

# HOMEOWNERSHIP

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MATERIAL DEADLINE November 10

**H**ome owners know from first hand experience the complexity in buying, maintaining and then selling a home. Finding the right lender and the right terms is just the start. Beyond monthly mortgage payments, insurance, utilities, ongoing maintenance and furnishings requires budgeting in the same way other expenses need to be. In this special report, we will provide our readers with best practices of home ownership, marrying household commitments with sound financial planning principles.

#### TENTATIVE TOPICS:

- Negotiating with the lender. Why stop at the interest rate?
- Consolidating debt to reduce interest owed.
- Mortgage insurance options and reward programs.
- Insurance for life, health and disability.
- Budgeting for savings to pay it off sooner.

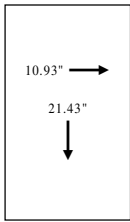
#### GLOBE READERS ARE:

- 6% more likely to have a mortgage.
- 68% more likely to have a Home Equity Line of Credit
- 12 % more likely to have life insurance.

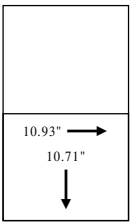
Source: PMB 2010 Spring 2-Year Readership and Product Database



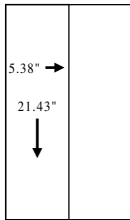
**HOME OWNERSHIP**



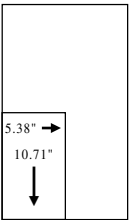
Full Page  
1,800 lines  
10.93" w x 21.43" d  
(6 x 300)



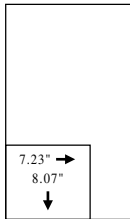
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(6 x 150)



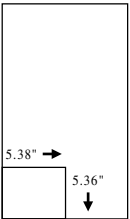
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(3 x 300)



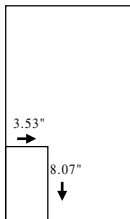
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(3 x 150)



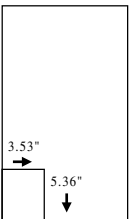
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(4 x 113)



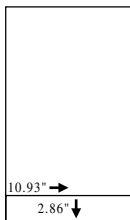
1/4 Page  
225 lines  
5.38" w x 5.36" d  
(3 x 75)



1/4 Page  
226 lines  
3.53" w x 8.07" d  
(2 x 113)



1/16 Page  
150 lines  
3.53" w x 5.36" d  
(2 x 75)



Banner  
240 lines  
10.93" w x 2.86" d  
(6 x 40)

**Advertising Rates**

	National
Transient	\$45.84
\$25,000	38.96
\$50,000	37.81
\$100,000	36.67
\$150,000	35.52
\$250,000	34.38
\$350,000	33.00
\$500,000	31.62
\$750,000	30.24
\$1,000,000	28.88
\$1,500,000	27.51
\$2,000,000	26.13
\$2,500,000	24.76

**Colour Charges**

\$10,083

**Distribution**

National Edition

**Mechanical Specifications**

Number of Columns: 6  
 Column width: 1.69"  
 Column depth: 300 modular agate lines for full page ads (1,800 lines per 6 column page).

**Column Measurements**

1 column	1.69"
2 columns	3.53"
3 columns	5.38"
4 columns	7.23"
5 columns	9.09"
6 columns	10.93"

**FOR COMPLETE INFORMATION AND TO BOOK YOUR ADVERTISING SPACE, PLEASE CONTACT YOUR GLOBE AND MAIL REPRESENTATIVE OR:**

**GRANT MACMILLAN** Category Manager  
 t: 416.585.5857 e: gmacmillan@globeandmail.com

**CHRISTINA KAKALETRIS** Project Co-ordinator  
 t: 416.585.3321 e: ckakaletris@globeandmail.com

**TORONTO** (Ontario and Manitoba)  
 t: 416.585.5111 toll-free: 1.800.387.9012 f: 416.585.5698  
 e: advertising@globeandmail.com

**EASTERN CANADA** (Ottawa region, Quebec and Atlantic Canada)  
 t: 514.982.3050 toll-free: 1.800.363.7526 (from NFLD, NS, PEI, NB, PQ)  
 f: 514.982.3074 e: advertisingeasternca@globeandmail.com

**Full Page Sizes**

Full column depth: 300 modular agate lines, (1,800 lines per 6 column page).  
 Single full-page: 10.93" w x 21.43" d without folio.  
 Double Truck page: 22.91" w x 21.43" d without folio.  
 Gateway ads: Please contact your account manager for dimensions.

**Material Specifications**

100 lines per inch.  
 Print resolution of 200 dots per inch.  
 Minimum highlight dot: 3%.  
 Maximum highlight dot: 90%.

**Electronic Delivery:**

AdForward website. (adforward.globeandmail.ca) – preferred.  
 ftp site (adftp.globeandmail.ca).

**File Formats:**

High resolution PDF – preferred.  
 High resolution EPS with fonts embedded.  
 Native Quark or InDesign files with fonts and images.

A proof of the material, whether for colour or black and white ads, must accompany ALL ad submissions, including electronic delivery.

For a complete ad specification book and for quality guidelines, please visit adforward.globeandmail.ca.

**BRITISH COLUMBIA AND NORTHWEST TERRITORIES**

t: 604.685.0308 toll free: 1.800.663.1311 f: 604.685.7549  
 e: advertisingwesternca@globeandmail.com

**ALBERTA AND SASKATCHEWAN**

t: 403.245.4987 f: 403.244.9809 e: aurlacher@globeandmail.com

**U. S., MEXICO AND THE CARIBBEAN**

Media-Corps Inc., San Diego, CA  
 t: 858.366.4265 toll-free: 1.866.744.9890 f: 866.355.5990  
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