

Travel Rewards

Thursday, April 9th 2009

Booking: Wed., Apr. 1st

Material: Fri., Apr. 3rd

When times get tough, the tough get collecting.



Proposed Editorial Line Up

SITES: If you really want to understand and follow travel points, visit these sites: webflyer.com; frequentflier.com; rewardscanada We talk to the experts behind them - Randy Petersen, Tim Winship, Patrick Sojka - and get their advice on choosing plans and accumulating and spending points.

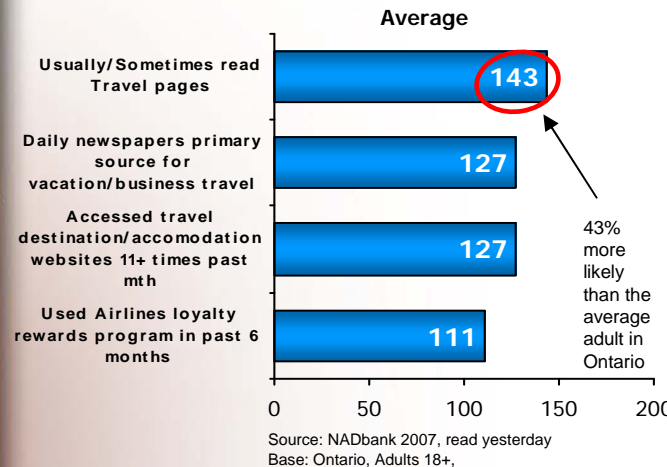
FEE: Some cards, such as some from Capital One, Mastercard, Amex (Bluesky) and Diners Club, dispense with user fees.

STREETER: How many points do you have? Do you use them? What have you used them on most recently? Do you make an effort to collect them? Do they affect your shopping choices?

HOTELS: Hotels such as Hyatt, Best Western, Radisson, Hilton, Choice, and those in the Starwood chain, all have points schemes. Is there a trick to maximizing the value of points from this source?

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Toronto Star Readers...



The Toronto Star reaches...

- 1,123,400 readers daily in Ontario
- 558,300 Adults 25-54 in Ontario
- 634,600 adults with household income of \$75,000 or more
- 595,600 adults that frequently read or look at the travel pages
- 797,800 adults that currently belong to a customer rewards/loyalty program
- 738,300 adults that are likely to take a personal vacation trip in the next 6 months

Source: NADbank 2007, read yesterday
Base: Ontario, Adults 18+

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CARDS: Comparison of bank cards - and credit cards (creditcards.ca). How do they stack up with one another?

CHOOSING: What are your aims in accumulating travel points? These should govern your choice of plan. Three key factors are: the rate at which points accumulate; access to more airlines and flights, and fewer restrictions and black-outs. Some people suggest you start by looking at the airline that has the most flights out of the main airport near you.

LESS: What impact will a recession have on our love affair with travel rewards? As many of these are linked to credit cards and many people will be spending less, does that mean collecting is going to fall off? Does it mean people will turn more to merchants offering rewards as a way of gaining extra spending power? Will redemptions rise, especially for smaller essential items, as a way to cut family budgets? What does the future hold for points and what does this mean for you?

BIGTWO: Aeroplan and Air Miles are the two overriding plans so take a look at each and spell out ways to maximize collecting power. Not just through credit cards, debit cards, chequing accounts but also on-line and in-store purchases. Then there are special bonus offers as well.

SMALLBIZ: Small business benefits. About seven out of 10 Canadians work for a company with 10 employees or fewer. They are often mom-and-pop operations or even one- and two-person service-oriented businesses. Does having a card on which you put all your business expenses really help reduce overall costs? Real life examples of how small business people are using their cards.

BEHAVIOUR: What are people redeeming? Aeroplan and Air Miles both keep track of what people are using their points to buy on their online website. It's a fascinating way to look at consumer behaviour and signs of the time.

TRICKS: Tricks of the points game. We ask a few rewards fans what they do to maximize points to redeem what they want.

**Subject to change*

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