



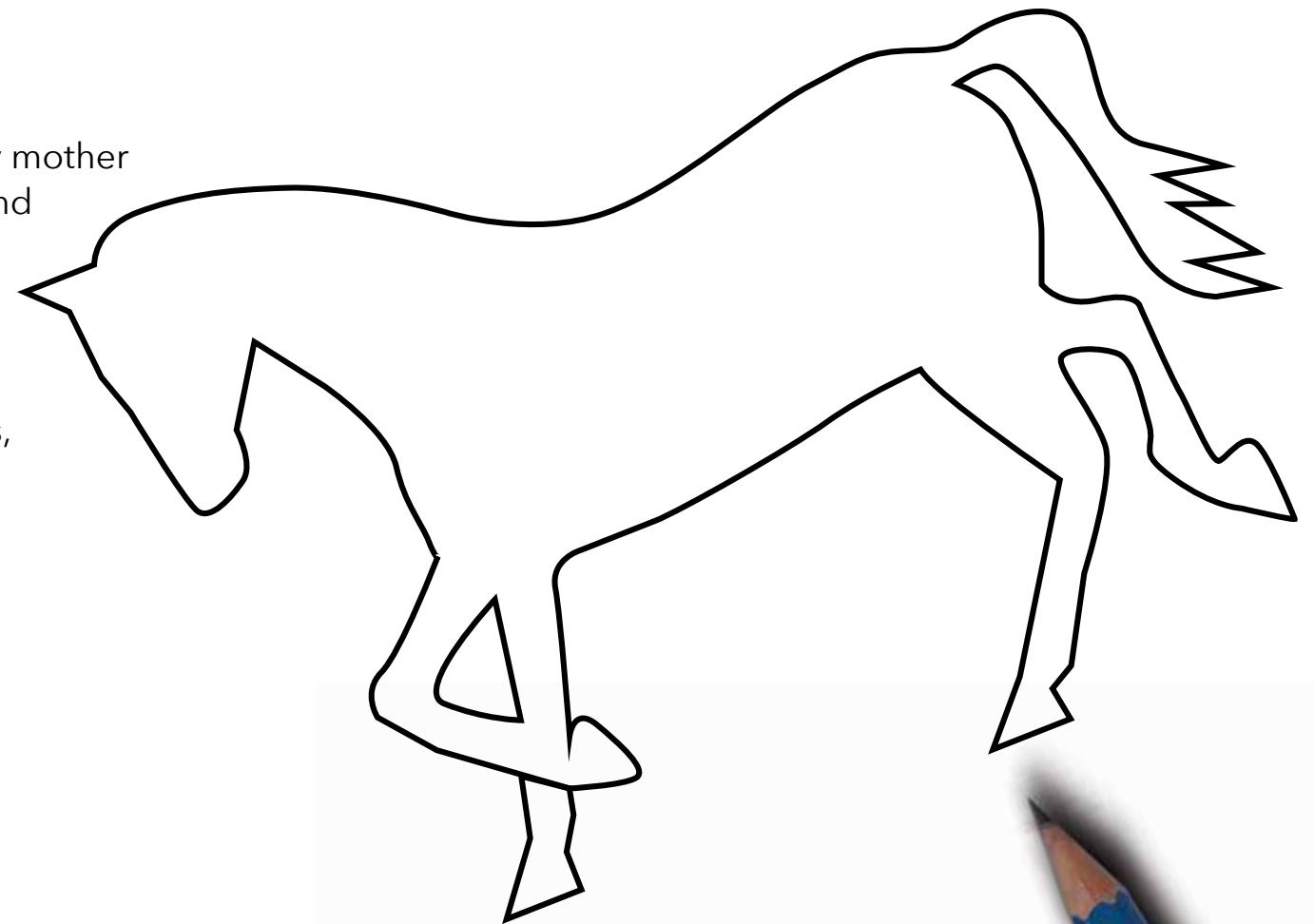
**CHEERLES**  
**CARRABON**

GRAPHIC DESIGNER

## About Cheries

At the age of fourteen I knew I wanted to be a creative when my mother complimented me on a drawing of a horse I traced. I grew up and attended high school in Trinidad. There I took Art and Design as my major because of that horse.

Today I am still pursuing the dream with my last year at New York College of Technology. My passion is developing concepts, advertising and brand identity.



**PRINT**



# kid r**o**bot

Not Your Regular F\*!#kin Toy Store

The New Generation of Toys  
Watch Your Back

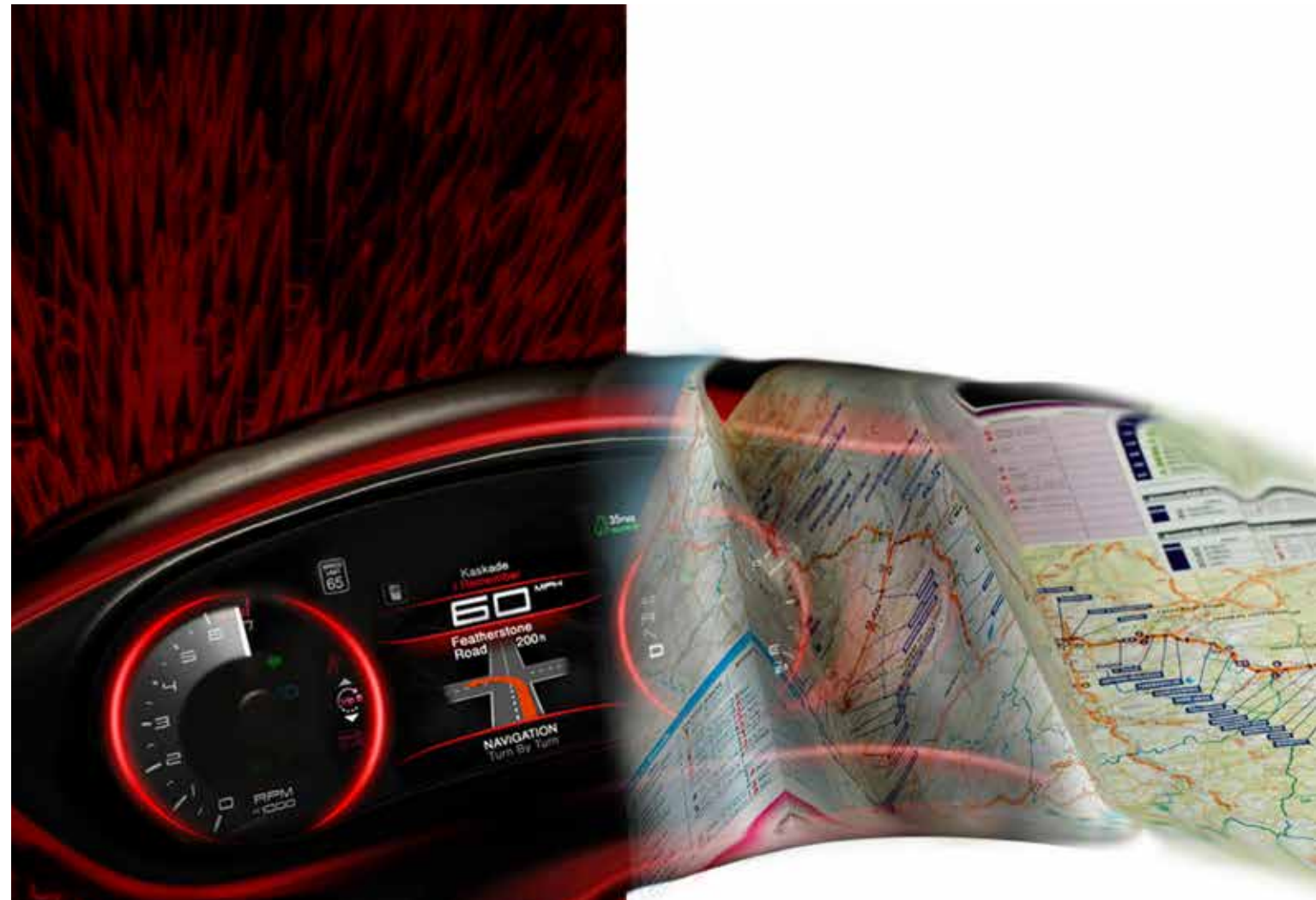


**ONLY USE KEY CARS IF YOU  
ENJOY PLAYING HIDE AND  
SEEK WITH THEM.**

**NOT YOUR DAD'S CAR**

THE MOST TECHNOLOGICALLY ADVANCED CAR IN ITS CLASS.





**ONLY GET LOST IF YOU WANT TO.**

**NOT YOUR DAD'S CAR**

THE MOST TECHNOLOGICALLY ADVANCED CAR IN ITS CLASS.





**ONLY LISTEN TO CASSETTES IF YOU WANT TO.**

**NOT YOUR DAD'S CAR**

THE MOST TECHNOLOGICALLY ADVANCED CAR IN ITS CLASS.



**WHY SHOP FOR GROCERIES THE OLD FASHION WAY?**



**THE FUTURE IS HERE.**



**WE DELIVER TO YOUR DOORSTEP.**



**freshdirect**   
The new way to shop

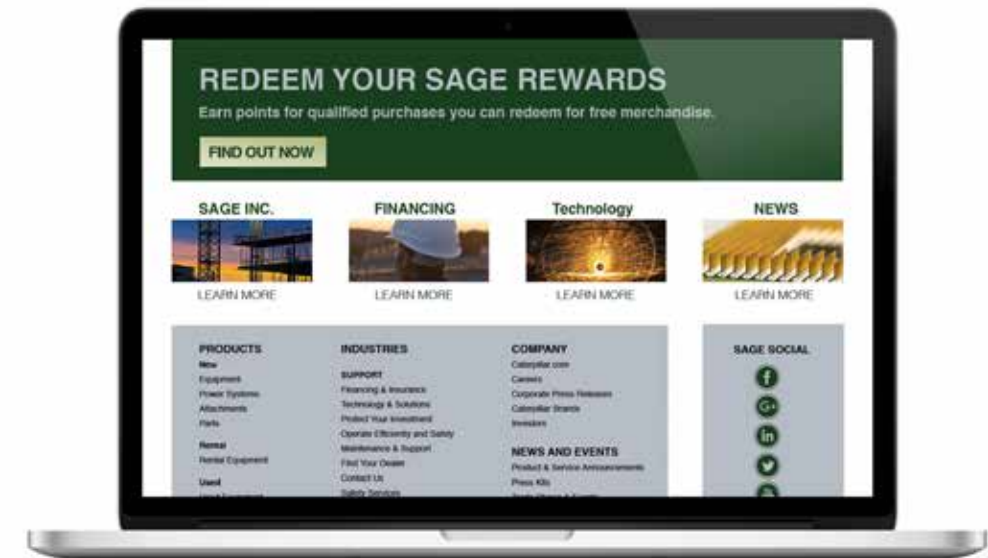


**BRANNO**

**IDENTITY**

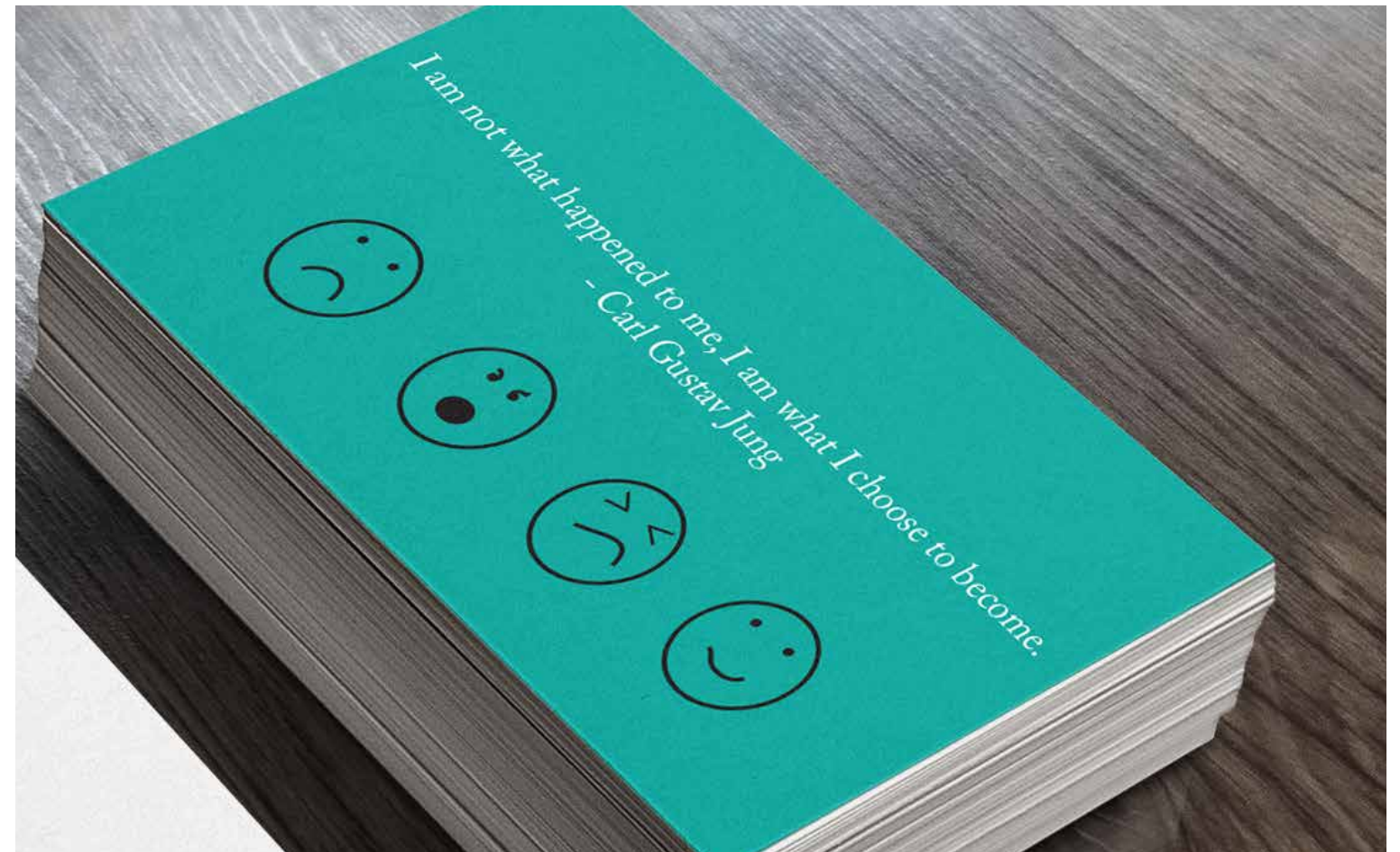


YOUR RELIABLE CONSTRUCTION SOURCE





# BRANFORD WELLNESS CENTER



# TOCO

**Organic Chocolate**  
The Sacred Taste of Gold



# EDITORIAL LAYOUT

A Type History  
 A Type History  
 A Type History  
 A Type History  
 A Type History  
 A Type History

oudy

Aa Bb Cc Dd Ee Ff Gg  
 Hh Ii Jj Kk Ll Mm Nn  
 Oo Pp Qq Rr Ss Tt Uu  
 Vv Ww Xx Yy Zz

1 2 3 4 5 6 7 8 9 0

Fonts by Frederic W. Goudy  
 ITC Berkeley Oldstyle, FB  
 Goudy Modern MT, Goudy  
 Italian Old Style, Kennerley

Century

Aa Bb Cc Dd Ee  
 Ff Gg Hh Ii Jj Kk  
 Ll Mm Nn Oo Pp  
 Qq Rr Ss Tt Uu  
 Vv Ww Xx Yy Zz

1 2 3 4 5 6 7 8 9 0

**H**is father, Linn  
 was a type-founder  
 inventor of the  
 machine, which  
 printing. Moris graduated  
 mechanical engineer from  
 went to work with his fat  
 established type design d  
 the American Typefounde  
 He went on to become the  
 designer in America, prod  
 than 180 types of great di  
 include Cloister Old Style  
 Gothic, Bulmer, and Cent  
 He became known for his  
 novelty designs such as F  
 and Broadway.

Benton is also accredited  
 some order out of chaos in  
 ical world, by establishin  
 dividing up typefaces or f

PEIGNOT

Aa Bb Cc Dd Ee Ff Gg  
 Hh Ii Jj Kk Ll Mm Nn Oo  
 Pp Qq Rr Ss Tt Uu Vv  
 Ww Xx Yy Zz

1 2 3 4 5 6 7 8 9 0

**BORN:** Kharkov, Russia,  
**DIED:** Paris, France, 19

# 411

## 5 STYLISH MOVES

We've got the best bags for moving you around the city.

## 2 FOR 1

With their newest book and album these 2 picks we've got you covered.

## KELLY ROWLAND

This is the bestest album of the year and it is coming out this month. In our launch issue we give you an inside rail as we go behind the scenes for an exclusive interview.

### SHHHHH!!

Keep this to yourselves... We have the list of the hottest bars.

## 345

Free or cheap things to do this weekend.



It requires complete devotion from body, mind, and spirit as well as a whole lot of time to get things right. During recording, blood, sweat, and tears become committed to tape in preparation to go out.



## FINALLY BREAKING THROUGH

It requires complete devotion from body, mind, and spirit as well as a whole lot of time to get things right. During recording, blood, sweat, and tears become committed to tape in preparation to go out and play. Every inch of passion that can be mustered in the studio is codified for listeners to relive—whether it's via their headphones or in a packed arena. So, above all, the music has to be real. Grammy Award-winning multi-platinum superstar Kelly Rowland is at her most revealing on her fourth full-length solo album, *Talk a Good Game* (Ropey Records). She's also undoubtedly playing to win. Once again, Rowland raises the bar this time around. The record straddles the line between raw R&B and seductive pop with a healthy dose of swaggering hip-hop thrown in for

good measure. Always one to challenge the status quo, the diva opened up the floodgates with the offering's first single "Kisses Down Low". The smooth, sweaty, and sexed-up anthem proved to be a hit at radio and online. Shortly after its premiere, the music video racked up over 9.9 million YouTube/VEVO views and remains the bedroom jam for 2013. On the other end of the spectrum, she opens up like never before on the tear-jerking ballad and second single "Dirty Laundry". It's a confessional, yet catchy unimination on jealousy punctuated by raw heartbreak. Given her tangible honesty, the track caught fire as soon as it went to airwaves. She powerfully sings, "When you're soaked in tears for years, it never airs out. When you make pain look this good, it never wears out". Rowland also invited a bevy of high-profile friends to team up with her for this album and production comes courtesy of The Runners, Pharrell Wil-

liams, The-Dream, and more. As for the guests, Wiz Khalifa lights up a lithe verse on "Gone", and Pharrell Williams burns brightly alongside her on "Feet to the Fire". Pusha T adds true grit to the reggae bounce of "Street Life" as the singer's voice hits elegant heights. Then, there's "Freak" which is a deliciously dirty and danceable in all the right ways. There's also a history-making moment on the album. "You Changed" reunites Rowland with her Destiny's Child sisters Beyoncé and Michelle Williams. Just before the three voices join in one more harmony, Rowland nods to their shared legacy asking, "Ladies, ya'll want to do it again?" You'll want to hear it again and again too. For all of its boundary-breaking and evolution, *Talk a Good Game* upholds a tradition of quality for the singer and performer. It arrives hot on the heels of her critically acclaimed chart-topping third offering, *Here I Am*. That LP debuted at #3 on the Billboard Top 200, surpassing sales of 77,000 first week and spawning the platinum-selling smash "Motivation" featuring Lil Wayne. Currently, the single's YouTube/VEVO views exceed an impressive 59 million. Her fan base exponentially grows at a rapid rate. Twitter followers exceed 5 million, Facebook likes surpassing 2.9 million, and Instagram

followers are over 1.1 million. That's no surprise given the artist's legendary status though. Rowland earned the title of "legend" too. She elevated pop R&B to stratospheric heights as a member of Destiny's Child, one of the best-selling groups of all time. She's been honored with five Grammy Awards, 16 Billboard Music Awards, 15 Soul Train Awards, 4 American Music Awards, 2 MTV Video Music Awards, 1 BRIT Award, 1 BET Award, 1 NAACP Image Award, a Star on the Hollywood Walk of Fame, and more. Moving over 20 million albums worldwide, she reached multi-platinum superstar status in less than a decade. She's starred in numerous television shows and feature films including *American Dreams*, *Freddy Vs. Jason*, *The Seat Filler*, *The Fashion Show* alongside style icon Isaac Mizrahi, and as a judge on *The X Factor* UK. Throughout her solo career, Rowland hasn't stopped churning out hits either. Her powerhouse vocals reverberated potently through Simply Deep and Ms. Kelly. She's also accrued a timeless catalog of her town songs including the Grammy Award-winning "Dilemma" featuring Nelly, "Like This" featuring Eve, "S'til I Breathe Gentle" featuring Tiziana Ferro, "When Love Takes Over" featuring David Guetta, and more worldwide.

### Why Should I Care?

#### 6 Reasons You Should Join The Cause.



Grammy Award winning superstar Kelly Rowland teamed up with Claritin and the Boys & Girls Club of America to revitalize the park at the Salvation Army B.G.C.A. Bellwood Club location on the westside. Rowland, 35, is the National Ambassador for the B.G.C.A. Her mission is to make over outdoor spaces at Boys and Girls Clubs in three communities in need. Sandrarose.com was invited to attend the exclusive Media Event to kick off the revitalization project on Tuesday, April 23rd, where Rowland spoke to the children. Rowland came prepared! She arrived from the airport wearing a blue dress and heels. But she quickly changed in to her favorite white Nikes.



**“MetroBank is an SBA preferred lender and has been recognized as the nation’s #1 SBA Lender (based on volume) in each of the last six years.”**

vendor partners to focus on their core competencies, reduce capital needs, manage credit risk and drive incremental sales volume. As a part of these programs, we offer (1) credit financing to the commercial and consumer end users for the purchase or lease of products, and (2) enhanced sales tools, such as asset management services, efficient loan processing, and real-time credit adjudication.

Certain of these partnership programs provide integration with the vendor’s business planning process and product offering systems to improve execution and reduce cycle times. We have significant vendor programs in information technology, telecommunications equipment, and healthcare, and we serve many other industries through our global network. Our vendor alliances feature traditional vendor finance programs, joint ventures, profit sharing, and other transaction structures with large, sales-oriented vendor partners. In the case of joint ventures, we and the vendor combine financing activities through a distinct legal entity that is jointly owned. Generally, we account for these arrangements on an equity basis, with

profits and losses distributed according to the joint venture agreement, and we purchase qualified finance receivables originated by the joint venture. We also use “virtual joint ventures,” by which the assets are originated on our balance sheet, while profits and losses are shared with the vendor. These strategic alliances are a key source of business for us. Vendor finance also includes a



small and mid-ticket commercial business which focuses on leasing office products, computers, and other technology products primarily in the United States and Canada. We originate products through relationships with manufacturers, dealers, distributors, and other intermediaries as well as

through direct calling.

Our small business lending unit is primarily focused on originating and servicing loans under the U.S. government’s Small Business Administration’s 7(a) loan program. Loans are granted to qualifying clients in the retail, wholesale, manufacturing, and service sectors. MetroBank is an SBA preferred lender and has been recognized as the nation’s #1 SBA Lender (based on volume) in each of the last six years.



## Overview

### Business Description

MetroBank, a Delaware corporation, is a leading global commercial and consumer finance company with a focus on middle-market companies. Founded in 1908, we provide financing and leasing capital for consumers and companies in a wide variety of industries. We offer vendor, equipment and commercial finance products, factoring, home lending, small business lending, student lending, structured financing products, and commercial real estate financing, as well as mergers and acquisitions and management advisory services. We manage \$62.9 billion in assets, including \$7.3 billion in securitized assets. Our owned financing and leasing assets were \$55.6 billion and

common stockholders’ equity was \$6.5 billion at December 31, 2015.

We have broad access to customers and markets through our diverse businesses. Each business has industry alignment and focuses on specific sectors, products, and markets, with portfolios diversified by client and geography. The majority of our businesses focus on commercial clients ranging from small to larger companies with particular emphasis on the middle-market. We serve a wide variety of industries, including manufacturing, transportation, retailing, wholesaling, construction, healthcare, communications and various service related industries. We also provide financing to consumers in the home and student loan markets.

## Statements of Income

The Park Avenue Bank, N.A.  
Statements of Income  
Years ended December 31

Interest income	19,279,830	12,855,847
Placements	438,199	325,552
Investments	1,040,033	139,094
Federal funds sold	149,671	280,858
	20,907,733	13,601,351
Interest expense	13,164,749	8,005,868
Net interest income	7,742,984	5,595,483
Provision for loan losses	2,599,232	430,000
Net interest income after provision for loan losses	5,143,752	5,165,483
Other operating income		
Fees and commissions	2,798,871	1,422,705
Other	-293,621	159,640
Total other operating income	2,505,250	1,582,345
Operating expenses		
Salaries and benefits	2,963,866	2,722,611
Occupancy costs	344,582	488,069
Depreciation and amortization	233,642	273,637
Professional fees and other expenses	2,113,122	1,785,061
Total operating expenses	5,655,212	5,269,378
Income before income taxes	1,993,790	1,478,450
Income tax expense	852,505	525,685
Net income	1,141,285	952,765
Net income per share		
Weighted average common shares outstanding	230,997	231,130



The accompanying notes are an integral part of the financial statements.



my

FUTURE

In the future I want to work in an advertising agency. I believe I am a story teller and I would like to tell my story through images. I want to be able to pick a target audience and tell them a story that is tailored to them. Such a good story that I can persuade them with my story telling of images. In the future I want to be my version of David Ogilvy, "father of advertising".



**Turn on your adventure.**  
Over 620 miles on a single tank. Volkswagen Amarok

