

**INVESTING I** – Thurs., Jan. 21

**INVESTING II** – Thurs., Feb. 4

**INVESTING III** – Thurs., Feb. 11

**INVESTING IV** – Thurs., Feb. 18



**Investing I: Thursday, January 21<sup>st</sup> 2010**

**Booking Deadline:** Wednesday, January 13<sup>th</sup> / **Material Deadline:** Friday, January 15<sup>th</sup>

**THEME:** Starting the year off right

**RESOLUTIONS:** This is a great time to get your financial house in order: sort out your accounts, set up an automatic savings account, get tax information read, and other tips from experts.

**HEALTH:** Health spending accounts, what they are and how best to use these new products that are being offered by some banks and financial institutions.

**CHOICES:** These days money is short and there are lots of ways to save. There's Registered Retirement Savings Plans, Tax-Free Savings Accounts, and Registered Education Savings Plans. What should you do first?

**TAKING STOCK:** You don't have to settle for something as mundane as tea leaves if you want to know where the stock market is going next.

**ADVICE:** The value of finding the right investment advisor, from a client perspective.

**Investing II: Thursday, February 4<sup>th</sup> 2010**

**Booking Deadline:** Wednesday, January 27<sup>th</sup> / **Material Deadline:** Friday, January 29<sup>th</sup>

**THEME:** RRSPs

**TYPES:** There are different types of RRSPs. Self-directed, spousal, and group RRSP plans. What's the difference and how do you decide which one is right for you?

**DECISIONS:** Canada Pension Plan: Should you take it at age 60 or 65?

**FUTURE SHOCK:** Nobody ever said that estate planning would be a walk in the park but it's a very important part of your investment strategy since estates are getting bigger, and families are getting more complicated.

**SWITCHING PLACES:** Making the shift from regular paycheques to living off retirement income requires careful planning and money management.

**LEGAL MATTERS:** When it comes to the bottom line, many in-house legal counsel have their higher-priced colleagues at Canada's biggest law firms beat hands-down.

**SUCCESSION:** Business succession planning: as a Small Business Owner, what does your retirement look like? Will you appoint a successor to your business? Will you continue working?.

To book space in this Special Section or for more information, please contact your Star sales representative.

*An additional charge may be applied for late material or late revisions*

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**INVESTING III** – Thurs., Feb. 11

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**Investing III: Thursday, February 11<sup>th</sup> 2010**

**Booking Deadline: Wednesday, February 3<sup>rd</sup> / Material Deadline: Friday, February 5<sup>th</sup>**

**THEME: International Investing**

**INDIA:** Several new mutual funds focus on India. What has managers so excited about this emerging powerhouse?

**BRIC:** The so-called BRIC countries, Brazil, India and China are the foundation of the emerging economies. We ask experts for their investment advice.

**GOING GLOBAL:** Canadian stock markets and the dollar are soaring higher and higher. It seems like a strange time for experts to be reminding investors that now is a good time to diversify.

**Investing IV: Thursday, February 18<sup>th</sup> 2010**

**Booking Deadline: Wednesday, February 10<sup>th</sup> / Material Deadline: Friday, February 12<sup>th</sup>**

**THEME: Last minute RRSP ideas**

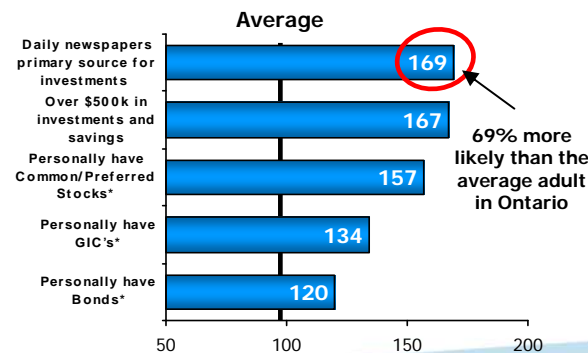
**ETFs:** Investors are torn: mutual funds or ETFs? This story will look at the pros and cons are both and which is right for which investors.

**LOANS:** Is an RRSP loan right for you? Some experts believe they're a great way to save for the future, as long as you are aware of the potential risks.

**DIY:** More and more investors are going the do it yourself route. Do you have what it takes to make your own investment decisions?

**LADIES FIRST:** Retirement from a woman's point of view: planning for widowhood (many Canadian women are widowed in their mid-50's), managing your retirement in the event of a divorce.

**Star readers are investors...**



Source: NADbank 2008, read yesterday  
Base: Ontario, Adults 18+, (\*outside of RRSP)

**The Toronto Star reaches...**

- 1,096,000 readers daily in Ontario
- 518,200 Adults 25-54 in Ontario
- 287,600 retired adults
- 205,500 adults working within a smaller business\*
- 418,600 adults with household income of \$100,000 or more
- 667,900 adults with RRSP's/RRIF's
- 516,500 adults with investments outside of an RRSP
- 490,900 principle wage earners in Ontario

Source: NADbank 2008, read yesterday  
Base: Ontario, Adults 18+ \*Less than 50 employees