

"We've designed *MoneySense* to be as diverse as its readers. If you're an avid investor, you'll find articles on stock market strategies and investing techniques. If you're an avid shopper, you'll see information on the latest products and the best deals. If you're a parent or if you're planning your retirement, you'll read articles that deal with your own concerns." *Ian McGugan, Editor, MoneySense*

YOUR COLLEAGUES SAY...



"We jumped at the chance to be part of what has proven to be an extraordinarily successful publication. Nothing else we do to reach our target market is as effective as our ads in *MoneySense*."

TERRY E. TAYLOR, *President, The Canadian Association of Financial Planners*

BEHIND THE MIRROR... FOCUS GROUP REVELATIONS



MoneySense is "easy to read, thanks to its short articles, understandable language and clean layout"

"full of concise, well-written articles supported by a lively, highly visual design to meet the needs of busy people"

"not intimidating; its lack of jargon, its chatty style and broad coverage make it approachable"

WWW.MONEYSENSE.CA



Recently redesigned, www.moneysense.ca shares the friendly, helpful tone and general editorial excellence of *MoneySense* magazine. Easy to navigate and fast-loading, the site now delivers a variety of interactive personal finance and investment tools, supplied by Quicken.ca. Visit us online and you'll have instant access to magazine articles and Web guides organized by categories that make sense to you and your clients, for example, investing, spending, retiring and your home. For investment strategies, check out our **Stock Screen** or our monthly updates of the **Couch Potato Portfolio**.

That's just the beginning; more great tools are in the works. For an update, call sales or check out the Advertiser Bulletin in your next issue of *MoneySense Monitor*.

WHY ADVERTISE IN MONEYSENSE?

1. *MoneySense* is Canada's only paid personal finance magazine written for men and women who want to make smart, informed decisions about how to get the most from their money.
2. You'll reach an interested, involved and demographically desirable audience at home, one-on-one. And you'll reach them when they're thinking about money, life and opportunity.
3. Your advertisement will be showcased in an

environment that is both unique and credible—so credible that it's the choice of other luxury goods advertisers and upscale marketers.

4. *MoneySense* delivers exceptional value, positioning your brand top-of-mind as readers search for the leading products and services that will help them realize their dreams.
5. Being both timely and timeless, *MoneySense* adds longevity to your advertising message as readers keep issues for future reference.

COMING SOON

Check out this exciting editorial line-up:

May 2000

Building Your Own Home: It's a dream many of us have, and it's loaded with pitfalls. *MoneySense* shares some homeowners' real-life experiences including some of the lessons they've learned.

Online Degrees: How to get the education you want from online institutions and other sources.

June/July 2000

The Insider's Guide — What the Experts Would Buy: The best value on a wide variety of products and services, including automotive, financial, technology and appliances.

August/September 2000

Smart Investing: Canada's brightest financial minds, including top money managers, institutional investors, and the academics who advise the banks, brokerages and pension funds, offer timely, useful and prescient information that even your financial advisor may not know.

Ranking the Fund Managers: *MoneySense* takes a step beyond fund ranking and presents the first ranking of Canadian fund managers: an objective assessment of performance that helps readers make more informed choices in selecting funds that fit their goals.

MoneySense
FOR CANADIANS WHO WANT MORE

A HOT MAGAZINE IN A HOT MARKET

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MoneySense

VOLUME 1, ISSUE 1

SPRING 2000

Monitor

LIFE NETWORK GETS PERSONAL WITH MONEYSENSE

MONEY. We measure our own successes by it. We pave our futures with it. And often, we assess the status of others based upon it. We save it, we spend it, we earn it, we invest it, we love it, and we hate it. It's one of life's most personal topics, and life network™ is bringing it to your television screen.

The development of a money management show was already under consideration at the slice-of-life television station when news of *MoneySense* magazine's impending arrival reached programming decision-makers. They loved the magazine's lifestyle approach to money and promptly presented their proposal to the *MoneySense* team. It was accepted enthusiastically, Ken Read was invited aboard as host, and production of *MoneySense television* began.

"The timing was great," says Barbara Williams, vice president for programming at life network, who believes the two mediums complement one another particularly well in this relationship. "*MoneySense* is not a dry, fact-driven magazine. It's extremely personal, profiling people and their experiences with money. TV is the most personal medium; you literally get up-close to people. So really, we're just enhancing the magazine's position as a personal, people-friendly source of money-related information."

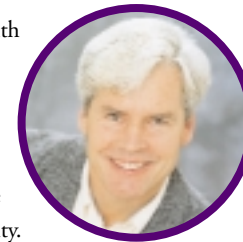
Deborah Rosser, publisher of *MoneySense* magazine, agrees with Williams. She adds, "it's a mutually beneficial relationship. Not only does this brand extension provide us with another medium in which to showcase our

brand, it's also an ideal vehicle with which to build the audiences of both properties." While the initial agreement commits to 13 episodes of *MoneySense television*, both parties would like to see the project experience greater longevity.

MoneySense magazine's partnership with life network doesn't represent the publication's only brand extension. It has also taken its expertise to the Web at www.moneysense.ca.

"We're exploring partnership opportunities with other organizations that are targeting the same market to create more value for readers," says Rosser.

Likewise, *MoneySense television* is not life network's only relationship with a magazine although it certainly is unique. "We really believe in these types of relationships as a concept," says Williams, "but this particular relationship is more interesting than most given it's with a brand new magazine. We're both at the beginning of our growth curves and really excited at the opportunity to help grow each others' businesses."



MoneySense television Host Ken Read



MoneySense Publisher Deborah Rosser



THE INSIDE SCOOP:

Welcome to the premier issue of *MoneySense Monitor* — the quarterly industry newsletter for Canadian advertisers with a life. At *MoneySense* magazine, we believe there's more to life than making money. There's spending it, for example, or investing it. And there's dreaming about where you can go with it, or how well you can retire on it. Sure, you work hard, but just like our readers, you have dreams to pursue, and *MoneySense Monitor* is our way of trying to make sure you stay on track.

INSIDE THIS ISSUE

- **BORN TO SHOP**
Savvy sofa shopping
- **INVESTING**
The student loan jackpot
- **PLUS**
Advertiser Bulletin (back page): the latest stuff about *MoneySense* that you just gotta know

“PUT IT ON PLASTIC”

Remember these? They're just a wee sample of the trade ads we ran as part of our launch campaign last year. Were they successful? We like to think so. The cards themselves created quite the buzz, and our premier issue (June/July 1999) was more than value-packed; it was positively ad-packed.



Could we say the campaign was fabulously unique? Sure we could, but that would hardly be objective, would it? And with objectivity being so high on the *MoneySense* priority list, we'd feel better if a more “neutral” source did our horn-tooting for us. So here goes:

Among my favourite teaser campaigns is the one that launched *MoneySense* magazine earlier this year. These guys know how to generate leads, both through the mail and with trade pub ads which were replicas of the DM....If I were a media planner or buyer, I'd certainly be picking up the phone or e-mailing them for details.

Bob Knight, Strategy Direct Response, January 3, 2000

UNDER THE COVER WITH

MoneySense



Editor, Ian McGugan

Where are you going, Ian? Award-winning editor and writer Ian McGugan has a broad vision: to make *MoneySense* the indispensable companion for Canadians interested in money. “We launched *MoneySense* with the conviction that money is a fascinating subject, precisely because it's such a personal, human topic,” says Ian. “To some of us, money is a means of measuring our achievements, to others, it's simply a means to an end; many of us identify with it mainly for the emotional security it offers; and a few consider it to be both entertainment and sport.” No matter how Canadians relate to money — and we all do in one way or another — Ian is determined to make *MoneySense* relate to Canadians.

And where have you been? Before joining *MoneySense*, Ian was executive editor of *Canadian Business* where his 1996 article forecasting the collapse of the Eaton department store empire won him the National Magazine Award for business writing. During his stay there, he also oversaw the magazine's groundbreaking coverage of the mutual fund industry. A graduate of both the University of Toronto and Ryerson Polytechnic University, Ian has held senior editorial positions at the *Financial Post* and the *Financial Times of Canada*. In 1997 he was the recipient of a prestigious Asia-Pacific Foundation fellowship for research in Japan and in 1998, a winner of the Maclean-Hunter Award of Excellence for general feature writing. And now, we're proud to say, he's all ours.

Photography: Christine Holjan

BORN TO SHOP

Sitting Comfortably?

If you and your sofa springs have been getting a little too intimate lately, you're probably in the market for a new sofa. Don't dismay. Sure, it's an expensive investment but the experience needn't be as stressful as buying a house. Begin by following these starter tips extracted from the February issue of *MoneySense*.



Photography: Angela Brown

1. Figure out what styles and colors appeal to you, and — unless you've got the budget to refurbish your entire living room — determine what will match the furniture you have already.
2. Get the tape measure out. A seven-seat sectional looks great, but it kind of loses impact when

you have to put three seats in your living room and the remaining four in storage.

3. Be prepared to spend. \$500 doesn't buy you a solid construction, so if you think you've found a bargain sofa, think again. \$700 to \$1,000 should be enough to buy you a quality couch.

Don't go sofa shopping before you check out the full story. Just go to www.moneysense.ca and click on spending.

INVESTING



The Student Loan Jackpot

Granted, things were different in the early 1990s, but Ellen Himelfarb's story may still prompt you to kick yourself.

Remember when your student loan came in? You claimed it wasn't enough to survive on, but still found a few spare bucks for that new stereo and the occasional keg of beer? Well, she didn't know it at the time, but Ellen hit the jackpot when her student loan came in. Here's how.

About to begin her third year, Ellen realized that she'd depleted her financial resources, and those of her parents. But student aid came to the rescue — more than they'll ever know! You see, Ellen's mother took control of her daughter's new-found student wealth. She allocated a portion of the loan for Ellen to “live” off, placed a chunk of it in GICs (readily accessible in case of emergency), and invested a smaller portion in two aggressive technology funds — AGF 20/20 Aggressive Growth Fund and Spectrum United Global Telecommunications Fund.

The next summer, following her mother's counsel, Ellen turned down a year at graduate school in Halifax in favor of two years at Ryerson Polytechnic, which allowed her to remain at home with her parents. Enter



Mom once again. Ellen's rent budget was invested into the Ivy Growth & Income Fund, while her grocery reserve was funneled into the Trimark Select Balanced Fund. To what avail?

Upon graduation Ellen's mother revealed that her daughter's funds had grown by double digits — some by as much as 43%. When all was said and done, Ellen graduated from university with a nice down payment for a one-bedroom midtown condo.

Lucky for Ellen, she got great returns on her investments without expending any energy. If you like the idea of a similarly low energy investment strategy, check out the Couch Potato Portfolio, featured in the launch issue of *MoneySense*. It's now online at www.moneysense.ca.



Online Editor Alex Beckett

ONLINE WITH MONEYSENSE

Alex hails from Saint John, New Brunswick, where the air is salty and houses are affordable. In the deep, dark past Alex poured fine beer in an English pub, planted scrawny trees in Northern Ontario, worked as an orderly in a psychiatric hospital and painted high temperature boilers at a coal-burning power plant — all of which are indicative of nothing except perhaps his willingness to do almost anything for a living.

Indeed, Alex has a colorful past, but he's no newcomer to Internet publishing, having been online editor at *The Globe and Mail* for six months prior to joining *MoneySense* in a similar capacity. Prior to that, he spent two years as a product manager for the news component of the Sympatico Internet service. Before embarking on his online career, he was news editor of *Strategy Magazine* for almost two years following a brief stint as a general assignment reporter at the *New Brunswick Telegraph Journal*. Alex acquired an English degree from Mount Alison University and obtained his Journalism degree from Ryerson Polytechnic University in Toronto. He applies his online talents to the *Canadian Business* Web site as well as that of *MoneySense*.

Photography: Christine Holjan

FACTOIDS

- **72%** of subscribers rate *MoneySense* as very good to excellent
- **75%** say *MoneySense* is one of the few magazines they make time for
- **64%** spend 30 to 90 minutes reading *MoneySense*
- **77%** say that *MoneySense* is a trustworthy source of information
- **95%** say it provides useful information
- **63%** say they will hold on to *MoneySense* for reference. Of those who don't, 30% pass it on to a friend

LOOKING FORWARD

MoneySense was created in response to consumer demand and as a result readers eagerly embraced it when it was launched last spring. Today, we continue to invest heavily in order to build an enthusiastic audience that is also an extremely attractive market for advertisers.

Here's what we're doing to ensure every qualified Canadian household knows about *MoneySense*:

- Massive national subscription drive
- Consumer and trade advertising including radio, TV, newspaper, newsstand, consumer magazines, airport posters and more
- Sponsorship of two major financial events: The Mutual Fund Gala and The Advisor of the Year Awards

Through *MoneySense*, we can help you introduce your products and services into the lives of Canadians.

To subscribe to *MoneySense Monitor*, please email full mailing details to rmarcello@moneysense.ca.

MoneySense currently has over 62,000 subscribers.

MoneySense now averages 10,000 in newsstand sales.