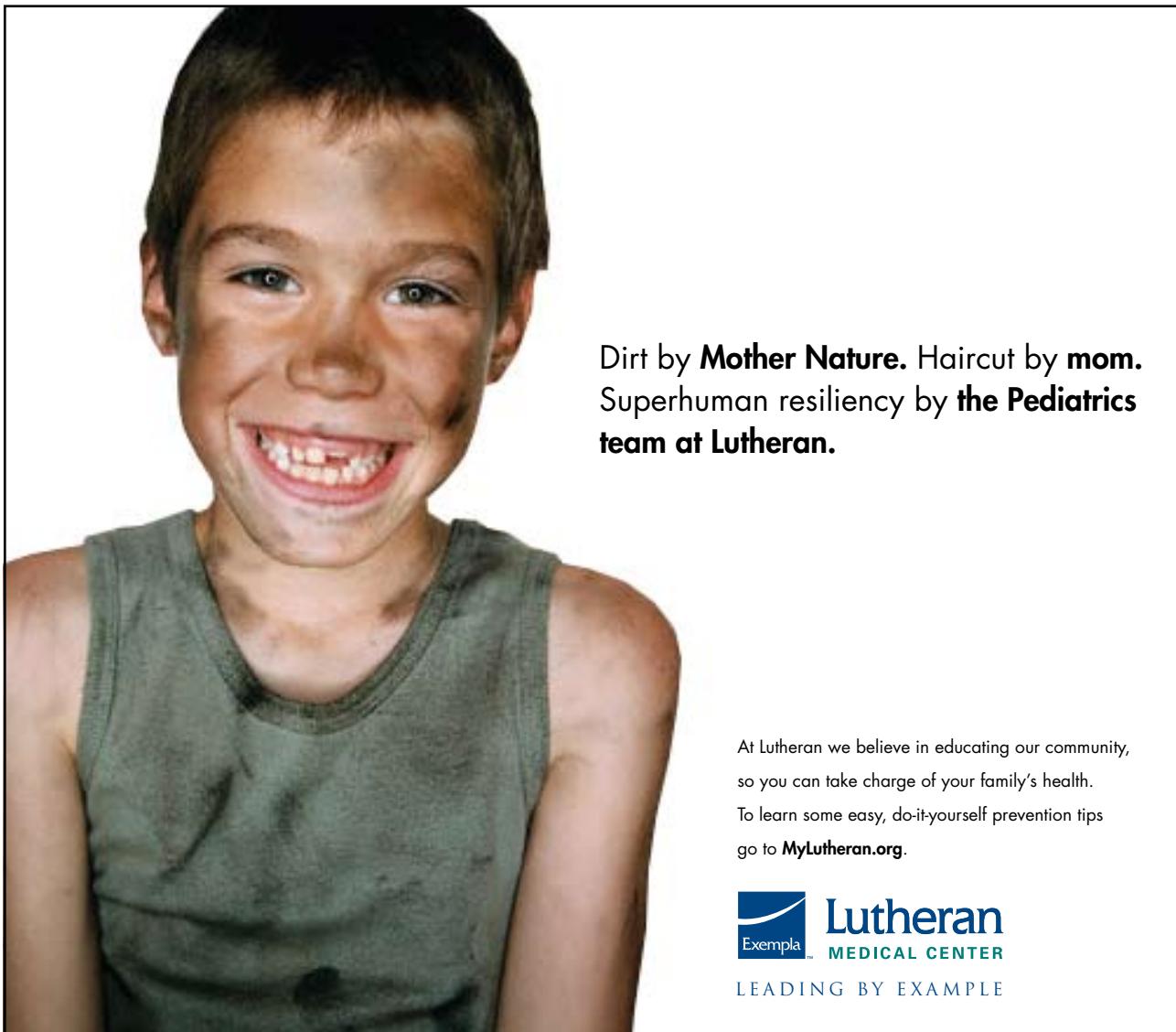
BW Creative Wood Industries  
CedarShed Industries  
Outdoor Living Today

[www.realcedar.org](http://www.realcedar.org)

1.866.778.9096

**REALCEDAR**

## Half page newspaper ad



Dirt by **Mother Nature.** Haircut by **mom.**  
Superhuman resiliency by **the Pediatrics  
team at Lutheran.**

At Lutheran we believe in educating our community,  
so you can take charge of your family's health.  
To learn some easy, do-it-yourself prevention tips  
go to [MyLutheran.org](http://MyLutheran.org).

 **Lutheran**  
MEDICAL CENTER  
LEADING BY EXAMPLE

## Billboard



A smaller, rectangular version of the billboard from the previous image. It shows the same woman in her swim gear performing the butterfly. To the right of the image, the text "Determination by dad. Shoulder rehab by Lutheran." is displayed above "MyLutheran.org" and the "Exempla Lutheran MEDICAL CENTER" logo, which includes the tagline "LEADING BY EXAMPLE".

336 by 280 pixel online animated large rectangle ad



Sass by **older sis.**  
Nails by **daughter.**



Healthy night's  
sleep by **Lutheran.**



Take charge of  
your health at  
**MyLutheran.com.**



LEADING BY EXAMPLE



Frame 1: animation begins on image of blue background with Lavanya's/Manish's face.



Frame 2: first line of text animates in.



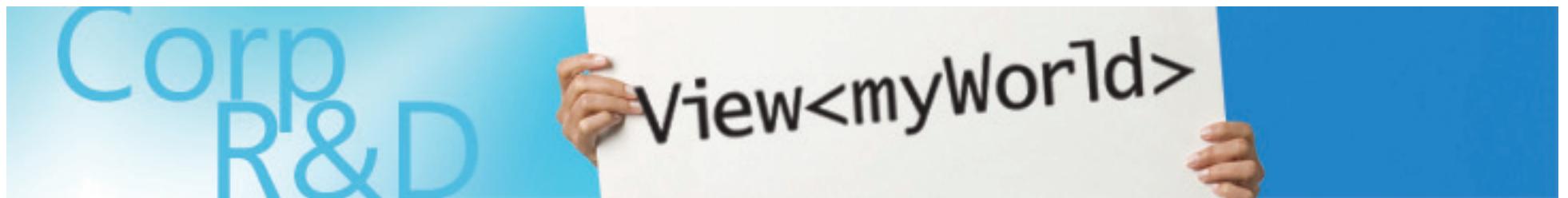
Frame 3: followed by the second line of text.



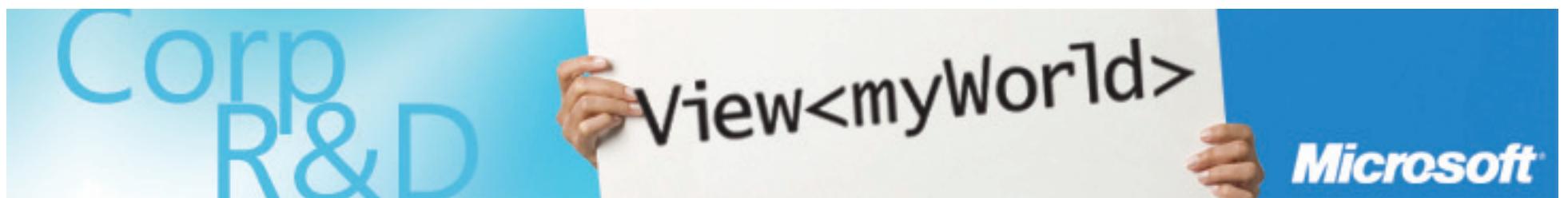
Frame 4: followed by the third line of text.



Frame 5: Lavanya's/Manish's image fades out and "Corp R&D" fades or animates in.



Frame 6: headline fades out and image of Lanvanya/Manish holding a big card with VMW fades in.



Frame 7: VMW will flash if there is time left in the animation (15 seconds max), logo fades in, VMW may flash on rollover after animation stops.



Frame 1: animation begins on image of blue background with Manish.



Frame 2: first line of text animates in.



Frame 3: followed by the second line of text.



Frame 4: followed by the third line of text.



Frame 5: headline fades out and “Corp R&D” fades or animates in.



Frame 6: Manish’s image fades into one of him holding the card with VMW



Frame 7: VMW will flash if there is time left in the animation (15 seconds max), logo fades in, VMW may flash on rollover after animation stops.



Frame 1: animation begins on image of blue background with Lavanya.



Frame 2: first line of text animates in.



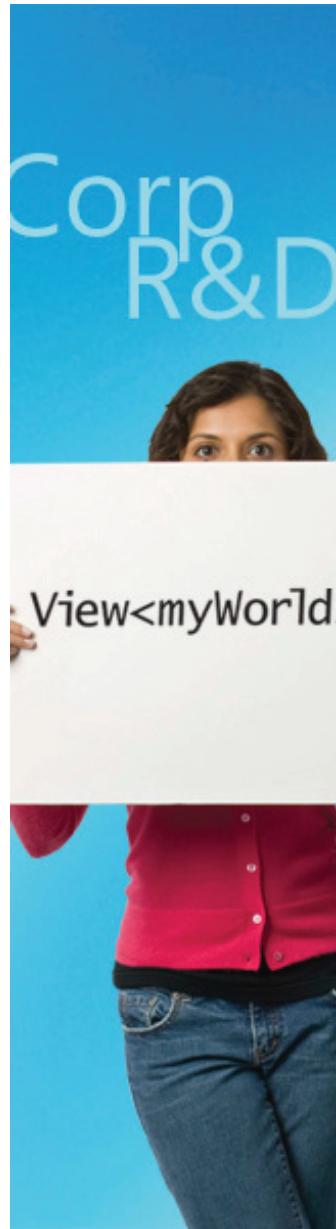
Frame 3: followed by the second line of text.



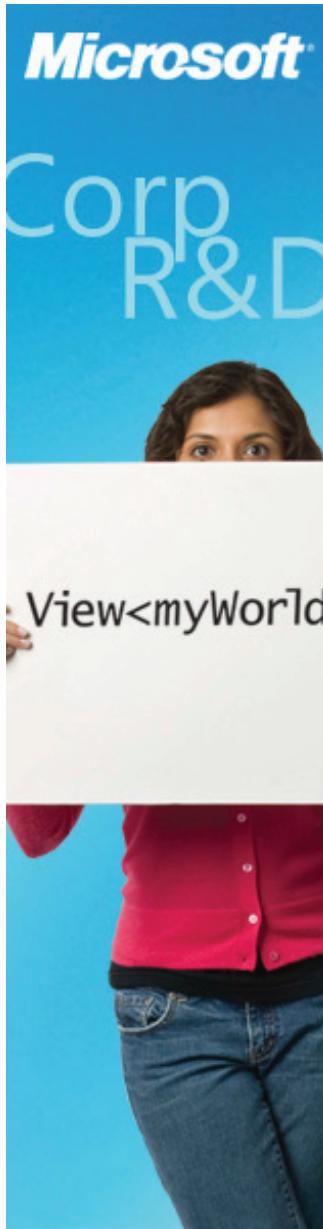
Frame 4: followed by the third line of text.



Frame 5: headline fades out and “Corp R&D” fades or animates in.



Frame 6: Lavanya’s image fades into one of her holding the card with VMW.



Frame 7: VMW will flash if there is time left in the animation (15 seconds max), logo fades in, VMW may flash on rollover after animation stops.



## Earn your right to play games.

We're on the hunt for gamers to help test tomorrow's next great games. It only takes a couple hours, and you'll get some free games as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up. You'll be contacted when we're ready for you.

**Game on.** **Microsoft®**

Seattle Weekly 2.33 x 6.25



@The Zoo 4.75 x 2.25

**It's time they earn their own games.  
Here's how.**

We're on the hunt for gamers to help test tomorrow's next great games. It only takes a couple hours, and you'll get some free games as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up. You'll be contacted when we're ready for you.

**Game on.**

**Microsoft®**



Seattle Woman 4.938 x 2.312

**Make them earn their own games.**

We're on the hunt for gamers to help test tomorrow's next great games. It only takes a couple hours, and you'll get some free games as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up. You'll be contacted when we're ready for you.

**Game on.**

**Microsoft®**



**It's not whether  
you win or lose,  
it's how you play  
the game.**

You can help us make our games better for all players. Take part in a Microsoft game study, and get a free PC or console game in return. Most sessions take less than two hours." Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

Seattle Weekly 2.33 x 6.25



**The game of the future.  
Courtesy of your kids.**

Kids and parents, come try out our new games. Most studies take two hours or less. Your kids will play or discuss age appropriate games in a safe, supervised environment. For your time, your kids get a free title to bring home. Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

@The Zoo 4.75 x 2.25



**Players come in all  
shapes and sizes.  
And ages.**

We're looking for kids and parents to try out our new games. For your help, you'll receive a free PC or console title. Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

Seattle Woman 4.938 x 2.312



**It's not whether  
you win or lose,  
it's how you play  
the game.**

You can help us make our games better for all players. Take part in a Microsoft game study, and get a free PC or console game in return. Most sessions take less than two hours. Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

Seattle Weekly 2.33 x 6.25



**The game of the future.  
Courtesy of your kids.**

Kids and parents, come try out our new games. Most studies take two hours or less. Your kids will play or discuss age appropriate games in a safe, supervised environment. For your time, your kids get a free title to bring home. Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

@The Zoo 4.75 x 2.25



**Can we borrow your  
brains for a couple  
of hours?**

You can help us make our games better. So you can have more fun playing them. Take part in a Microsoft game study, and get a free PC or console game in return. Most sessions take less than two hours. Just go to [microsoft.com/playtest](http://microsoft.com/playtest) to sign up today.

**Microsoft®**

Seattle Woman 4.938 x 2.312



## Earn your right to play games.

We're on the hunt for gamers to help test tomorrow's next great titles. It only takes a couple hours, and you'll get free software as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up.

**Game on.** **Microsoft®**

Seattle Weekly 2.33 x 6.25



@The Zoo 4.75 x 2.25

**It's time they earn their own games.  
Here's how.**

We're on the hunt for gamers to help test tomorrow's next great titles. It only takes a couple hours, and your kids will get free software as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up.

**Game on.**

**Microsoft®**



Seattle Woman 4.938 x 2.312

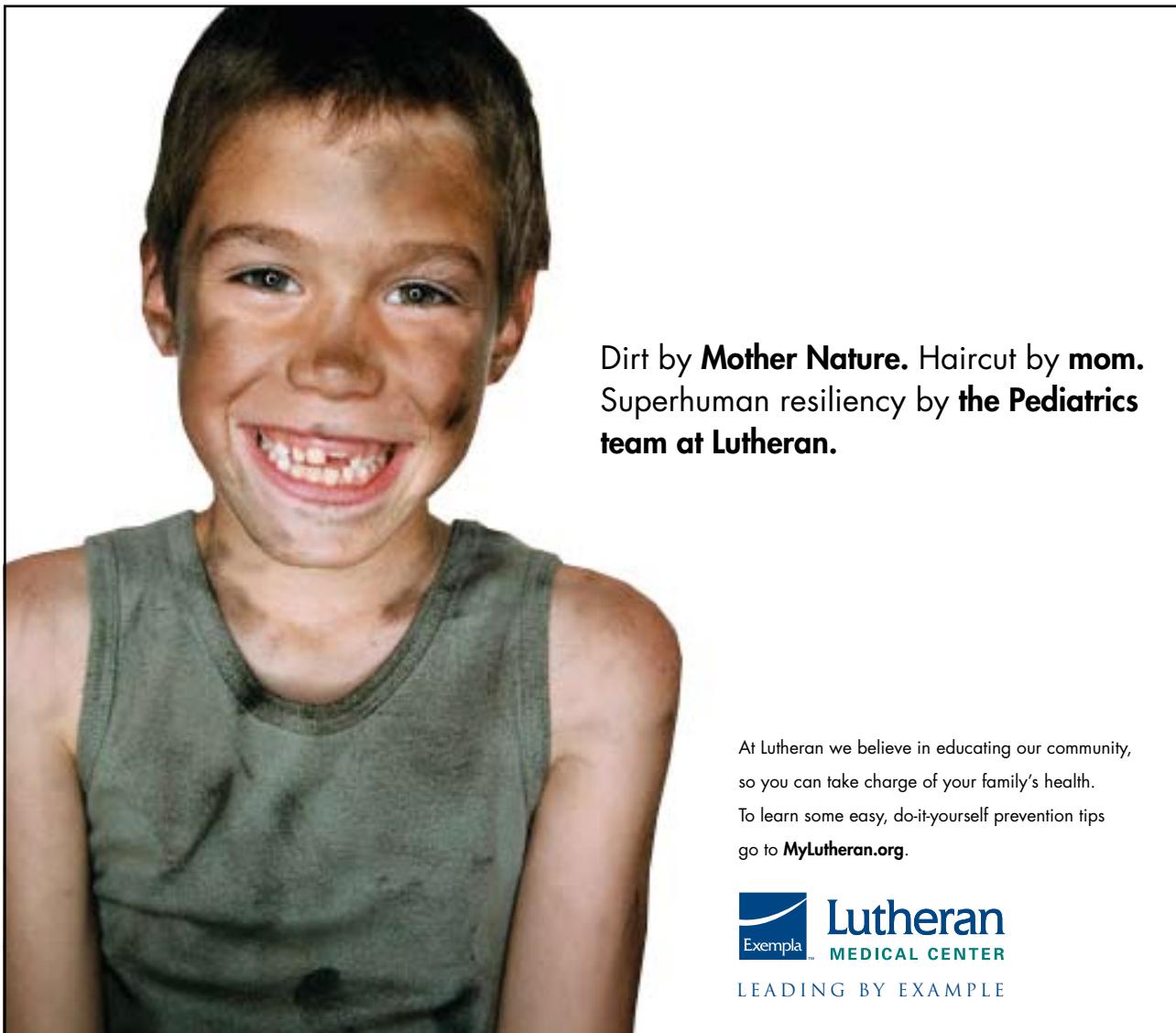
**Be a part of the next big thing in gaming.**

We're on the hunt for gamers to help test tomorrow's next great titles. It only takes a couple hours, and you'll get free software as a token of our appreciation. Check out [microsoft.com/Playtest](http://microsoft.com/Playtest) to sign up.

**Game on.**

**Microsoft®**

## Half page newspaper ad



Dirt by **Mother Nature.** Haircut by **mom.**  
Superhuman resiliency by **the Pediatrics  
team at Lutheran.**

At Lutheran we believe in educating our community,  
so you can take charge of your family's health.  
To learn some easy, do-it-yourself prevention tips  
go to [MyLutheran.org](http://MyLutheran.org).

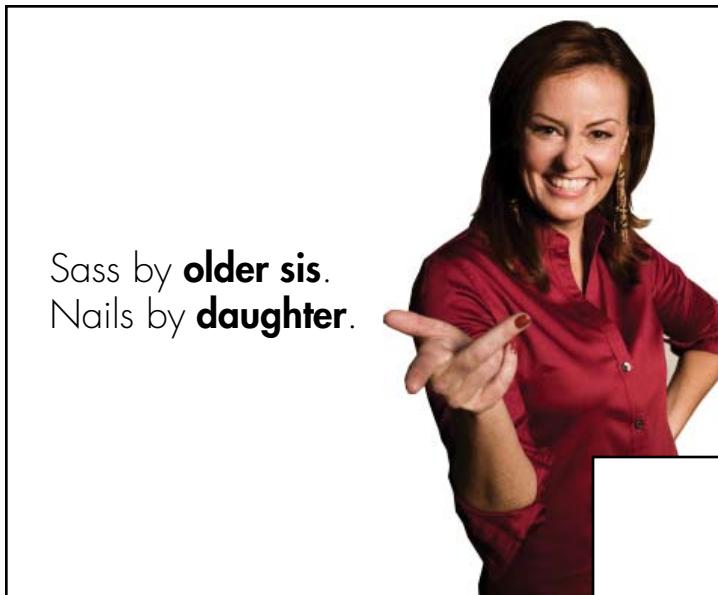
 **Lutheran**  
MEDICAL CENTER  
LEADING BY EXAMPLE

## Billboard



A close-up version of the billboard from the previous image. It shows the same woman in her swim gear, performing the butterfly. To the right of the image, the text "Determination by dad. Shoulder rehab by Lutheran." is displayed above the "MyLutheran.org" and "Exempla Lutheran MEDICAL CENTER LEADING BY EXAMPLE" logos.

336 by 280 pixel online animated large rectangle ad



Sass by **older sis.**  
Nails by **daughter.**



Healthy night's  
sleep by **Lutheran.**



Take charge of  
your health at  
**MyLutheran.com.**



LEADING BY EXAMPLE