

Credit Management



Vision: Debt can be healthy or not, it really depends on how much, how it is used and your ability to pay it back. Unfortunately, whether good or bad debt, many Canadians typically don't manage debt well, carrying balances on high

Tentative Topics:

- When it makes sense to borrow and when it doesn't.
- Living within your income and not beyond it.
- Tips from professional credit counselors on managing debt.
- Locking in lower rates on your credit card.

interest rate credit cards rather than using their home equity or other assets to lower the interest they pay on their debt. Credit Management will empower our readers to manage their debt better, allowing them to pay it off sooner and less expensively.

Research:

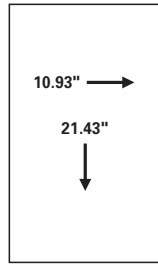
- Globe and Mail readers are 21% more likely to have a personal line of credit.
- Globe and Mail readers are 27% more likely to have 3 or more credit cards.
- Globe and Mail readers were 25% more likely to have sought financial advice in the past year.

PUBLICATION DATE:
FRIDAY, APRIL 30, 2010

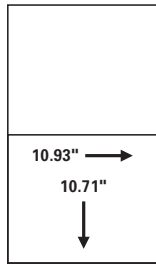
BOOKING DEADLINE:
FRIDAY, APRIL 16

MATERIAL DEADLINE:
FRIDAY, APRIL 23

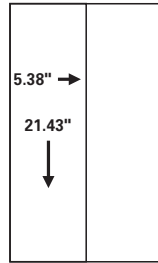
CREDIT MANAGEMENT



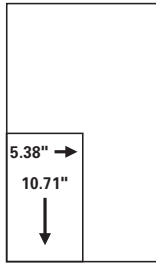
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(6 x 300)



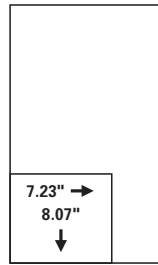
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(6 x 150)



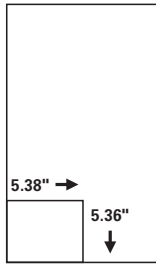
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(3 x 300)



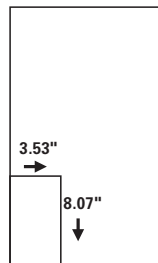
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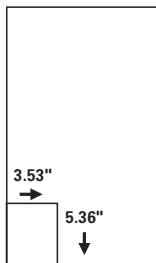
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(4 x 113)



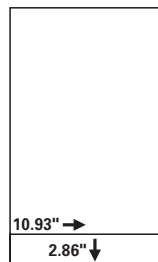
1/8 Page
225 lines
5.38" w x 5.36" d
(3 x 75)



1/8 Page
226 lines
3.53" w x 8.07" d
(2 x 113)



1/12 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)

updated: january 26/2010 • revision by: hww

2010 Advertising Rates Apply
Contact your account representative
for more information.

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" |

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.

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

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